

Your Institution and the FR2644 : Report Changes Beginning 7/1/09

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Statistics & Analysis Department

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Outline of Presentation

- Brief Introduction
- Overview of Line Items
 - What to include
 - What to exclude
 - Call Report Mapping
- Summary and Services Offered

New FR2644

- Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks
- Combines the Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069), the Weekly Report of Assets and Liabilities for Large Banks (FR 2416), and the Weekly Report of Selected Assets (FR 2644)
- As of Wednesday, 7/1/09
- Comparison between Call Report and FR2644

How is this data used?

- To construct weekly estimates of:
 - bank credit
 - balance sheet data for the U.S. banking industry
 - sources and uses of banks' funds
- To analyze banking developments
- In H.8 Statistical Release
 - (Assets and Liabilities of Commercial Banks in the U.S.)
 - <http://www.federalreserve.gov/econresdata/releases/statisticsdata.htm>

What's the new form?

- A total of 34 data items
 - net increase of 13 data items relative to the current FR 2644 reporting form
 - net decrease of 10 data items relative to the current FR 2416 reporting form.
- New form and instructions are located at:
 - <http://www.federalreserve.gov/reportforms/>

What's included on the new form?

- Assets (21 items)
 - Cash and balances due from depository institutions
 - Securities
 - Fed funds sold and securities purchased under agreements to resell
 - Loans and leases
 - Trading assets
 - Other assets
 - Total assets

What's included on the new form? (cont.)

- Liabilities (9 items)
 - Total Deposits
 - Borrowings
 - Trading Liabilities
 - Other Liabilities
 - Total Liabilities

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What's included on the new form? (cont.)

- Memoranda Items (4 items)
 - New unrealized gains (losses) on available-for-sale securities
 - Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements

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Improvements

- Increased flexibility in analyzing weekly data
- Adapting to Fair Value
- Improved securities detail
- Eliminating items not needed

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Remaining Presentation

- Assets (Items 1 – 7)
- Liabilities (Items 8 - 12)
- Memoranda (Items M.1 and M.2)
- Summary and Services Offered

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Item 1 – Cash and Balances Due from Depository Institutions

1 – Cash and Balances due from Depository Institutions

- Cash and immediately available balances in the form of interest bearing or non-interest bearing accounts, including:
 - Cash Items in process of collection
 - Unposted debits
 - Currency and coin
 - Balances due from depository institutions in the United States
 - Balances due from banks in foreign countries and foreign central banks
 - Federal Reserve Balances
 - Federal Home Loan Bank balances
- Exclude CDs held for trading

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1 – Cash and Balances due from Depository Institutions

- FFIEC 031 Reporters
 - RC-A, Column B, Item 5
- FFIEC 041 Reporters (\$300 mil or more)
 - RC-A, Item 5
- FFIEC 041 Reports (less than \$300 mil)
 - RC-Balance Sheet, Items 1a + 1b

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Item 2 – Securities

Including Securities Reported as Trading Assets on the Call Report

2.a – U.S. Treasury securities and U.S. Government agency obligations

- 2.a(1) – Mortgage backed securities
 - Issued or guaranteed by Fannie Mae (FNMA), Freddie Mac (FHLMC), or Ginnie Mae (GNMA), as well as REMICs issued by the U.S. Department of Veteran Affairs held in domestic offices of the reporting bank
 - Mortgage pass through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped mortgage backed securities
 - Held in the domestic offices of the reporting bank
 - Held to maturity, available for sale, or held as trading assets*

* RC-D reporters

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2.a – U.S. Treasury securities and U.S. Government agency obligations

- 2.a(1) – Mortgage backed securities
 - FFIEC 031 and RC-D Reporters
 - RC-H, Columns A and B, Items 13.a(1) + 13.b.(1)
 - RC-D, Column B, Items 4.a + 4.b
 - FFIEC 031 and non-RC-D Reporters
 - RC-H, Columns A and B, Items 13.a(1) + 13.b.(1)
 - FFIEC 041 and RC-D Reporters
 - RC-B, Columns A and D, Items 4.a(1) + 4.a.(2) + 4.b.(1)
 - RC-D, Items 4.a + 4.b
 - FFIEC 041 and non-RC-D Reporters
 - RC-B, Columns A and D, Items 4.a(1) + 4.a.(2) + 4.b.(1)

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2.a – U.S. Treasury securities and U.S. Government agency obligations

- 2.a(2) – Other U.S. Treasury and U.S. Government agency obligations
 - U.S Treasury securities and U.S Government agency obligations, excluding mortgage backed securities
 - Held in the domestic offices of the reporting bank
 - Held to maturity, available for sale, or held as trading assets*

* RC-D reporters

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2.a – U.S. Treasury securities and U.S. Government agency obligations

- 2.a(2) – Other U.S. Treasury and U.S. Government agency obligations
 - FFIEC 031 and RC-D Reporters
 - RC-H, Columns A and B, Items 10 + 11
 - RC-D, Column B, Items 1 + 2
 - FFIEC 031 and non-RC-D Reporters
 - RC-H, Columns A and B, Items 10 + 11
 - FFIEC 041 and RC-D Reporters
 - RC-B, Columns A and D, Items 1 + 2.a + 2.b
 - RC-D, Items 1 + 2
 - FFIEC 041 and non-RC-D Reporters
 - RC-B, Columns A and D, Items 1 + 2.a + 2.b

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2.b – Other Securities

- 2.b(1) – Mortgage backed securities
 - Issued by non-U.S. Government issuers (e.g., other depository institutions, insurance companies, state and local housing authorities in the U.S.)
 - Mortgage pass through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, stripped mortgage backed securities, and mortgage backed commercial paper
 - Mortgage backed securities collateralized by mortgage backed securities issued or guaranteed by a U.S. Government agency (FNMA, FHLMC, GNMA)
 - Held in the domestic offices of the reporting bank
 - Held to maturity, available for sale, or held as trading assets*

* RC-D reporters

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2.b – Other Securities

- 2.b(1) – Mortgage backed securities
 - FFIEC 031 and RC-D Reporters
 - RC-H, Columns A and B, Items 13.a(2) + 13.b(2)
 - RC-D, Column B, Items 4.c + 4.d
 - FFIEC 031 and non-RC-D Reporters
 - RC-H Columns A and B Items 13.a(2) + 13.b(2)
 - FFIEC 041 and RC-D Reporters
 - RC-B, Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1) + 4.c(2)
 - RC-D, Items 4.c + 4.d
 - FFIEC 041 and non-RC-D Reporters
 - RC-B, Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1) + 4.c(2)

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2.b – Other Securities

- 2.b(2) – All other securities
 - Issued by non-U.S. government agencies
 - Commercial paper
 - Bankers' acceptances
 - Securities issued by state and political subdivisions in the U.S.
 - Asset backed securities
 - Other domestic debt securities
 - Foreign debt securities
 - Mutual funds and other equity securities
 - Held in the domestic offices of the reporting bank
 - Held to maturity, available for sale, or held as trading assets*

* RC-D reporters

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2.b – Other Securities

- 2.b(2) – All other securities
 - Exclude
 - Other derivatives held for trading with a positive fair value
 - (Reported in item 5)
 - Loans held in the trading account
 - (Reported in appropriate loan category, 4.a through 4.e)

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2.b – Other Securities

- 2.b(2) – All other securities
 - FFIEC 031 and RC-D Reporters
 - RC-H, Columns A and B, Items 12 + 14 + 15 + Column B, Item 16
 - RC-D, Column B, Items 3 + 5.a(1) + 5.a(2) + 5.a(3) + 5.b
 - FFIEC 031 and non-RC-D Reporters
 - RC-H, Columns A and B, Items 12 + 14 + 15 + Column B, Item 16

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2.b – Other Securities

- 2.b(2) – All other securities
 - FFIEC 041 and RC-D Reporters
 - RC-B, Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7
 - RC-D, Column B, Items 3 + 5.a(1) + 5.a(2) + 5.a(3) + 5.b
 - FFIEC 041 and non-RC-D Reporters
 - RC-B, Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7

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Item 3 – Federal Funds Sold

Including Securities Purchased
Under Agreements to Resell

3 – Federal Funds Sold

- For both items 3.a and 3.b:
 - Include
 - Federal funds sold and/or securities purchased under agreements to resell (also known as resale agreements or reverse repurchase agreements)
 - Must have an original maturity of one business day or roll over under a continuing contract
 - Exclude
 - Term federal funds sold
 - Deposit balances held with the Federal Home Loan Banks
- Report on a gross basis (i.e., do not net against federal funds purchased) except to the extent permitted under FASB Interpretation No. 39

3.a – With Commercial Banks in the U.S.

- Commercial Banks in the U.S. defined as follows* :
 - U.S. domiciled head offices and branches of
 - National banks
 - State-chartered commercial banks
 - Trust companies that perform commercial banking business
 - Industrial banks
 - Private or unincorporated banks
 - International Banking Facilities (IBF) of U.S. banks
 - Edge and Agreement Corporations

* Per the Glossary in the Call Report Instructions

3.a – With Commercial Banks in the U.S.

- Commercial Banks in the U.S. defined as follows* (continued) :
 - U.S. domiciled branches and agencies of foreign banks
 - U.S. branches and agencies of foreign banks
 - U.S. branches and agencies of foreign official banking institutions, including central banks, nationalized banks, and other banking institutions owned by foreign governments
 - Investment companies that are chartered under Article XII of the New York State banking law and that are majority-owned by one or more foreign banks.
 - U.S. institutions as defined above that are owned by foreigners

* Per the Glossary in the Call Report Instructions

3.a – With Commercial Banks in the U.S.

- Exclude:
 - Branches located in foreign countries of U.S. banks
 - U.S. Savings and Loan associations
 - U.S. Savings Banks

3.a – With Commercial Banks in the U.S.

- FFIEC 031 Reporters
 - RC- Balance Sheet, Part of Item 3.a with commercial banks in the U.S.
 - RC-H, Part of Item 3 with commercial banks in the U.S.
- FFIEC 041 Reporters
 - RC- Balance Sheet, Part of Items 3.a + 3.b with commercial banks in the U.S.

3.b – With Others

- All other entities other than those defined for item 3.a, including
 - Nonbank brokers and dealers in securities
 - Savings and Loans associations
 - Savings banks
 - Federal Home Loan Banks

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3.b – With Others

- FFIEC 031 Reporters
 - RC-Balance Sheet, Part of Item 3.a with others
 - RC-H, Part of Item 3 with others
- FFIEC 041 Reporters
 - RC-Balance Sheet, Part of Items 3.a + 3.b with others

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Item 4 – Loans and Leases

Including Loans Reported as
Trading Assets on the Call Report

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4a1 – Revolving, Open-end Loans Secured by Real Estate

- Commonly referred to as “home equity lines of credit”
- Secured by 1-4 family residential properties
- Junior liens
- Usually accessible by check or credit card
- Includes held for trading*

* RC-D reporters

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4a1 – Revolving, open-end loans secured by real estate

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Item 1.c(1)
 - RC-D, Column B, Item 6.a(3)(a)
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Item 1.c(1)
- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Item 1.c(1)
 - RC-D, Item 6.a(3)(a)
- FFIEC 041 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Item 1.c(1)

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4a2 – Commercial Real Estate

- Secured by:
 - Farmland
 - Multifamily (5 or more) properties
 - Owner-occupied nonfarm non-residential properties
 - Including hospitals, golf courses, recreational facilities, car washes, etc.
 - Other nonfarm non-residential properties
 - Including hotels, motels, dormitories, nursing homes, assisted living facilities, mini storage facilities, etc.
- Construction and land development
- Includes held for trading*

* RC-D reporters

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4a2 – Commercial Real Estate

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.a(1) + 1.a(2) + 1.b + 1.d + 1.e(1) + 1.e(2)
 - RC-D, Column B, Items 6.a(1) + 6.a(2) + 6.a(4) + 6.a(5)
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.a(1) + 1.a(2) + 1.b + 1.d + 1.e(1) + 1.e(2)

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4a2 – Commercial Real Estate

- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.a(1) + 1.a(2) + 1.b + 1.d + 1.e(1) + 1.e(2)
 - RC-D, Items 6.a(1) + 6.a(2) + 6.a(4) + 6.a(5)
- FFIEC 041 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.a(1) + 1.a(2) + 1.b + 1.d + 1.e(1) + 1.e(2)

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4a3 – All Other Loans Secured by Real Estate

- Closed-end loans
- 1-4 family residential mortgages (secured by first liens) – primary mortgage
- 1-4 family residential mortgages (secured by junior liens) – “home equity loan”
- Includes held for trading*

* RC-D reporters

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4a3 – All Other Loans Secured by Real Estate

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b)
 - RC-D, Column B, Items 6.a(3)(b)(1) + 6.a(3)(b)(2)
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Column B, Items 1.c(2)(a) + 1.c(2)(b)
- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b)
 - RC-D, Items 6.a(3)(b)(1) + 6.a(3)(b)(2)
- FFIEC 041 and non-RC-D Reporters
 - RC-C, Part, Column B, Items 1.c(2)(a) + 1.c(2)(b)

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4b – Loans to Commercial Banks in U.S.

- Overdrafts
- Acceptances
- U.S. branches and agencies of foreign banks
- Does not include “other” depository institutions (i.e. credit unions, thrifts, mutual or stock savings banks, insurance companies, etc.)

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4b – Loans to Commercial Banks

- FFIEC 031 Reporters
 - RC-C, Part 1, Column B, Item 2.a
- FFIEC 041 Reporters (\$300 mil or more)
 - RC-C, Part 1, Column A, Items 2.a(1) + 2.a(2)
- FFIEC 041 Reporters (less than \$300 mil)
 - RC-C, Part 1, Column B, Item 2 (commercial bank portion only)

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4c – Commercial & Industrial Loans

- U.S. and non-U.S. addressees
- Includes loans to, but not limited to:
 - Manufacturing, mining, construction, and transportation companies
 - To finance current business operations
 - To farmers for commercial purposes
 - To finance construction not secured by real estate
 - Dealer floor-plan loans
- Exclude commercial loans secured by real estate
- Includes held for trading*

* RC-D reporters

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4c – Commercial & Industrial Loans

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 4.a + 4.b
 - RC-D, Column B Item 6.b
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 4.a + 4.b
- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Item 4
 - RC-D, Item 6.b
- FFIEC 041 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Item 4

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4d1 – Credit Card Loans and Revolving Credit Plans

- Household, family, or other personal expenditures
- Unsecured
- Planned overdrafts (pre-authorized arrangement to cover household, family, or personal expenditures)
- Do NOT net credit balances against debit balances
- Includes held for trading*

* RC-D reporters

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4d1 – Credit Card Loans and Revolving Credit Plans

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 6.a + 6.b
 - RC-D, Column B, Items 6.c(1) + 6.c(2)
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 6.a + 6.b
- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 6.a + 6.b
 - RC-D, Items 6.c(1) + 6.c(2)
- FFIEC041 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 6.a + 6.b

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4d2 – Other Consumer Loans

- Automobile, trailer, boat, personal aircraft loans
- Loans for repairs or improvements to borrowers residence
- Student loans
- Installment, demand, or single payment loans
- Includes held for trading*

* RC-D reporters

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4d2 – Other Consumer Loans

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Item 6.c
 - RC-D, Column B, Item 6.c(3)
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Item 6.c
- FFIEC 041 and RC-D Reporters
 - RC-C, Part 1, Column B, Item 6.c
 - RC-D, Item 6.c(3)
- FFIEC 041 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Item 6.c

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4e – All Other Loans and Leases

- Depository institutions other than commercial banks (i.e. credit unions, mutual or stock savings banks, savings and loans)
- Foreign banks (including foreign branches of U.S. banks)
- To foreign governments
- To finance agricultural production (not secured by farmland)
- Obligations of states and political subdivisions in the U.S. (other than leases and obligations reported as securities)

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4e – All Other Loans and Leases

- Loans for purchasing or carrying securities
- Unplanned overdrafts on deposit accounts
- To non-profit organizations
 - Churches
 - Hospitals
 - Educational institutions
- Holding companies of depository institutions
- Insurance companies
- Investment banks

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4e – All Other Loans and Leases

- Lease financing receivables
 - Individuals for household, family, and other personal expenditures
 - States & political subdivisions
 - Other leases
- Leases **MUST** be reported Net of unearned income
- Includes held for trading*

* RC-D reporters

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4e – All Other Loans and Leases

- FFIEC 031 and RC-D Reporters
 - RC-C, Part 1, Column B, Items 2.b + 2.c + 3 + 7 + 8 + 9.a + 9.b + 10
 - RC-D, Column B, Item 6.d
- FFIEC 031 and non-RC-D Reporters
 - RC-C, Part 1, Column B, Items 2.b + 2.c + 3 + 7 + 8 + 9.a + 9.b + 10
- FFIEC 041 and RC-D Reporters (\$300 mil or more)
 - RC-C, Part 1, Column A, Items 2.b + 2.c(1) + 2.c(2) + Column B, Items 3 + 7 + 8 + 9 + 10
 - RC-D, Item 6.d

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4e – All Other Loans and Leases

- FFIEC 041 and non-RC-D Reporters (\$300 mil or more)
 - RC-C, Part 1, Column A, Items 2.b + 2.c(1) + 2.c(2) + Column B, Items 3 + 7 + 8 + 9 + 10
- FFIEC 041 and RC-D Reporters (less than \$300 mil)
 - RC-C, Part 1, Column B, Items 2 ("other" portion only) + 3 + 7 + 8 + 9 + 10
 - RC-D, Item 6.d
- FFIEC 041 and non-RC-D Reporters (less than \$300 mil)
 - RC-C, Part 1, Column B, Items 2 ("other" portion only) + 3 + 7 + 8 + 9 + 10

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4f – Allowance for Loan and Lease Losses

- Estimate of credit losses on loan and lease portfolio
- Made through charges or credits to Provision for Loan and Lease Losses (income statement)
- Adjusted quarterly at a minimum

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4f – Allowance for Loan and Lease Losses

- FFIEC 031 Reporters
 - RC-Balance Sheet, Item 4.c (domestic office)
- FFIEC 041 Reporters
 - RC-Balance Sheet, Item 4.c

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Items 5/5a - Trading Assets

Other than Securities and Loans

5 – Trading Assets

- All Reporters should include:
 - Derivatives with a positive fair value held for trading purposes
 - Gold bullion
 - Other trading assets
- Schedule RC-D reporters: Do not include securities or loans measured at fair value and reported in trading assets in Schedule RC-D, Item 4
- Non-Schedule RC-D reporters: Include loans and/or securities measured at fair value as reported in trading assets in Schedule RC-Balance Sheet, Item 5

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5 – Trading Assets

- FFIEC 031/041, RC-D Reporters
 - RC-D, Column B, Items 9 + 11
- FFIEC 031/041, non-RC-D Reporters
 - RC-Balance Sheet, Item 5 (Domestic office portion only)

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5a – Derivatives with a positive fair value

- Report the most recently-available mark-to-market valuation
- Non-Schedule RC-D reporters:
 - Do not report a balance in this item
 - Include such items in line 5

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5a – Derivatives with a positive fair value

- FFIEC 031/041, RC-D Reporters
 - RC-D, Column B, Item 11
- FFIEC 031/041, non-RC-D Reporters
 - Not Applicable (Do not report this item)

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Item 6 – Other Assets

6a – Net due from related foreign offices

- FFIEC 031 and FFIEC 002 filers only
- Single Net Position
 - Report item 6a OR item 11a – not both
- Domestic office's intrabank net 'due from' positions
 - Edge & Agreement Subsidiaries
 - Foreign Branches
 - IBF's
 - Consolidated Foreign Subsidiaries
 - Branches in Puerto Rico and U.S. Territories

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6a – Net due from related foreign offices

- FFIEC 031 Reporters
 - RC-H, Item 6
- FFIEC 041 Reporters
 - Not Applicable (Do not report this item)

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6b – All Other Assets

- All Reporters should include:
 - Premises and fixed assets
 - Other Real Estate Owned
 - Investments in unconsolidated subsidiaries and associated companies
 - Intangible assets, including goodwill
 - Direct and indirect investments in real estate ventures
 - Derivatives with a positive fair value not held for trading
 - Other Assets
- FFIEC 031 reporters, include:
 - Domestic office balances only

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6b – All Other Assets

- FFIEC 031 Reporters
 - RC-Balance Sheet, Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11 (Domestic office portion only)
- FFIEC 041 Reporters
 - RC-Balance Sheet, Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11

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Item 7 – Total Assets

7 – Total Assets

- Sum of items 1 through 4.e + 5 + 6.a + 6.b – 4.f
 - Include reduction for Allowance for Loan and Lease Losses (ALLL) reported in 4.f
 - Do not include 5.a in totals
 - Amount already included in item 5

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7 – Total Assets

- FFIEC 031 Reporters
 - RC-H, Items 6 + 8
- FFIEC 041 Reporters
 - RC-Balance Sheet, Item 12

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Items 8/8a – Total Deposits

Including large time deposits

8 – Total Deposits

- Include deposits held by:
 - Individuals, partnerships, and corporations (including certified and official checks)
 - U.S. Government
 - States and political subdivisions in the U.S.
 - Commercial banks and other depository institutions
 - Foreign banks
 - Foreign governments and official institutions
- Include both transaction and non-transaction deposits

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8 – Total Deposits

- FFIEC 031 Reporters
 - RC-E, Part 1, Columns A and C, Item 7
- FFIEC 041 Reporters
 - RC-E, Columns A and C, Item 7

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8a- Time Deposits of \$100,000 or More

- Time deposits greater than or equal to \$100,000.00 should also be included in line 8a
 - Exclude brokered deposits of \$100,000.00 or more that are participated out by the broker in shares of less than \$100,000.00
- FFIEC 031 Reporters
 - RC-E, Memoranda, Item M.2(c)
- FFIEC 041 Reporters
 - RC-E, Memoranda, Item M.2(c)

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Item 9 – Borrowings

Including federal funds purchased and securities sold under agreements to repurchase and other borrowed money

9a – From commercial banks in the U.S.

- Include:
 - Commercial Bank Borrowings
 - Borrowings from U.S. branches and agencies of foreign banks
- Include federal funds purchased, repurchase agreements, and other borrowings
 - Federal funds purchased should have an original maturity of one business day or roll over under a continuing contract
- Report on a gross basis (i.e., do not net against federal funds sold) except to the extent permitted under FASB Interpretation No. 39

9a – From commercial banks in the U.S.

- Commercial Banks in the U.S. defined as follows* :
 - U.S. domiciled head offices and branches of
 - National banks
 - State-chartered commercial banks
 - Trust companies that perform commercial banking business
 - Industrial banks
 - Private or unincorporated banks
 - International Banking Facilities (IBF) of U.S. banks
 - Edge and Agreement Corporations

* Per the Glossary in the Call Report Instructions

9a – From commercial banks in the U.S.

- Commercial Banks in the U.S. defined as follows (continued) :
 - U.S. domiciled branches and agencies of foreign banks
 - U.S. branches and agencies of foreign banks
 - U.S. branches and agencies of foreign official banking institutions, including central banks, nationalized banks, and other banking institutions owned by foreign governments
 - Investment companies that are chartered under Article XII of the New York State banking law and that are majority-owned by one or more foreign banks.
 - U.S. institutions as defined above that are owned by foreigners

9a – From commercial banks in the U.S.

- Exclude
 - Branches located in foreign countries of U.S. banks
 - U.S. Savings and Loan associations
 - U.S. Savings Banks
 - FHLB borrowings
 - FRB borrowings
 - Other borrowings that are not from a commercial bank in the U.S.

9a – From commercial banks in the U.S.

- FFIEC 031 Reporters
 - RC-Balance Sheet, Part of Item 14.a from commercial banks in the U.S.
 - RC-H, Part of Items 4 + 5 from commercial banks in the U.S.
- FFIEC 041 Reporters
 - RC-Balance Sheet, Part of Items 14.a + 14.b from commercial banks in the U.S.
 - RC-M, Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from commercial banks in the U.S.

9b – From others

- Include balances borrowed from the Federal Reserve, Federal Home Loan Bank, and others
- Include FHLB advances, Treasury Tax and Loan borrowings, repurchase agreements, and other long and short term borrowings from appropriate institution types
- Can have a fixed or floating rate of interest
- Exclude commercial bank borrowings (9a)

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9b – From others

- FFIEC 031 Reporters
 - RC-Balance Sheet, Part of Item 14.a from others
 - RC-H, Part of Items 4 + 5 from others
- FFIEC 041 Reporters
 - RC-Balance Sheet, Part of Items 14a + 14b from others
 - RC-M, Part of Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from others

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Items 10/10a – Trading Liabilities

10 – Trading liabilities

- All Reporters should include:
 - Liabilities from trading activities
 - "short positions"
 - Derivatives with a negative fair value held for trading purposes
 - Liabilities with fair value accounting applied and managed for trading purposes

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10 – Trading Liabilities

- FFIEC 031 and RC-D Reporters
 - RC-D, Column B, Item 15
- FFIEC 031 and non-RC-D Reporters
 - RC-Balance Sheet, Item 15 (Domestic office portion)
- FFIEC 041 and RC-D Reporters
 - RC-D, Item 15
- FFIEC 041 and non-RC-D Reporters
 - RC-Balance Sheet, Item 15

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10a – Derivatives with a negative fair value

- Report the most recently-available mark-to-market valuation
- Non-Schedule RC-D reporters:
 - Do not report this item
 - Include in line 10

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10a – Derivatives with a negative fair value

- FFIEC 031, RC-D Reporters
 - RC-D, Column B, Item 14
- FFIEC 041, RC-D Reporters
 - RC-D, Item 14
- FFIEC 031/041, non-RC-D Reporters
 - Not Applicable (Do not report this item)

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Items 11a and 11b – Other Liabilities

Including Net due to related foreign offices and all other liabilities

Item 11a – Net due to related foreign offices

- Report a value in this line if your bank reports a value in FFIEC 031, RC-H, Item 7
 - This is a net amount reflecting all intrabank due to and due from positions of the domestic offices of the bank relative to all the bank's Edge and Agreement subsidiaries, foreign branches, IBF's, consolidated foreign subsidiaries, and branches in Puerto Rico and U.S. territories and possessions.
- If the bank has a net due to position, report it here and report a zero in line 6a. If there is a net due from position, report a zero here and a value in 6a.

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Item 11a – Net due to related foreign offices

- FFIEC 031 Reporters
 - RC-H, Item 7
- FFIEC 041 Reporters
 - Not Applicable (Do not report this item)

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11b – All other liabilities

- Include
 - Subordinated notes and debentures.
 - Include the fair value of subordinated notes and debentures that are accounted for at fair value under a fair value option.
 - Limited-life preferred stock including any amounts received in excess of its par or stated value.
 - Interest accrued and unpaid on deposits
 - Other expenses accrued and unpaid
 - Net deferred tax liabilities
 - Allowance for credit losses on off-balance sheet credit exposures

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11b – All other liabilities

- Include (continued)
 - Accounts payable
 - Deferred compensation liabilities
 - Dividends declared but not yet payable
 - Derivative instruments that have a negative fair value that the reporting bank holds for purposes other than trading
 - Deferred gains from sale-leaseback transactions
 - Unamortized loan fees, other than those that represent an adjustment of the interest yield, if material

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11b – All other liabilities

- Include (continued)
 - Bank's liability for deferred payment letters of credit
 - Recourse liability accounts arising from asset transfers with recourse that are reported as sales
 - Unearned insurance premiums, claim reserves and claims adjustment expense reserves, policyholder benefits, contractholder funds, and "separate account liabilities" of the reporting bank's insurance subsidiaries
 - Servicing liabilities
 - The negative fair value of unused loan commitments (not accounted for as derivatives) that the bank has elected to report at fair value under a fair value option.

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11b – All other liabilities

- Include (continued)
 - The full amount (except as noted below) of the liability represented by drafts and bills of exchange that have been accepted by the reporting bank, or by others for its account, and that are outstanding. The bank's liability on acceptances executed and outstanding should be reduced prior to the maturity of such acceptances only when the reporting bank acquires and holds its own acceptances, i.e., only when the acceptances are not outstanding.

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11b – All other liabilities

- Exclude
 - Proceeds from sales of U.S. savings bonds
 - Withheld taxes, social security taxes, sales taxes, and similar items
 - Mortgage and other escrow funds (e.g., funds received for payment of taxes or insurance), sometimes described as mortgagors' deposits or mortgage credit balances.
 - Undisbursed loan funds for which borrowers are liable and on which they pay interest. The amounts of such undisbursed funds should be included in both loans and deposits.

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11b – All other liabilities

- Exclude (continued)
 - Funds held as dealer reserves
 - Payments collected by the bank on loans secured by real estate and other loans serviced for others that have not yet been remitted to the owners of the loans.
 - Credit balances on credit cards and other revolving credit plans as a result of customers' overpayments.
 - Due bills or similar instruments representing the bank's receipt of payment and the bank's liability on capital lease obligations
 - Minority interest in consolidated subsidiaries

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11b – All other liabilities

- FFIEC 031 Reporters
 - RC-Balance Sheet, Items 19 + 20
- FFIEC 041 Reporters
 - RC-Balance Sheet, Items 19 + 20

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Item 12 – Total Liabilities

Item 12 – Total Liabilities

- Item 12 is the sum of items 8-11 excluding 8a and 10a
- FFIEC 031 Reporters
 - RC-H, Items 7 + 9
- FFIEC 041 Reporters
 - RC- Balance Sheet, Item 21

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M1 – Net Unrealized Gains (Losses) on Available-for-Sale Securities

M1 – Net Unrealized Gains (Losses) on Available-for-Sale Securities

- If net unrealized holding gain, report as a positive value
- If net unrealized holding loss, report as a negative value
- Use the daily, weekly or most recently available value in this item until a new value becomes available

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FEDERAL RESERVE BANK
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M1 – Net Unrealized Gains (Losses) on Available-for-Sale Securities

- FFIEC 031 Reporters
 - RC-R, Item 2 (Domestic Office portion)
- FFIEC 041 Reporters
 - RC-R, Item 2

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M2 – Outstanding Principal Balance of Assets Sold and Securitized

M2 – Outstanding Principal Balance of Assets Sold and Securitized

- Servicing of loans retained or with recourse or other seller-provided credit enhancements.
- Securitized Loans broken out in following items:
 - Item M2a: Loans Secured by Real Estate (item 4a loans)
 - Item M2b: Credit Cards & other revolving credit plans (item 4d1 loans)
 - Item M2c: Other Consumer Loans (item 4d2 loans)
- Once securitized, no longer reported in lines 4a, 4d1, or 4d2

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M2a – Outstanding Principal Balance of Real Estate Loan Sold and Securitized

- FFIEC 031 Reporters
 - RC-S, Item 1, Columns A, B and Part of G including Commercial Real Estate (Domestic office portion)
- FFIEC 041 Reporters
 - RC-S, Item 1, Columns A, B Part of G including Commercial Real Estate

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M2b – Outstanding Principal Balance of Credit Card Receivables and Other Revolving Credit Plans Sold and Securitized

- FFIEC 031 Reporters
 - RC-S, Item 1, Column C and Part of E including other revolving plans (Domestic Office portion)
- FFIEC 041 Reporters
 - RC-S, Item 1, Column C and Part of E including other revolving plans

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M2c – Outstanding Principal Balance of Other Consumer Loans Sold and Securitized

- FFIEC 031 Reporters
 - RC-S, Item 1, Column D and Part of Column E excluding other revolving plans (Domestic Office portion)
- FFIEC 041 Reporters
 - RC-S, Item 1, Column D and Part of Column E excluding other revolving plans

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Summary and Services Offered

Summary

- New FR2644 beginning July 1, 2009
- Assets (21 items)
- Liabilities (9 items)
- Memoranda (4 items)
- www.federalreserve.gov/reportforms/

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Services Offered

- Mapping of Call Report to the new FR2644
- Additional questions or concerns
 - Mike Jolly, Financial Analyst (216-579-2091)
 - Lisa Langsner, Financial Analyst (216-579-3180)
 - Tim Latham, Financial Analyst (216-579-2880)
 - Gina Manco, Sr. Financial Analyst (216-579-2952)
 - Rich Nabring, Coordinator (216-579-2157)
 - Ron Rositani, Financial Analyst (216-579-2081)
 - Ron Staley, Financial Analyst (216-579-3076)
- http://www.clevelandfed.org/Banking/Financial_Reporting_and_Data/Reporting_Guidance/FR2644.cfm

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