

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 78-149

October 20, 1978

SIMPLIFICATION OF REPORTS OF CONDITION
AND INCOME FOR SMALL BANKS

TO THE CHIEF EXECUTIVE OFFICER OF THE
STATE MEMBER BANK ADDRESSED IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

The Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have been working on the development of a simplified version of the Report of Income and the Report of Condition for "small banks." Proposals for such a simplified version are described in the attached document, which is being sent to all insured commercial banks for their comments. It is hoped that banks that are eligible for the proposed simplified version will find it helpful in reducing their reporting burdens.

Comments on the proposal are requested by November 15, 1978. Your bank's comments should be addressed to:

Office of the Secretary
Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

Sincerely yours,

Robert H. Boykin

First Vice President

Attachments

SIMPLIFICATION OF REPORTS OF CONDITION AND INCOME FOR SMALL BANKS

Earlier this year, the three Federal banking supervisory agencies--the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation announced, for December 1978 implementation, revisions in the Reports of Condition and Income required to be submitted by all insured commercial banks. At that time, the agencies also announced that they would be developing a condensed and simplified version of these reports that "small" banks could use instead of the standard forms. The agencies have now developed such a simplified version, described below, and are requesting public comment.

The agencies would particularly appreciate comments from those banks that this proposed version of the reports is intended to benefit. They would also welcome comments from other banks, other banking authorities, analysts, and any other interested parties. Among the features of the proposed simplified version on which comment would be appreciated are the date of implementation and the size of bank to be eligible to file the simplified version, as well as the particular simplifications embodied in the proposal. To be taken into consideration by the agencies in the final decisions on the format and implementation of the simplified version for small banks, comments should be received by November 15.

Comments should be sent to:

Office of the Secretary
Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

A draft version of the reporting forms for the Reports of Condition and Income to be used under the proposed small bank simplification are presented in Attachment 1. The differences between the standard report forms for banks with domestic offices only and the proposed simplified forms are indicated in Attachment 2 in terms of changes entered on copies of the recently revised standard forms.

Date of implementation. Under the proposal, the simplified version would be made effective with the reports for December 31, 1978. The earlier announcements of the agencies had indicated an implementation date of March 31, 1979. Since the banks affected will also have some relatively minor adjustments to make in their reporting procedures to take care of the revisions in the standard Reports of Condition and Income already adopted for December 31, 1978, it was thought desirable to introduce the small bank version at the same time so that the banks involved could make both sets of adjustments at the same time.

Applicability. The simplified version would be applicable in any given year to those insured commercial banks that had assets of less than \$100 million as of June 30 of the previous year and that had only domestic offices (that is, that had no foreign branches, no branches in Puerto Rico or U.S. territories and possessions, no Edge Act or Agreement subsidiaries, or no foreign subsidiaries consolidated in the Report of Condition). For the December 1978 implementation, asset size on June 30, 1978, would be controlling; this would cover more than 91 percent of all

insured commercial banks. Banks passing the \$100 million asset mark or acquiring foreign offices would lose eligibility for the simplified report in the next year.

Each bank eligible to file the simplified version would be given the option of filing the full standard forms if for any reason at all, that would be more convenient for the bank. For example, if the State banking supervisor required reports similar to the standard Federal reports, an eligible State member bank might find it more convenient to file the standard forms with the Federal Reserve. The exercise of this option would be set for a full year; banks would not be permitted to shift forms in the middle of a reporting calendar year. Similarly, an eligible bank would have to report either completely on the simplified forms or completely on the standard forms; reporting partly on one basis and partly on the other would not be an option.

The publication requirement for State member banks would apply to whichever reporting option the banks chose.

At the appropriate time for exercise of the option--that is, at the time of the December Call this year and at the time of the March Call beginning in 1980--all eligible banks would be sent the simplified report forms by their supervisory agency. Those eligible banks opting to use the standard forms would specifically request them from the appropriate agency, which would then continue to send them the standard forms for the remainder of that report year.

It would be helpful to the agencies if those eligible banks commenting on the proposal could give a preliminary indication of whether they were likely to opt for the standard forms.

Detailed description of the small bank proposals. The substance of the proposed simplification would consist of (a) elimination of some items from the standard reports, (b) combination of some items that are reported separately in the standard reports, (c) reduction in frequency of some Report of Income items in the standard reports, and (d) extension of materiality tests determining certain reporting requirements.

a. The major report item eliminations would be:

- (1) deposit detail by customer shown on the face of the standard Report of Condition (this deposit detail is retained in Schedule F);
- (2) deposit detail under "deposits of individuals, partnerships and corporations" in Schedule F of the standard Report of Condition;
- (3) all but one of the 30-day average memoranda items shown on the face of the standard Report of Condition;
- (4) some foreign business related items on the standard Report of Income that are inappropriate or inconsequential for banks under \$100 million;
- (5) the separation of provision of income taxes between current and deferred portions;

(6) various other items on the face and in the schedules of the standard Report of Condition and on the Report of Income.

b. The report item combinations would affect:

- (1) various details on securities throughout the standard Report of Condition and Income;
- (2) a major part of the details on loans in Schedule A of the standard Report of Condition;
- (3) a major part of the details on cash and due from depository institutions in Schedule C of the standard Report of Condition;
- (4) some details on deposits in Schedule F of the standard Report of Condition;
- (5) some details on borrowings in the standard Reports of Condition and Income;
- (6) details on deferred income tax liabilities in Schedule H of the Standard Report of Condition.

c. A reduction in frequency is proposed for Sections B through F of the Report of Income which, except for a handful of items, would be reported only annually in December instead of semi-annually as in the standard report.

d. In Schedules G and H ("Other assets" and "Other liabilities") of the Report of Condition and Sections D and E ("Other operating income" and "Other operating expenses") of the Report of Income,

extension of materiality tests would reduce reporting requirements in two ways:

- (1) items that meet the percentage materiality tests of the standard forms would not need to be listed explicitly unless they also exceed specified dollar amounts.
- (2) the materiality test for explicit listing in Sections D and E of the Report of Income would be extended to all items covered by the sections. (In the standard form some items are to be reported regardless of size.)

The net result of these proposed changes would be that the report forms in the simplified version would have 40 percent fewer items of information to be filled in over the year than would the standard forms for the affected banks.

Attachment 2 shows all these differences from the standard reports on copies of the standard report forms. The resulting proposed report forms for small banks are presented in Attachment 1.

FD-1

Consolidated Report of Condition For a Bank and Its Domestic Subsidiaries

This report is to be filed by banks that have only domestic offices. Other banks — i.e. those that have any foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in Puerto Rico or U.S. territories and possessions — file an alternative reporting form: "Consolidated Report of Condition for a Bank and Its Domestic and Foreign Subsidiaries." For a definition of "foreign" and "domestic," please refer to the Instructions.

Legal Title of Bank _____
City _____ Country _____
State _____ Fed. Code _____
at close of business on _____, 19__

Please read carefully "Instructions for the Preparation of Report of Condition"

Name and Title of Officer Authorized to Sign Report _____

I, _____ of the above-named bank do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true to the best of my knowledge and belief.

NOTE:

This report must be signed by an authorized officer and attested by not less than three directors other than the officer signing the report.

Signature of Officer Authorized to Sign Report _____

We, the undersigned directors, attest the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true and correct.

Director _____

Director _____

Director _____

Consolidated Report of Condition of _____

Legal Title of Bank

at close of business on _____, 19____.

Dollar Amounts in Thousands

\$1 \$10 \$100 \$1,000

Assets	1.	Cash and due from depository institutions (From Schedule C, item 8)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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Combined

Combined

Eliminated

Combined

Combined

Combined

Eliminated

Eliminated

Eliminated

Dollar Amounts in Thousands

Distribution by Remaining Maturity (exclude securities held in Trading Account, Assets, Item 7)

[illegible]

Combined

Combined

Combined

Combined

Combined

Combined

Eliminated

Combined

Eliminated

Schedule C - Cash and Due from Depository Institutions

cash items in process of collection and unposted debits (unposted debits from Sched. 1)
 Demand balances with commercial banks in the United States
 Time and savings balances with commercial banks in the United States
 Balances with other depository institutions in the U.S.
 Balances with banks in foreign countries
 Balances with Federal Reserve Banks
 Currency and coin (U.S. and foreign)
 Total must equal Assets, Item 11

1 amount of interest-bearing balances included in items above

[illegible]

Schedule F - Deposits

- 1 Assets of individuals, partnerships, and corporations:
 - a Individuals and non-profit organizations
 - b Corporations and other profit organizations
- 2 Total sum of 1a and 1b
- 3 Mutual savings banks
- 4 Deposits accumulated for payment of personal loans
- 5 Total sum of 1c, 3, and 4a and 4b. A must equal Liabilities, Item 17 and 18
- 6 A and C must equal Liabilities, Item 18

Reports of Internal Revenue Government

- a Assets of States are policies and subsidiaries in the United States
- b Assets of foreign governments and official institutions
- c Reports of commercial banks to the United States
- d Reports of banks in foreign countries (including balances of foreign branches of other American banks)
- e Gold and officers' checks, travelers' checks, letters of credit for cash (must equal Liabilities, Item 23)
- f Total deposits

[illegible]

Schedule G - Other Assets

										Bil	Mid	Thou
Income earned or accrued on loans but not collected												
All other (line items enter 25 of line 1 below)												
TOTAL (must equal above, line 18)												

Schedule H - Other Liabilities

	Nil	Nil	Thru
Expense accrued and unpaid			
Deduction for income taxes			
a. IRS had debt certificate			
b. Other			
c. All other (list item over 25% of item 6 below)			
TOTAL (must equal Line 10, item 19)			

————— Combined

————— Eliminated

————— Eliminated, but savings deposits of corporations and other profit organizations and time deposits accumulated for payment of personal loans to be retained as memo items to this schedule.

————— Combined

————— Increased exemption level for materiality test

————— Eliminated

————— Combined

————— Increased exemption level for materiality test

1. Imported dollar loan (unrestricted)

29 of 1140 74

9 of 110 DocID: 342111

5	of 1000 Th4(1)
5	of 1000 Th4(2)

_____ of 1000 74-171

1 of 100 26

5 of 100 Dwell

5	of 1000 100(1)
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2	at 1500 246(1)
3	at 1500 256(2)

(7) Actual amount for time and savings deposits of _____ of

cell	cell	Thy	
			1a
			1b(1)
			1b(2)
			1c
			2a(1)
			2b(2)
			3

Version 10 shows review comments should direct questions about this report

Date _____ Page _____

Consolidated Report of Income

For a Bank and Its Domestic and Foreign Subsidiaries

This report is to be filed by all banks. In addition, those banks that have foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in Puerto Rico or U.S. territories and possessions must file a report of "Supplementary Information for the Consolidated Report of Income."

Legal Title of Bank

City

County

State

Zip Code

for period ending on _____, 19__

I, _____
Name and Title of Officer Authorized to Sign Report

of the above named bank, hereby certify that this Report of Income (including the information on the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true, to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

Consolidated Report of Income of _____

Legal Name of Bank

Tax period ending on _____

19 _____

Section A - Sources and Disposition of Income

OPERATING INCOME

- a. Interest and fees on loans
- b. Interest on balances with depository institutions
- c. Income on Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries
- d. Interest on U.S. Treasury securities
- e. Interest on obligations of other U.S. Government agencies and corporations
- f. Interest on obligations of State and political subdivisions in the U.S.
- g. Interest on other bonds, notes, and debentures
- h. Dividends on stock
- i. Income from loan financing
- j. Income from fiduciary activities
- k. Service charges on deposit accounts in domestic offices
- l. Other service charges, commissions, and fees
- m. Other operating income (from Section B, item 6)
- n. TOTAL OPERATING INCOME (sum of items la thru lm)

OPERATING EXPENSES

- a. Salaries and employee benefits
- b. Interest on time certificates of deposit of \$100,000 or more issued by domestic offices
- c. Interest on deposits to foreign offices
- d. Interest on other deposits
- e. Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries
- f. (1) Interest on demand notes (note balances) issued to the U.S. Treasury
- (2) Interest on other borrowed money
- g. Interest on subordinated notes and debentures
- h. (1) Occupancy expense of bank premises, Gross
- (2) Less: Rental income
- (3) Occupancy expense of bank premises, Net
- i. Furniture and equipment expense
- j. Provision for possible loan losses (from Section C, item 6)
- k. Other operating expenses (from Section B, item 3)
- l. TOTAL OPERATING EXPENSES (sum of items 2a thru 2k)

INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1n minus 2l)

APPLICABLE INCOME TAXES

INCOME BEFORE SECURITIES GAINS OR LOSSES (item 1n minus 6)

a. SECURITIES GAINS (losses), Gross

b. APPLICABLE INCOME TAXES

c. SECURITIES GAINS (losses), NET

NET INCOME (item 5 plus or minus 6c)

INCOME

INCOME BEFORE EXTRAORDINARY ITEMS

EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section D, item 3d)

NET INCOME (item 7 plus or minus 6)

Year	
2011	2012

_____ Combined

_____ Combined

_____ Eliminated

_____ Combined

_____ Eliminated

_____ Combined

Indicate the number of significant figures in each number.

- ### Summary

1. Number of treatments shown on line 2

Figure 8 shows increases in decreases above the line 10

[illegible]

1. Balance end of previous year
2. Recoveries credited to allowance
3. Changes incident to mergers and acquisitions, net
4. Provision for possible loan losses (must equal Section A, item 2)
5. LPSI - Losses charged to allowance
6. Foreign currency translation adjustment
7. Balance end of period

Year: 2012	
Q1	None

June report: All items except cash dividends declared on common stock and preferred stock (items 7 and 8) eliminated.

December report: No changes to this Section

June report: All items except recoveries credited to allowance and losses charged to allowance (items 2 and 5) eliminated.

December report: Foreign currency translation (item 6) eliminated.

Section D - Other Operating Income

		Year-to-date	
		Net	Total
1	Interest income (less: fees)		
2	Equity in net income of unconsolidated subsidiaries and associated companies		
3	All other income amounts over 1% of item 1)		
4	TOTAL (must equal Section A, item 1a)		

Section E - Other Operating Expenses

		Year-to-date	
		Net	Total
1	Provision for interest on consolidated subsidiaries		
2	All other expense amounts over 1% of item 1)		
3	TOTAL (must equal Section A, item 2a)		

Section F - Memoranda

		Year-to-date	
		Net	Total
1.	Provision for income taxes for period		
a.	Provision for U.S. Federal income taxes		
b.	Provision for U.S. State and local income taxes		
c.	Provision for foreign income taxes		
2.	TOTAL (must equal Section A, item 3 and Section E, item 3b)		
(1)	Provision for income taxes-current portion ^{1/}		
(2)	Provision for income taxes-deferred portion ^{1/}		
3.	Extraordinary items (list item)		
a.			
b.	Less: applicable income taxes		
c.	Extraordinary items, Net (must equal Section A, item 4)		
4.	Number of full-time equivalent employees on payroll at end of period		
5.	Number of subsidiaries consolidated		
6.	List ALL mergers, consolidations, and purchases during reporting period: name and location		

^{1/} Subitems d(1) and d(2) are to be reported only with final income report for the year.

June report: Entire Section eliminated.

December report: Items 1, 2, and 4 eliminated; exemption level for materiality test increased.

June report: Entire Section eliminated

December report: Items 1 and 3 eliminated; exemption level for materiality test increased.

June report: All items except extraordinary items (items 2a, 2b, and 2c) eliminated.

December report: Items 1c, 1d(1), and 1d(2) eliminated.

Consolidated Report of Income

For a Bank and Its Domestic and Foreign Subsidiaries

PROPOSED REPORTING FORM FOR BANKS THAT HAVE LESS THAN \$100 MILLION IN TOTAL ASSETS

This report may be filed only by banks that have less than \$100 million in total assets. Banks that have \$100 million or more in total assets or that have foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in U.S. territories and possessions must file an alternative version of this report.

Legal Title of Bank

City

County

State

Zip Code

for period ending on _____, 19____

Name and Title of Officer Authorized to Sign Report

of the above-named bank, hereby certify that this Report of Income (including the information on the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true, to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

DRAFT

CONSOLIDATED REPORT OF INCOME OF _____

Legal Title of Bank _____

For period ending on _____, 19__.

SECTION A - SOURCES AND DISPOSITION OF INCOME

TO BE COMPLETED FOR BOTH JUNE AND DECEMBER REPORTS

Dollar Amount in Thousands

		Year to-date		
		Mil	Thou	
1. OPERATING INCOME:				
a.	Interest and fees on loans			1a
b.	Interest on balances with depository institutions			1b
c.	Income on Federal funds sold and securities purchased under agreements to resell			1c
d.	Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations			1d
e.	Interest on obligations of States and political subdivisions in the U.S.			1e
f.	Income from all other securities			1f
g.	Income from lease financing			1g
h.	Income from fiduciary activities			1h
i.	Service charges on deposit accounts			1i
j.	Other service charges, commissions, and fees			1j
k.	Other operating income			1k
l.	TOTAL OPERATING INCOME (sum of items 1a thru 1k)			1l
2. OPERATING EXPENSES:				
a.	Salaries and employee benefits			2a
b.	Interest on time certificates of deposit of \$100,000 or more			2b
c.	Interest on other deposits			2c
d.	Expense of Federal funds purchased and securities sold under agreements to repurchase			2d
e.	Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money			2e
f.	Interest on subordinated notes and debentures			2f
g.	Occupancy expense of bank premises, Net, and furniture and equipment expense			2g
h.	Provision for possible loan losses			2h
i.	Other operating expenses			2i
j.	TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)			2j
3.	INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)			3
4.	APPLICABLE INCOME TAXES			4
5.	INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)			5
6.	a. SECURITIES GAINS (losses), GROSS			6a
	b. APPLICABLE INCOME TAXES			6b
	c. SECURITIES GAINS (losses), NET			6c
7.	NET INCOME (item 5 plus or minus 6c) OR			7
7.	INCOME BEFORE EXTRAORDINARY ITEMS			7
8.	EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)			8
9.	NET INCOME (item 7 plus or minus 8)			9

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TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

Indicate decreases and losses in parentheses

- Memoranda

1. Itemize adjustments shown on line 2:

Itemize other increases or decreases shown on line 10:

Items 2 through 5 are for entire year	
Mil	Thou

1. Balance end of previous year
2. Recoveries credited to allowance
3. Changes incident to mergers and absorptions, net
4. Provision for possible loan losses (must equal Section A, item 2h)
5. LESS: Losses charged to allowance
6. Balance end of current year

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SECTION D - OTHER OPERATING INCOME

TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

1. List items over 25% of Section A, item 1k and greater than \$5 thousand

SECTION E - OTHER OPERATING EXPENSES

1. List items over 25% of Section A, item 2i and greater than \$5 thousand

SECTION F - MEMORANDA

1. Provision for income taxes for the year:
- Provision for U.S. Federal income taxes
 - Provision for U.S. State and local income taxes
 - Total (must equal Section A, items 4 and 6b and applicable tax on extraordinary items from Section F)
2. Extraordinary items (itemize)
- Less: Applicable income taxes
 - Extraordinary items, Net (must equal Section A, item 8)
3. Number of full-time equivalent employees on payroll at end of period
4. Number of subsidiaries consolidated
5. List all mergers, consolidations, and purchases during reporting period:
NAME AND LOCATION

Year-to-date		
Mil	Thou	
		1a
		1b
		1c
		2a
		2b
		2c
Number		
		3
		4
Date		
		5

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TO BE COMPLETED FOR THE JUNE REPORT ONLY

SECTION B - CHANGES IN EQUITY CAPITAL

1. Cash dividends declared on common stock
2. Cash dividends declared on preferred stock

Year-to-date	
Mil	Thou

1
2

SECTION C - ALLOWANCE FOR POSSIBLE LOAN LOSSES (VALUATION RESERVE)

1. Recoveries credited to allowance
2. Losses charged to allowance

Year-to-date	
Mil	Thou

1
2

SECTION F - MEMORANDA

1. Extraordinary items (itemize)
 - a. _____
 - b. LESS: Applicable income taxes
 - c. Extraordinary items, Net (must equal Section A, item 8)

Year-to-date	
Mil	Thou

1a
1b
1c**DRAFT**

Consolidated Report of Condition

For a Bank and Its Domestic Subsidiaries

PROPOSED REPORTING FORM FOR BANKS THAT HAVE LESS THAN \$100 MILLION IN TOTAL ASSETS

This report may be filed only by banks that have less than \$100 million in total assets. Banks that have \$100 million or more in total assets or that have foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in U.S. territories and possessions must file an alternative version of this report.

Legal Title of Bank _____

City _____

County _____

State _____

Zip Code _____

at close of business on _____, 19____

Please read carefully "Instructions for the Preparation of Report of Condition".

Name and Title of Officer Authorized to Sign Report

of the above-named bank do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

NOTE:

This report must be signed by an authorized officer and attested by not less than three directors other than the officer signing the report.

We, the undersigned directors, attest the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true and correct.

Director

Director

Director

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CONSOLIDATED REPORT OF CONDITION OF _____

Legal Title of Bank _____

at close of business on _____ 19 _____

		Dollar Amounts in Thousands			Bil	Mil	Thou	
ASSETS	1.	Cash and due from depository institutions (From Schedule C, item 6)						1
	2.	U.S. Treasury securities						2
	3.	Obligations of other U.S. Government agencies and corporations						3
	4.	Obligations of States and political subdivisions in the United States (From Schedule B, item 2, Column E)						4
	5.	All other securities						5
	6.	Federal funds sold and securities purchased under agreements to resell						6
	7.	a.	Loans, Total (excluding unearned income) (From Schedule A, item 10)					7a
		b.	Less: allowance for possible loan losses					7b
		c.	Loans, Net					7c
	8.	Lease financing receivables						8
	9.	Bank premises, furniture and fixtures, and other assets representing bank premises						9
	10.	Real estate owned other than bank premises						10
LIABILITIES	11.	All other assets (From Schedule C, item 3)						11
	12.	TOTAL ASSETS (sum of items 1 thru 11)						12
	13.	Total Deposits						13
		a.	Total demand deposits (from Schedule F, item 6, Column A)					13a
		b.	Total time and savings deposits (From Schedule F, item 6, Columns B&C)					13b
	14.	Federal funds purchased and securities sold under agreements to repurchase						14
	15.	Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money						15
	16.	Mortgage indebtedness and liability for capitalized leases						16
	17.	All other liabilities (From Schedule H, item 3)						17
	18.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 13 thru 17)						18
	19.	Subordinated notes and debentures						19
	EQUITY CAPITAL	20.	Preferred stock	a. No. shares outstanding				(par value)
21.		Common Stock	a. No. shares authorized					21
			b. No. shares outstanding				(par value)	21
22.		Surplus						22
23.		Undivided profits and reserve for contingencies and other capital reserves						23
24.		TOTAL EQUITY CAPITAL (sum of items 20 thru 24)						24
MEMORANDA	25.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 18, 19, and 24)						25
	1.	Amounts outstanding as of report date						Memo
		a.	Standby letters of credit, total					1a
		b.	Time certificates of deposit in denominations of \$100,000 or more					1b
		c.	Other time deposits in amounts of \$100,000 or more					1c
	2.	Average for 30 calendar days (or calendar month) ending with report date						2a
		a.	Total deposits (corresponds to item 13 above)					2a

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Dollar Amounts in Thousands

- [illegible]

DISTRIBUTION BY REMAINING MATURITY (EXCLUDE SECURITIES HELD IN TRADING ACCOUNT)

1. U.S. Treasury securities and obligations of other U.S. Government agencies and corporations (Assets, items 2 and 3)
2. Obligations of States and political subdivisions in the U.S. (Assets, item 4)

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Legal Title of Bank

SCHEDULE C - CASH AND DUE FROM DEPOSITORY INSTITUTIONS

1. Cash items in process of collection and unposted debits (unposted debits from Sched. I)
2. Demand balances with commercial banks in the United States
3. All other balances with depository institutions in the U.S. and with banks in foreign countries
4. Balances with Federal Reserve Banks
5. Currency and coin (U.S. and foreign)
6. TOTAL (must equal Assets, item 1)

Bil	Mil	Thou	
			1
			2
			3
			4
			5
			6

SCHEDULE F - DEPOSITS

1. Deposits of individuals, partnerships, and corporations
2. Deposits of United States Government
3. Deposits of States and political subdivisions in the United States
4. All other deposits
5. Certified and officers' checks, travelers' checks, letters of credit sold for cash
6. Total deposits (Col. A must equal Liabilities, item 13a, and Cols. B and C must equal Liabilities, item 13b)

Memoranda

1. Savings deposits of corporations and other profit organizations
2. Time deposits accumulated for payment of personal loans

A Demand			B Savings			C Time			
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
									1
									2
									3
									4
									5
									6
									1
									2

SCHEDULE G - ALL OTHER ASSETS

1. Income earned or accrued on loans but not collected
2. All other
(list items over 25% of item 3 below and greater than \$10 thousand)

3. TOTAL (must equal Assets, item 11)

Bil	Mil	Thou	
			1
			2
			3

SCHEDULE H - ALL OTHER LIABILITIES

1. Deferred income taxes
2. All other
(list items over 25% of item 3 below and greater than \$10 thousand)

3. TOTAL (must equal Liabilities, item 17)

Bil	Mil	Thou	
			1
			2
			3

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Schedule I - Other Data for Deposit Insurance Assessments

1. Unposted debits (see instructions):

a. Actual amount of all unposted debits or single factor

of item 13

OR b. Separate amount of unposted debits or separate factors:

(1) Actual amount for demand deposits or

of item 13a

(2) Actual amount of time and savings deposits or

of item 13b

2. Unposted credits (see instructions):

a. Actual amount of all unposted credits or single factor

of item 13

OR b. Separate amount of unposted credits or separate factors:

(1) Actual amount for demand deposits or

of item 13a

(2) Actual amount for time and savings deposits or

of item 13b

3. Uninvested trust funds (cash) held in bank's own trust department not included in Liability item 13

Bil	Mill	Thou	
			1a
			1b(1)
			1b(2)
			2a
			2b(1)
			2b(2)
			3

Person to whom review examiner should direct questions about this report

Name _____ Phone _____

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