

FEDERAL RESERVE BANK  
OF NEW YORK

*At Circ. no. 8441*  
October 20, 1978

**REPORTS OF CONDITION AND INCOME**  
**Proposed Simplified Version for Small Banks**

*To the Chief Executive Officer of Each State  
Member Bank in the Second 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." The proposed simplified version is described in the attached documents, which are being sent to all insured commercial banks for their comments. It is hoped that banks that would be eligible to use the proposed simplified version will find it helpful in reducing their reporting burdens.

Comments on the proposal should be submitted by November 15, 1978 and may be sent to our Banking Studies Department.

PAUL A. VOLCKER,  
*President.*





# FEDERAL RESERVE

press release

This announcement has been prepared on behalf of

The Federal Deposit Insurance Corporation  
The Office of the Comptroller of the Currency  
The Federal Reserve Board

For immediate release

October 11, 1978

The Federal bank regulatory agencies today proposed for comment a simplified version of the Reports of Condition and Income that could be used by over 90 per cent of the nation's commercial banks to reduce their reporting burden.

The agencies<sup>1/</sup> asked for comment by November 15, 1978.

The Reports of Condition and Income are the basic financial reports required to be made, in some cases semiannually, in others quarterly, by all Federally insured banks to their Federal bank supervisor.

The simplified version is intended for the use of banks with less than \$100 million in assets that have domestic offices only. However, eligible banks would have the option of using the more extensive standard Condition and Income Reports forms if they prefer. All banks with \$100 million or more assets, or banks that have foreign offices or Edge Act or Agreement subsidiaries, must use the standard Reports of Condition and Income.

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<sup>1/</sup> Office of the Comptroller of the Currency (supervisor of national banks); Federal Reserve Board (supervisor of State chartered banks that are members of the Federal Reserve System) and the Federal Deposit Insurance Corporation (supervisor of State chartered nonmember banks).

(OVER)



The agencies asked particularly for comment as to whether the \$100 million bank asset ceiling providing eligibility for use of the simplified reports is satisfactory or should be higher or lower.

The proposed simplified reports would eliminate about 40 per cent of the reporting over a year's time compared to the standard form. The simplified reports could be used by 13,165, or 91 per cent, of all commercial banks. They would be effective with reports for December 31, 1978.

The proposed reduction of the reporting burden in the simplified basic financial reports of banks to their regulators would result from:

- The elimination of numerous specific items from separate reporting, particularly in details as to loans and deposits;
- The reduction in the frequency (from semiannually to annually) in reporting whole sections and certain items in the Report of Income; and
- The broadening of tests of significance to exempt certain items from explicit listing.

The proposed simplified forms and instructions will be mailed shortly by the three agencies to banks they supervise. Copies are available from the agencies.



## 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.



# 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\_\_\_\_

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

# 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 REPORT

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

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TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

SECTION C - ALLOWANCE FOR POSSIBLE LOAN LOSSES

SECTION C - ALLOWANCE FOR POSSIBLE LOAN LOSSES		Items 2 through 5 are for entire year	
		Mil	Thou
1. Balance end of previous year			1
2. Recoveries credited to allowance			2
3. Changes incident to mergers and absorptions, net			3
4. Provision for possible loan losses (must equal Section A, item 2h)			4
5. LESS: Losses charged to allowance			5
6. Balance end of current year			6

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TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

- ## 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:
  - a. Provision for U.S. Federal income taxes
  - b. Provision for U.S. State and local income taxes
  - c. Total (must equal Section A, items 4 and 6b and applicable tax on extraordinary items from Section F)
2. Extraordinary items (itemize)
  - a. \_\_\_\_\_
  - b. Less: Applicable income taxes
  - c. 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

[illegible]

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Legal Title of Bank

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

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# 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.

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

### 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.

Legal Title of Bank

City

County

State

Zip Code

at close of business on \_\_\_\_\_, 19\_\_\_\_

I, \_\_\_\_\_,  
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

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

# DRAFT



## 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
11. All other assets (From Schedule G, item 3)							11	
12. TOTAL ASSETS (sum of items 1 thru 11)							12	
LIABILITIES	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
	20. Preferred stock a. No. shares outstanding							20
EQUITY CAPITAL	21. Common Stock a. No. shares authorized							21
	b. No. shares outstanding							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	
25. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 18, 19, and 24)							25	
MEMORANDA	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)

	A 1 yr. or less	B Over 1 thru 5 yrs.	C Over 5 thru 10 yrs.	D Over 10 yrs.	E Total		
	Mil Thou	Mil Thou	Mil Thou	Mil Thou	Bil	Mil	Thou
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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[illegible]

- Person to whom review examiner should direct questions about this report Name \_\_\_\_\_ Phone \_\_\_\_\_

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# Proposed Changes to the Reports of Condition and Income for Banks with Total Assets of Less Than \$100 Million

CD-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.

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

**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.

Legal Title of Bank \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_  
State \_\_\_\_\_ Zip Code \_\_\_\_\_  
at close of business on \_\_\_\_\_, 19\_\_

I, \_\_\_\_\_  
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 \_\_\_\_\_

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 \_\_\_\_\_

CD-2

Legal Title of Bank \_\_\_\_\_

at close of business on \_\_\_\_\_, 19\_\_\_\_

Dollar Amounts in Thousands

Bill Mil Thou

		Bill	Mil	Thou	
Assets	1. Cash and due from depository institutions (From Schedule C, item 8) . . . . .				1.
	2. U.S. Treasury securities (From Schedule B, item 1, Column E) . . . . .				2.
	3. Obligations of other U.S. Government agencies and corporations (From Schedule B, item 2, Column E) . . . . .				3.
	4. Obligations of States and political subdivisions in the United States (From Schedule B, item 3, Column E) . . . . .				4.
	5. Other bonds, notes, and debentures (From Schedule B, item 4, Column E) . . . . .				5.
	6. Federal Reserve stock and corporate stock . . . . .				6.
	7. Trading account securities . . . . .				7.
	8. Federal funds sold and securities purchased under agreements to resell . . . . .				8.
	9. a. Loans, Total (excluding unearned income) (From schedule A, item 10) . . . . .				9.a.
	b. Less: allowance for possible loan losses . . . . .				9.b.
	c. Loans, Net . . . . .				9.c.
	10. Lease financing receivables . . . . .				10.
	11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .				11.
	12. Real estate owned other than bank premises . . . . .				12.
	13. Investments in unconsolidated subsidiaries and associated companies . . . . .				13.
	14. Customers' liability to this bank on acceptances outstanding . . . . .				14.
Liabilities	15. Other assets (From Schedule G, item 3) . . . . .				15.
	16. TOTAL ASSETS (sum of items 1 thru 15) . . . . .				16.
	17. Demand deposits of individuals, partnerships, and corporations (From Schedule F, item 1f, Column A) . . . . .				17.
	18. Time and savings deposits of individuals, partnerships, and corporations (From Schedule F, item 1f, Columns B & C) . . . . .				18.
	19. Deposits of United States Government (From Schedule F, item 2, Columns A & B & C) . . . . .				19.
	20. Deposits of States and political subdivisions in the United States (From Schedule F, item 3, Columns A & B & C) . . . . .				20.
	21. Deposits of foreign governments and official institutions (From Schedule F, item 4, Columns A & B & C) . . . . .				21.
	22. Deposits of commercial banks (From Schedule F, items 5 & 6, Columns A & B & C) . . . . .				22.
	23. Certified and officers' checks (From Schedule F, item 7, Column A) . . . . .				23.
	24. Total Deposits (sum of items 17 thru 23) . . . . .				24.
	a(1). Total demand deposits (From Schedule F, item 8, Column A) . . . . .				24.a(1).
	a(2). Total time and savings deposits (From Schedule F, item 8, Columns B & C) . . . . .				24.a(2).
	25. Federal funds purchased and securities sold under agreements to repurchase . . . . .				25.
	26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .				26.a.
	b. Other liabilities for borrowed money . . . . .				26.b.
Equity Capital	27. Mortgage indebtedness and liability for capitalized leases . . . . .				27.
	28. Bank's liability on acceptances executed and outstanding . . . . .				28.
	29. Other liabilities (From Schedule H, item 4) . . . . .				29.
	30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29) . . . . .				30.
	31. Subordinated notes and debentures . . . . .				31.
	32. Preferred stock a. No. shares outstanding _____ (per value) . . . . .				32.
	33. Common stock a. No. shares authorized _____ b. No. shares outstanding _____ (per value) . . . . .				33.
	34. Surplus . . . . .				34.
	35. Undivided profits . . . . .				35.
	36. Reserve for contingencies and other capital reserves . . . . .				36.
	37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) . . . . .				37.
	38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37) . . . . .				38.
Memoranda	1. Amounts outstanding as of report date . . . . .				Memo
	a(1). Standby letters of credit, total . . . . .				1.a(1).
	a(2). Amount of standby letters of credit in Memo item 1a(1) conveyed to others through participations . . . . .				1.a(2).
	b. Time certificates of deposit in denominations of \$100,000 or more . . . . .				1.b.
	c. Other time deposits in amounts of \$100,000 or more . . . . .				1.c.
	2. Average for 30 calendar days (or calendar month) ending with report date: . . . . .				
	a. Cash and due from depository institutions (corresponds to item 1 above) . . . . .				2.a.
	b. Federal funds sold and securities purchased under agreements to resell (corresponds to item 8 above) . . . . .				2.b.
	c. Total loans (corresponds to item 9a above) . . . . .				2.c.
	d. Time certificates of deposits in denominations of \$100,000 or more (corresponds to Memoranda item 1b above) . . . . .				2.d.
	e. Total deposits (corresponds to item 24 above) . . . . .				2.e.
	f. Federal funds purchased and securities sold under agreements to repurchase (corresponds to item 25 above) . . . . .				2.f.
	g. Other liabilities for borrowed money (corresponds to item 26b above) . . . . .				2.g.
	h. Total assets (corresponds to item 16 above) . . . . .				2.h.

Combined

Combined

Eliminated

Combined

Combined

Combined

Eliminated

Eliminated

Eliminated



Legal Title of Bank

CS-3

# **Schedule A - Loans (including rediscounts and overdrafts)**

Dollar Amounts in Thousands

		A			
		Bill	Mil	Thou	
1. Real estate loans (include only loans secured primarily by real estate):					
a. Construction and land development					1.a.
b. Secured by farmland (including farm residential and other improvements)					1.b.
c. Secured by 1-4 family residential properties:					
(1) Insured by FHA or guaranteed by VA					1.c.1.
(2) Conventional					1.c.2.
d. Secured by multifamily (5 or more) residential properties:					
(1) Insured by FHA					1.d.1.
(2) Conventional					1.d.2.
e. Secured by nonfarm nonresidential properties					1.e.
2. Loans to financial institutions:					
a. To real estate investment trust and mortgage companies					2.a.
b. To commercial banks in the U.S.					2.b.
c. To banks in foreign countries					2.c.
d. To finance companies in the U.S.					2.d.
e. To other financial institutions					2.e.
3. Loans for purchasing or carrying securities (secured and unsecured):					
a. To brokers and dealers in securities					3.a.
b. Other loans for purchasing or carrying securities					3.b.
4. Loans to finance agricultural production and other loans to farmers					4.
5. Commercial and industrial loans (except those secured primarily by real estate)					5.
6. Loans to individuals for household, family, and other personal expenditures (include purchased paper):					
a. To purchase private passenger automobiles on instalment basis					6.a.
b. Credit cards and related plans:					
(1) Retail (charge account) credit card plans					6.b.1.
(2) Check credit and revolving credit plans					6.b.2.
c. To purchase other retail consumer goods on instalment basis:					
(1) Mobile homes (exclude travel trailers)					6.c.1.
(2) Other retail consumer goods (exclude credit cards and related plans)					6.c.2.
d. Instalment loans to repair and modernize residential property					6.d.
e. Other instalment loans for household, family, and other personal expenditures:					6.e.
f. Single-payment loans for household, family, and other personal expenditures					6.f.
7. All other loans					7.
8. Total loans, Gross (sum of items 1 through 7)					8.
9. Less: Unearned income on loans reflected in items above					9.
10. TOTAL LOANS (excluding unearned income) (must equal Assets, item 9a)					10.
Memorandum:					Memo
1. Holdings of commercial paper included in Schedule A					1.

Combined

Combined

Combined

Combined

Combined

Combined

Eliminated

## **Schedule B - Securities (Book Value)**

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

Investment Securities

(Items correspond to Assets, items 2, 3, 4, and 5)

Investment Securities (Items correspond to Assets, items 2, 3, 4, and 5)		A. 1 yr. or less		B. Over 1 thru 5 yrs.		C. Over 5 thru 10 yrs.		D. Over 10 yrs.		E. Total			
		Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou	Bill	Mil	Thou	
1. U.S. Treasury securities . . . . .													1.
2. Obligations of other U.S. Government agencies and corporations . .													2.
3. Obligations of States and political subdivisions in the U.S. . . . .													3.
4. Other bonds, notes, and debentures . . . . .													4.
5. TOTAL . . . . .													5.

Combined

Eliminated



## Legal title of bank

- | A   |     |      |
|-----|-----|------|
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Memorandum

- [illegible]

1

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- | Bil | Mil | Thou |
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- [illegible]

1

1



Legal Title of Bank \_\_\_\_\_

CD-5

**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 24

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

(1) Actual amount for demand deposits or

\_\_\_\_\_ of item 24a(1)

(2) Actual amount of time and savings deposits or

\_\_\_\_\_ of item 24a(2)

**2. Unposted credits (see instructions):**

a. Actual amount of all unposted credits or single factor

\_\_\_\_\_ of item 24

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

(1) Actual amount for demand deposits or

\_\_\_\_\_ of item 24a(1)

(2) Actual amount for time and savings deposits or

\_\_\_\_\_ of item 24a(2)

3. Uninvested trust funds (cash) held in bank's own trust department not included in Liability item 24

Bill	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 \_\_\_\_\_



# **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 Title of Bank \_\_\_\_\_

For period ending on \_\_\_\_\_, 19 \_\_\_\_.

## Section A - Sources and Disposition of Income

		Dollar Amount in Thousands		Year-to-date	
		Nil	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 in domestic offices of the bank and of its Edge and Agreement subsidiaries				1c	
d. Interest on U.S. Treasury securities				1d	
e. Interest on obligations of other U.S. Government agencies and corporations				1e	Combined
f. Interest on obligations of States and political subdivisions in the U.S.				1f	
g. Interest on other bonds, notes, and debentures				1g	
h. Dividends on stock				1h	Combined
i. Income from lease financing				1i	
j. Income from fiduciary activities				1j	
k. Service charges on deposit accounts in domestic offices				1k	
l. Other service charges, commissions, and fees				1l	
m. Other operating income (from Section D, item 4)				1m	
n. TOTAL OPERATING INCOME (sum of items 1a thru 1m)				1n	
2. OPERATING EXPENSES:					
a. Salaries and employee benefits				2a	
b. Interest on time certificates of deposit of \$100,000 or more issued by domestic offices				2b	
c. Interest on deposits in foreign offices				2c	Eliminated
d. Interest on other deposits				2d	
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				2e	
f. (1) Interest on demand notes (note balances) issued to the U.S. Treasury				2f(1)	Combined
(2) Interest on other borrowed money				2f(2)	
g. Interest on subordinated notes and debentures				2g	
h. (1) Occupancy expense of bank premises, Gross				2h(1)	Eliminated
(2) Less: Rental income				2h(2)	
(3) Occupancy expense of bank premises, Net				2h(3)	
i. Furniture and equipment expense				2i	Combined
j. Provision for possible loan losses (from Section C, item 4)				2j	
k. Other operating expenses (from Section E, item 3)				2k	
l. TOTAL OPERATING EXPENSES (sum of items 2a thru 2k)				2l	
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1n minus 2l)				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)				7	
8. INCOME BEFORE EXTRAORDINARY ITEMS				8	
9. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (From Section F, item 2c)				9	
10. NET INCOME (item 7 plus or minus 9)				10	







Legal Title or Rank

I-4

**Section D - Other Operating Income**

			Year- to-date	
			Mill	Thou
1. Trading account income, Net				1
2. Equity in net income of unconsolidated subsidiaries and associated companies				2
3. All other (itemize amounts over 25% of item 4)				3
4. TOTAL (must equal Section A, item 1m)				4

**Section E - Other Operating Expenses**

			Year- to-date	
			Mill	Thou
1. Minority interest in consolidated subsidiaries				1
2. All other (itemize amounts over 25% of item 3)				2
3. TOTAL (must equal Section A, item 2k)				3

**Section F - Memoranda**

			Year- to-date	
			Mill	Thou
1. Provision for income taxes for period:				
a. Provision for U.S. Federal income taxes				1a
b. Provision for U.S. State and local income taxes				1b
c. Provision for foreign income taxes				1c
d. Total (must equal Section A, items 4 and 6b and Section F, item 2b)				1d
(1) Provision for income taxes--current portion <sup>1/</sup>				1d(1)
(2) Provision for income taxes--deferred portion <sup>1/</sup>				1d(2)
2. Extraordinary items (itemize)				
a.				2a
b. Less: Applicable income taxes				2b
c. Extraordinary items, Net (must equal Section A, item 8)				2c
3. Number of full-time equivalent employees on payroll at end of period				3
4. Number of subsidiaries consolidated				4
5. List all mergers, consolidations, and purchases during reporting period:				
NAME AND LOCATION				5

<sup>1/</sup> 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.