

Quarterly 051 Call Report Changes for March 2019

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28 New Line Items

RI-4	Provision for loan and lease losses
RIBII-1.(B)	Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)
RIBII-1.(C)	Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)
RIBII-2.(C)	Recoveries (column A must equal Part I, item 9, column B, above)
RIBII-2.(B)	Recoveries (column A must equal Part I, item 9, column B, above)
RIBII-3.(B)	LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)
RIBII-3.(C)	LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)
RIBII-4.(C)	LESS: Write-downs arising from transfers of financial assets
RIBII-4.(B)	LESS: Write-downs arising from transfers of financial assets
RIBII-5.(B)	Provisions for credit losses
RIBII-5.(C)	Provisions for credit losses
RIBII-6.(C)	Adjustments (see instructions for this schedule)
RIBII-6.(B)	Adjustments (see instructions for this schedule)
RIBII-7.(B)	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)
RIBII-7.(C)	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)
RIBII-M.5	Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)
RIBII-M.6	Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)
RIE-4.a	Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13
RIE-4.b	Effect of adoption of lease accounting standard - ASC Topic 842
RIE-6.a	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13
RIE-6.b	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities
RC-2.a	Held-to-maturity securities (from Schedule RC-B, column A)
RCRI-2	Retained earnings
RCRI-2.a	Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No.)
RCRI-36	Average total consolidated assets
RCRII-M.4.a	Loans and leases held for investment
RCRII-M.4.b	Held-to-maturity debt securities

13 New Validity Edits

R0230.7225	IF ASU 2016-13 NOT ADOPTED, RI-B II 5, COL A MUST EQUAL RI 4.
R0230.7226	IF ASU 2016-13 ADOPTED, RI-B II 5 (COL A TO C) + RI-B II M5 MUST EQUAL RI 4.
R0610.7288	RI-E 6A SHLD BE REPORTED AS A POSITIVE NUMBER.
R0780.7231	FOR COLUMN B, ALLOW COMPONENTS RI-B II (1+2+5+6) - (3+4) = RI-BII7.
R0780.7232	FOR COLUMN C, ALLOW COMPONENTS RI-B II (1+2+5+6) - (3+4) = RI-B II 7.
R0780.7233	IN YEAR OF ASU 2016-13 ADOPTION, RI-B II 1, COLS B AND C SHLD EQ 0.
R0780.7234	IN YEAR OF ASU 2016-13 ADOPTION, RI-B II 1, COLS B AND C SHLD EQ 0.
R2040.7291	IF ASU 2016-13 ADOPTED, RC 2A MUST EQ RC-B 8, COL A MINUS RI-B II 7, COL B.
R2040.7293	IF ASU 2016-13 NOT ADOPTED, RC 2A MUST EQ RC-B 8, COL A.
R7020.7302	RC-R I 2 MUST EQ RC 26A.
R7020.7304	IF ASU 2016-13 ADOPTED BUT CECL TRANSITION PROVISION ELECTION = NO, RC-R I 2 MUST EQ RC 26A.
R7020.7322	IF ASU 2016-13 NOT ADOPTED, RC-R I 36 MUST EQUAL RC-K 9.
R7020.7323	IF ASU 2016-13 ADOPTED BUT DID NOT ELECT TRANS PROV, RC-R I 36 MUST EQUAL RC-K 9.

15 Modified Validity Edits

Neg.RCT.1to13	SCHEDULE RC-T, ITEMS 1 THROUGH 13 CONTAIN NEGATIVE ENTRIES
Neg.RIB.Part2	SCHEDULE RI-B, PART 2 CONTAINS NEGATIVE ENTRIES
R0230.7035	(RI 3 +5M +6A +6B) MINUS (RI 4 +7E) MUST = RI 8A (INC (LOSS) BEFORE UNRLZD HOLD GAINS (LOSSES) ON EQ SEC NOT HLD FOR TRADING, APPL INC TAX, AND DISCONTINUED OPS).
R1015.2186	CHARGEOFFS (RI-BII3) MUST EQUAL (RI-B I 9, COL A - RI-B II 4, COL A).
R1040.3560	FOR COLUMN A, ALLOW COMPONENTS RI-B II (1+2+5+6) MINUS (3+4) = RI-B II 7.
R2005.3561	ALLOWANCE FOR LOAN AND LSE LOSSES (OR ALLOWANCES FOR CREDIT LOSSES) (RC 4C) MUST EQUAL (RI-B II 7, COL A).
R2020.2197	(RC-4B MINUS RC-4C) MUST EQUAL LOANS & LEASES HELD FOR INVESTMENT, NET OF ALLOWANCE (RC-4D)
R2040.3562	SUM OF (RC-1A THRU 4A + 4D THRU 11) MUST EQUAL TOTAL ASSETS (RC-12)
R2610.2275	PLEDGED SECURITIES (RC-BM1) MUST BE <= TOTAL SECURITIES (RC-B 8, COL A + COL D).
R7020.5888	SUM OF (RC-RI 1 THRU 4) MUST = (RC-RI 5) COMMON EQUITY TIER 1 CAPITAL
R7020.5946	RC-R Part I 39 MUST EQUAL RC-R Part I 36 LESS SUM(Part I 37 + 38)
R7020.6124	(RC-R II 2AA+9AA) MUST = (RC 2A)
R8460.6907	SU 9B1 MUST BE LESS THAN OR EQUAL TO RCN 9 COL A MINUS RCN 11 COL A
R8460.6908	SU 9B2 MUST BE LESS THAN OR EQUAL TO RCN 9 COL B MINUS RCN 11 COL B
R8460.6909	SU 9B3 MUST BE LESS THAN OR EQUAL TO RCN 9 COL C MINUS RCN 11 COL C

65 New Quality Edits

R0529.7227	IF ASU 2016-13 ADOPTED, RI M14 SHLD BE BLANK.
R0610.7286	IF ASU 2016-13 NOT ADOPTED, RI-E 4A SHLD BE LEFT BLANK.
R0610.7287	IF ASU 2016-13 NOT ADOPTED, RI-E 6A AND 6B SHLD BE LEFT BLANK.
R0610.7298	RI-E 4A SHLD BE NEGATIVE.
R0780.7230	IF ASU 2016-13 NOT ADOPTED, RI-B II 1 THRU 7 COLS B AND C SHOULD BE LEFT BLANK.
R0780.7299	IF RI-E 4A OR RC-R I 2A FILLED IN, THEN ASU 2016-13 WAS ADOPTED AND RI-B II 7 COL B MUST BE COMPLETED.
R1435.7166	IF (RC-B1B) > 0, THEN (RC-B1A) / (RC-B1B) EXCEEDS TOLERANCE
R1435.7168	IF (RC-B1D) > 0, THEN (RC-B1C) / (RC-B1D) EXCEEDS TOLERANCE
R1435.7170	IF (RC-B3B) > 0, THEN (RC-B3A) / (RC-B3B) EXCEEDS TOLERANCE
R1435.7172	IF (RC-B3D) > 0, THEN (RC-B3C) / (RC-B3D) EXCEEDS TOLERANCE
R1435.7175	IF (RC-B 4A1 COL B) > 0, THEN (RC-B 4A1 COL A / COL B) EXCEEDS TOLERANCE.
R1435.7178	IF (RC-B 4A1 COL D) > 0, THEN (RC-B 4A1 COL C / COL D) EXCEEDS TOLERANCE.
R1435.7183	IF (RC-B4A COL B) > 0, THEN (RC-B 4A COL A / COL B) EXCEEDS TOL
R1435.7185	IF (RC-B 4A COL D) > 0, THEN (RC-B 4A COL C / COL D) EXCEEDS TOL.
R1435.7187	If RC-B4b1B > 0 then (B4b1A / B4b1B) s/b between 75-150%
R1435.7189	IF (RC-B4B1D) > 0, THEN (RC-B4B1C / B4B1D) EXCEEDS TOL
R1435.7191	IF (RC-B4B2B) > 0, THEN (RC-B4B2A / B4B2B) EXCEEDS TOL

R1435.7193 IF (RC-B4B2D) > 0, THEN (RC-B4B2C / B4B2D) EXCEEDS TOL

R1435.7195 IF (RC-B4B3B) > 0, THEN (RC-B4B3A / B4B3B) EXCEEDS TOL

R1435.7197 IF (RC-B4B3D) > 0, THEN (RC-B4B3C / B4B3D) EXCEEDS TOL

R1435.7199 IF (RC-B4C1AB) > 0, THEN (RC-B4C1AA / B4C1AB) EXCEEDS TOLERANCE

R1435.7201 IF (RC-B4C1AD) > 0, THEN (RC-B4C1AC / B4C1AD) EXCEEDS TOLERANCE &

R1435.7203 IF(RC-B4C2AB) > 0, THEN (RC-B4C2AA / B4C2AB) EXCEEDS TOLERANCE

R1435.7205 IF (RC-B4C2AD) > 0, THEN (RC-B4C2AC / B4C2AD) EXCEEDS TOLERANCE

R1435.7207 IF (RC-B4C1BD) > 0, THEN (RC-B4C1BC / B4C1BD) EXCEEDS TOLERANCE &

R1435.7209 IF (RC-B4C2BA) > 0, THEN (RC-B4C2BA / B4C2BB) EXCEEDS TOLERANCE

R1435.7211 IF (RC-B4C2BD) > 0, THEN (RC-B4C2BC / B4C2BD) EXCEEDS TOLERANCE

R1435.7214 IF RC-B 5B, COL D > 0, THEN (RC-B 5B COL C/COL D) SHOULD BE BETWEEN 75-150%.

R1435.7216 IF RC-B5AD > 0, THEN (RC-B5AC/RC-B5AD) SHOULD BE BETWEEN 75-150%

R1435.7218 IF (RC-B6AB) > 0, THEN (RC-B6AA) / (RC-B6AB) EXCEEDS TOLERANCE

R1435.7220 IF (RC-B6AD) > 0, THEN (RC-B6AC) / (RC-B6AD) EXCEEDS TOLERANCE

R1435.7222 IF (RC-B6BB) > 0, THEN (RC-B6BA) / (RC-B6BB) EXCEEDS TOLERANCE

R1435.7339 IF (RC-B2 COL B) > 0, THEN (RC-B 2 COL A / COL B) EXCEEDS TOL

R1435.7341 IF (RC-B2 COL D) > 0, THEN (RC-B 2 COL C / COL D) EXCEEDS TOL

R1435.7342 IF (RC-B4C1BB) > 0, THEN (RC-B4C1BA / B4C1BB) EXCEEDS TOLERANCE

R1435.7344 IF RC-B5AB > 0, THEN (RC-B5AA/RC-B5AB) SHOULD BE BETWEEN 75-150%

R1435.7346 IF RC-B 5B, COL B > 0, THEN (RC-B 5B COL A/COL B) SHOULD BE BETWEEN 75-150%.

R1435.7348 IF (RC-B6BD) > 0, THEN (RC-B6BC / B6BD) EXCEEDS TOL

R1435.7350 IF RC-B 7, COL D > 0, THEN (RC-B 7 COL C/COL D) SHOULD BE BETWEEN 75-150%.

R1435.7352 IF RC-B 7, COL C > 0, THEN (RC-B 7 COL D/COL C) SHOULD BE BETWEEN 75-150%.

R2300.7295 IF ASU 2016-13 ADOPTED, THEN RC-C I M7A AND M7B SHLD BE BLANK.

R6450.7297 IF ASU 2016-13 ADOPTED, THEN RC-N M9A AND M9B, COLS A THRU C SHLD BE BLANK.

R7020.7175 RC-RI47 DOES NOT EQUAL RI 14 PRIOR 4 QTRS LESS RI-A8 AND RI-A9.

R7020.7300 IF ASU 2016-13 NOT ADOPTED, THEN RC-R I 2A SHLD BE BLANK.

R7020.7306 IF CECL TRANSITION PROVISION ELECTION = YES, RC-R I 2 SHLD EQ RC 26A AND 75% OF RI-E 4A.

R7020.7308 IF CECL TRANSITION PROVISION ELECTION = YES, RC-R I 2 SHLD EQ RC 26A AND 75% OF RI-E 4A.

R7020.7311 IF RWA (RC-R II 26*1.25%) < ACL REG CAP (RI-B II 7 COL A+B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3), THEN TIER 2 ACL (RC-R I 30A) SHD EQ RWA (RC-R II 26*1.25%).

R7020.7316 IF ASU 2016-13 ADOPTED AND ELECTED CECL TRANSITION (RC-R I 2.a = Yes) AND RWA (RC-R II 26*1.25%) < ACL REG CAP (RI-B II 7 COL A+B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3) WITH 75% TRANSITION AMT, THEN TIER 2 ACL (RC-R I 30A) SHD EQ RWA (RC-R II 26*1.25%).

R7020.7317 IF ASU 2016-13 ADOPTED AND ELECTED CECL TRANSITION (RC-R I 2.a = Yes) AND RWA (RC-R II 26*1.25%) < ACL REG CAP (RI-B II 7 COL A+B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3) WITH 75% TRANSITION AMT, THEN TIER 2 ACL (RC-R I 30A) SHD EQ RWA (RC-R II 26*1.25%).

R7020.7324 IF ASU 2016-13 ADOPTED AND ELECT TRANS PROV, RC-R I 36 SHLD EQUAL RC-K 9 AND 75% OF RI-E 4A.

R7020.7325 IF ASU 2016-13 ADOPTED AND ELECT TRANS PROV, RC-R I 36 SHLD EQUAL RC-K 9 AND 75% OF RI-E 4A.

R7020.7327 IF ASU 2016-13 NOT ADOPTED, RC-R II M4A to M4C SHLD BE LEFT BLANK.

R7020.7330 IF ACL FOR REG CAP (RI-B II 7 COL A+B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3) < RWA (RC-R II 26*1.25%), THEN TIER 2 ACL (RC-R I 30A) SHD EQ ACL FOR REG CAP .

R7020.7335 IF ASU 2016-13 ADOPTED AND ELECTED CECL TRANSITION (RC-R I 2.a = Yes) AND IF ACL REG CAP (RI-B II 7 COL A +B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3) WITH 75% TRANSITION AMT < RWA (RC-R II 26*1.25%), THEN TIER 2 ACL (RC-R I 30A) SHD EQ ACL REG CAP WITH 75% TRANSITION AMT.

R7020.7336 IF ASU 2016-13 ADOPTED AND ELECTED CECL TRANSITION (RC-R I 2.a = Yes) AND IF ACL REG CAP (RI-B II 7 COL A +B + RI-B II M6 - RC-R II M4A THRU M4C + RC-G 3) WITH 75% TRANSITION AMT < RWA (RC-R II 26*1.25%), THEN TIER 2 ACL (RC-R I 30A) SHD EQ ACL REG CAP WITH 75% TRANSITION AMT.

R7020.7365 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION = NO, EXCESS ACL (RC-RII29) SHLD EQ AMT GREATER THAN 1.25% OF GROSS RWA.

R7020.7366 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION = YES, EXCESS ACL (RC-RII29) SHLD EQ AMT GREATER THAN 1.25% OF GROSS RWA.

R7020.7367 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION = YES, EXCESS ACL (RC-RII29) SHLD EQ AMT GREATER THAN 1.25% OF GROSS RWA.

R7020.7371 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2.a = NO) AND IF ACL <=1.25% RWA (RC-RII26) , EXCESS ACL (RC-RII29) SHLD EQ ZERO .

R7020.7372 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2.a = YES) AND IF ACL WITH TRANS PROV <=1.25% RWA (RC-RII26), EXCESS ACL (RC-RII29) SHLD EQ ZERO.

R7020.7373 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2.a = YES) AND IF ACL WITH TRANS PROV <=1.25% RWA (RC-RII26), EXCESS ACL (RC-RII29) SHLD EQ ZERO.

R7020.7377 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2A= NO), ACL TIER 2 + EXCESS ACL SHLD EQUAL ACL REG CAP.

R7020.7378 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2A = YES), ACL TIER 2 + EXCESS ACL SHLD EQUAL ACL REG CAP WITH TRANS PROV.

R7020.7379 IF ASU 2016-13 ADOPTED AND CECL TRANS PROV ELECTION (RC-R I 2A = YES), ACL TIER 2 + EXCESS ACL SHLD EQUAL ACL REG CAP WITH TRANS PROV.

S4522.7289 IF RI-E 6C <> 0, THEN 6C NEEDS A DESCRIPTION.

29 Modified Quality Edits

R0610.5475 RI-A 2 SHOULD EQUAL SUM OF RI-E 4A THROUGH 4D.

R0780.2182 FOR COLUMN A, IF RI-BII7 (PREV DEC) >0, THEN RI-BII1 (CUR) SHLD = RI-BII7 (PREV DEC).

R0780.2183 FOR COLUMN A, IF RI-BII7 (PREV DEC) >0, THEN RI-BII1 (CUR) SHLD = RI-BII7 (PREV DEC).

R0780.2184 FOR COLUMN A, IF RI-BII7 (PREV DEC) >0, THEN RI-BII1 (CUR) SHLD = RI-BII7 (PREV DEC).

R0780.3302 FOR COLUMN A, IF RI-BII7 (PREV DEC) >0, THEN RI-BII1 (CUR) SHLD = RI-BII7 (PREV DEC).

R0910.3559 SUM OF (RI-E 6A THRU 6D) SHOULD EQUAL RI-B II 6, COLS A TO C.

R1042.5605 IF RI-B PART II 4 , COL A > 0, RC 4A > 0

R1044.5607 IF RI-B PART II 4, COL A CURR > PREV, RC 4A > 0.

R1190.2224 INDEP EXTERNAL AUDIT (RC-M.1) SHLD = 1a,1b, 2a, 2b, 4, 5, 6, 7, 8, OR 9.

R1675.3152 (RC-B, 8 COL A + 8 COL D - 7 COL D) PREV>0 & CURR>\$1M, (RC-B M2D / RC-B, 8 COL A + 8 COL B - 7 COL D) RATIO CHG S/B +/-30%

R2465.2328 IF THE SUM OF RC-CI1E1B AND RCCI1E2B >\$2.5M & RC-CII1=0, (RC-CII3AB+RC-CII3BB+RC-CII3CB) S/B > 10% THE SUM OF RC-CI1E1B AND RC-CI1E2B

R4540.2570 IF PREV (RC-BM1+L6A) <= (RC-B 8, COL A + COL D), CURR (RC-BM1+L6A) S/B <= (RC-B 8, COL A + COL D).

R5610.2281 SUM (RC-B M2A1 THRU M2C2 + RC-N 10 COL C) SHLD = (RC-B 8 COL A + COL D MINUS RC-B 7 COL D).

R6011.4988 BROKERED RECIPROCAL DEP (RC-O9) SHLD BE <= "TOTAL BROKERED DEP" (RC-EM1B)

R6011.5548 RC-O 9 SHOULD BE <= RC-O 9A

R6012.5505 RC-O 9A SHOULD BE <= RC-E M1B

R6230.7076 RCP 4 (OR SU 2B) SHOULD BE <= RCC 1C1 THRU 1C2B.

R7020.6366 IF RC 2A EQUALS ZERO, RC-RI 9E SHOULD BE ZERO

R7020.6442 IF RC-R I 3.a=1 and (RC-B7D <= RC-B7C) and (RC-R II 9BT+9BU =0), THEN RC-R II 2BB+R II 9BB should = (RC-B8D - B8C) - (B7D - B7C) +/- 10K

R7020.6542 ALLL (RC-R I 30) SHLD <= RWA (RC-R II 26) * 1.25%

R7020.6693 IF RC-RI 46 <= 2.5% (or .025000), RC-RI 47 AND RC-RI 48 SHOULD NOT BE NULL .

R7020.6703 IF RC-R I 46 > 2.5% (or .025000), RC-R I 47 AND 48 S/B NULL.

R7020.6925 IF ALLL ((RC 4C LESS ATRR INCL IN RC 4C) + RC-G3) > RWA (RC-R II 26*1.25%), TIER 2 ALLL (RC-R I 30) SHD EQ RWA (RC-R II 26*1.25%).

R7020.6926 SUM (RC-RI30A + RC-RII29) SHLD EQUAL THE SUM ((RC-4C LESS ATRR INCL IN RC 4C) + RC-G3).

R7020.6927 EXCESS ALLL (RC-RII29) SHLD EQ AMT GREATER THAN 1.25% OF GROSS RWA.

R7020.6928 EXCESS ALLL (RC-RII29) SHLD EQ ZERO IF ALLL <=1.25% RWA (RC-RII26).

S4522.4210 IF RIE-6D <> 0, THEN 6D NEEDS A DESCRIPTION

SB526.4206 IF RIE-4C <> 0, THEN 4C NEEDS A DESCRIPTION

SB527.4207 IF RIE-4D <> 0, THEN 4D NEEDS A DESCRIPTION