

Public Comments on Agency Information Collection Activities; Proposals, Submissions, and Approvals:

Title: Agency Information Collection Activities; Proposals, Submissions, and Approvals

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Comment: In keeping with the intent for burden-reducing revisions to the Call Report, it would be ideal if RC-E line items M.2.b. and M.2.c can be combined into one single line item. This combined line item will be consistent with the proposed new calculations needed for RC-E.M.3. See attached file(s).

## Schedule RC-E—Continued

### Memoranda—Continued

CAN THIS BE COMBINED TO ONE LINE ITEM TO MATCH THE TOTAL OF RC-E.H.3 a(1) - a(4) ?

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):						
a. Savings deposits:						
(1) Money market deposit accounts (MMDAs) .....		6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....		0352				M.2.a.(2)
b. Total time deposits of less than \$100,000 .....		6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....		J473				M.2.c.
d. Total time deposits of more than \$250,000 .....		J474				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above .....		F233				M.2.e.
3. Maturity and repricing data for time deposits of <del>less than \$100,000</del> <b>\$250,000 or less</b>						
a. Time deposits of <del>less than \$100,000</del> with a remaining maturity or next repricing date of: <sup>1,2</sup>						
(1) Three months or less .....		A579				M.3.a.(1)
(2) Over three months through 12 months .....		A580				M.3.a.(2)
(3) Over one year through three years .....		A581				M.3.a.(3)
(4) Over three years .....		A582				M.3.a.(4)
b. Time deposits of <del>less than \$100,000</del> with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....						
		A241				M.3.b.
4. Maturity and repricing data for time deposits of <del>\$100,000 or more</del> <b>more than \$250,000</b>						
a. Time deposits of <del>\$100,000 or more</del> with a remaining maturity or next repricing date of: <sup>1,4</sup>						
(1) Three months or less .....		A584				M.4.a.(1)
(2) Over three months through 12 months .....		A585				M.4.a.(2)
(3) Over one year through three years .....		A586				M.4.a.(3)
(4) Over three years .....		A587				M.4.a.(4)
b. Time deposits of <del>\$100,000 through \$250,000</del> with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....						
		K221				M.4.b.
c. Time deposits of <del>more than \$250,000</del> with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....						
		K222				M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....						
		P752				M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets<sup>5</sup> that answered "Yes" to Memorandum item 5 above.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A above):						
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....						
		P753				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....						
		P754				M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations .....						
		P755				M.6.c.

- Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, ~~Memorandum item 2.b.~~ **sum of Memorandum items 2.b and 2.c.**
- Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, ~~sum of Memorandum items 2.c and 2.d.~~
- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.