

**Supporting Statement for the  
Consolidated Reports of Condition and Income  
(FFIEC 031, FFIEC 041, and FFIEC 051; OMB No. 7100-0036)**

***Reduced Reporting for Covered Depository Institutions  
(Docket No. R-1618) (RIN 7100-AF12)***

**Summary**

The Board of Governors of the Federal Reserve System (Board) requests approval from the Office of Management and Budget (OMB) to extend for three years, with revision, the Federal Financial Institutions Examination Council (FFIEC) Consolidated Reports of Condition and Income (Call Reports) (FFIEC 031, FFIEC 041, and FFIEC 051; OMB No. 7100-0036). These reports are required of state member banks and are filed on a quarterly basis. The revisions to the Call Reports that are the subject of this request have been approved by the FFIEC. The Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of the Currency (OCC) have also submitted a similar request for OMB review to request this information from banks under their supervision.

The Board requires the information collected on the Call Reports to fulfill its statutory obligation to supervise state member banks. State member banks are required to file detailed schedules of assets, liabilities, and capital accounts in the form of a condition report and summary statement as well as detailed schedules of operating income and expense, sources and disposition of income, and changes in equity capital.

The Board, FDIC, and OCC (the agencies) through a proposed rule would revise the Call Reports effective for reports reflecting the March 31, 2019, report date by (1) revising the criteria for determining whether an institution is eligible to file the FFIEC 051, (2) revising the reporting frequency and applicability of certain data items in the FFIEC 051, and (3) for covered depository institutions with total assets of \$1 billion or more, but less than \$5 billion, adding to the FFIEC 051 certain data items that these institutions currently report on the FFIEC 041, but generally with reduced reporting frequency. The current annual burden for the Call Reports is estimated to be 163,800 hours and the proposed revisions are estimated to decrease the annual burden by 4,863 hours.

**Background and Justification**

Banks that are members of the Federal Reserve System are required by section 9(6) of the Federal Reserve Act (12 U.S.C. 324) to file reports of condition with the Board. The Board, acting in concert with the other federal banking supervisory agencies through the FFIEC since 1979, requires banks to submit on the quarterly Call Reports such financial data as are needed by the Federal Reserve System to supervise and regulate banks through monitoring of their financial condition, ensuring the continued safety of the public's monies and the overall soundness of the nation's financial structure, and for the proper discharge of the Federal Reserve's monetary policy responsibilities. The data, which generally is made publicly available by the agencies, is

used not only by the federal government, but also by state and local governments, the banking industry, securities analysts, and the academic community.

## **Description of Information Collection**

The Call Reports, which consist of the Reports of Condition and Income, collect basic financial data from commercial banks in the form of a balance sheet, income statement, and supporting schedules. The Report of Condition contains supporting schedules that provide detail on assets, liabilities, and capital accounts. The Report of Income contains supporting schedules that provide detail on income and expenses.

Within the Call Report information collection system as a whole, there are three reporting forms that apply to different categories of banks: (1) all banks that have domestic and foreign offices (FFIEC 031), (2) banks with domestic offices only (FFIEC 041), and (3) banks with domestic offices only and total assets less than \$1 billion (FFIEC 051).<sup>1</sup>

There is no other series of reporting forms that collect this information from all commercial and savings banks. Although there are other information collections that are similar to certain items on the Call Reports, the information they collect would be of limited value as a replacement for the Call Reports. For example, the Board collects various data in connection with its measurement of monetary aggregates, bank credit, and flow of funds. Reporting banks supply the Board with detailed information relating to balance sheet accounts such as balances due from depository institutions, loans, and deposit liabilities. These collections of information, however, are frequently obtained on a sample basis rather than from all insured banks. Moreover, these reports are often prepared as of dates other than the last business day of each quarter, which would seriously limit their comparability. Additionally, institutions below a certain size are exempt entirely from some Board reporting requirements.

The Board also collects financial data from bank holding companies on a regular basis. Such data frequently are presented for the holding company on a consolidated basis, including its banking and nonbanking subsidiaries, and on a parent company only basis. Data collected from bank holding companies on a consolidated basis reflect aggregate amounts for all subsidiaries within the organization, including banking and nonbanking subsidiaries, so that the actual dollar amounts applicable to any banking subsidiary would not be determinable from the holding company reporting information. Hence, these reporting forms are not a viable replacement for even a significant portion of the Call Reports since the Board, in its role as supervisor of insured state member banks, would lack the data necessary to assess the financial condition of individual banks to determine whether there had been any deterioration in their condition.

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<sup>1</sup> Prior to March 2001, there were four categories of banks and four reporting forms. The FFIEC 031 was filed by banks with domestic and foreign offices and the FFIEC 032, FFIEC 033, and FFIEC 034 were filed by banks with domestic offices only according to the asset size of the bank. Prior to March 2017, there were two categories of banks and two reporting forms. The FFIEC 031 was filed by banks with domestic and foreign offices and the (2) the FFIEC 041 was filed by banks with domestic offices only.

Banks are required to transmit their Call Report data electronically. Banks do not have to submit hard copy Call Reports to any federal bank supervisory agency unless specifically requested to do so.

## **Proposed Revisions**

### *Overview*

First, the agencies are proposing to revise the criteria for determining whether an institution is eligible to file the FFIEC 051 Call Report to match the criteria in the proposed rule. While the proposed rule provides for reduced reporting on reports filed for the first and third calendar quarters, the agencies also propose to revise the eligibility criteria to extend to all eligible institutions with less than \$5 billion in total assets that meet other criteria in the rule the option to file the FFIEC 051 Call Report for all four calendar quarters. Therefore, if an institution is eligible to file the FFIEC 051 Call Report for the first and third calendar quarters pursuant to the rule, the institution also could file the FFIEC 051 Call Report for the second and fourth calendar quarters provided the institution continues to meet the non-asset-size criteria. The revisions to the filing eligibility would be made in the General Instructions section of the Call Report instructions and would include the increase in the asset-size threshold to less than \$5 billion in total assets as well as the addition of a criterion to exclude institutions that are treated as large or highly complex institutions for deposit insurance assessment purposes. The Call Report instructions currently provide that, beginning with the first quarterly report date following the effective date of a business combination, a transaction between entities under common control, or a branch acquisition that is not a business combination involving an institution and one or more other depository institutions, the resulting institution, regardless of its size prior to the transaction, must file the FFIEC 041 Call Report if its consolidated total assets after the consummation of the transaction are \$1 billion or more. The agencies are proposing to remove this provision from the instructions, but the resulting institution may be required to file the FFIEC 041 Call Report consistent with the reservation of authority in the rule. Based on June 30, 2018, Call Report data, there were 547 institutions with \$1 billion or more, but less than \$5 billion in total assets that likely would meet the definition of “covered depository institution” in the proposed rule.

Second, the agencies are proposing to revise the reporting frequency and applicability of certain data items in the FFIEC 051 Call Report. Specifically, the agencies are proposing to reduce the reporting frequency of certain existing data items in the FFIEC 051 Call Report from quarterly to semiannual reporting. This proposal would reduce reporting in the first and third calendar quarters by 502 data items<sup>2</sup> or a reduction of approximately 37 percent of the data items included in the June 30, 2018, FFIEC 051 Call Report.

Third, for covered depository institutions with total assets of \$1 billion or more, but less than \$5 billion, the agencies are proposing to add to the FFIEC 051 Call Report certain data items that these institutions currently report on the FFIEC 041 Call Report, but generally with reduced reporting frequency. The agencies are proposing to add these items to meet the

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<sup>2</sup> This number includes 69 data items collected on Schedule RC-T, Fiduciary and Related Services, that are only reported by certain institutions with fiduciary powers that have fiduciary activity to report.

agencies' data needs and assist the agencies in fulfilling their missions of ensuring the safety and soundness of depository institutions and the financial system, as well as the protection of consumer financial rights and providing deposit insurance.

*Changes to the Frequency of Data Collection in the FFIEC 051 Call Report*

The agencies are proposing to reduce the frequency of the following items on the FFIEC 051 Call Report from quarterly to semiannual (i.e., these items would be reported in the June 30 and December 31 Call Reports only):

- *Schedule RI, Income Statement, Memorandum item 14.* Institutions currently report the amount of other-than-temporary impairment losses on certain debt securities that are recognized through earnings in this Memorandum item. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide this amount on a quarterly basis, as most of these institutions are not currently reporting losses in this item given current economic conditions. The agencies note that changes in the accounting for credit losses will eliminate the need for this item for an ever increasing percentage of institutions through year-end 2022. In the interim, the agencies can review other-than-temporary impairment information for the first and third calendar quarters, as necessary, as part of on-site examinations or through other periodic monitoring.
- *Schedule RC-C, Part I, Loans and Leases, Memorandum items 1.a through 1.f, and Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets, Memorandum items 1.a through 1.f.* Institutions currently report breakdowns of troubled debt restructurings by loan category, separately for those restructurings in compliance with their modified terms in Schedule RC-C and those restructurings that are past due 30 days or more or in nonaccrual status in Schedule RC-N. Institutions would still be required to report the totals for their troubled debt restructurings in Schedule RC-C, Part I, Memorandum item 1.g, and Schedule RC-N, Memorandum item 1.g, on a quarterly basis. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide the breakdowns of troubled debt restructurings on a quarterly basis. The agencies can review information on troubled debt restructurings by loan category for the first and third quarters as part of on-site examinations or through other periodic monitoring, as necessary.
- *Schedule RC-E, Deposit Liabilities, Memorandum item 1.a.* Institutions currently report the total amount of Individual Retirement Account and Keogh plan deposits in this Memorandum item. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide these amounts on a quarterly basis as this item generally does not fluctuate significantly between quarters for most eligible institutions. The agencies can review information on these deposits for the first and third quarters as part of on-site examinations or through other periodic monitoring, as necessary.
- *Schedule RC-E, Memorandum item 5.* Institutions currently report whether they offer consumer deposit products in this Memorandum item. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide this information on a quarterly basis, as this item does not change frequently for most eligible institutions.
- *Schedule RC-M, Memoranda, items 8.a through 8.c.* In these items, institutions currently

report their primary Internet website address, addresses for other websites used to solicit deposits, and alternate trade names used by the institutions. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide this information on a quarterly basis as these items do not change frequently for most eligible institutions.

- *Schedule RC-R, Part II, Regulatory Capital Risk-Weighted Assets, items 1 through 25, columns A through S.* In these items, institutions currently report detailed information about the risk-weighting of various types of assets and other exposures under the agencies' regulatory capital rules. Institutions still would need to calculate risk-weighted assets, maintain appropriate documentation for this calculation, and report items 26 through 31 of Part II, if applicable, on a quarterly basis. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to provide the details of their risk-weighting allocations and calculations in Schedule RC-R, Part II, on a quarterly basis as the agencies can adequately review regulatory capital calculations for the first and third calendar quarters as part of on-site examinations or through other types of periodic monitoring, as necessary.
- *Schedule RC-R, Part II, Memorandum items 1 through 3, including all subitems and columns.* Institutions currently report detailed information in these items about derivative exposures that are elements of the risk-weighting process for these exposures. The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report to continue to report these amounts on a quarterly basis. Generally, institutions eligible to file the FFIEC 051 Call Report do not have a significant amount of derivatives contracts, and the agencies can review information about institutions' risk-weighting calculations for derivative exposures for the first and third calendar quarters, as necessary, as part of on-site examinations or through other periodic monitoring.
- *Schedule RC-T, Fiduciary and Related Services, items 4 through 13, columns A through D; items 14 through 22; and Memorandum items 3.a through 3.h, for institutions with total fiduciary assets greater than \$250 million but less than or equal to \$1 billion, and gross fiduciary and related services income less than or equal to 10 percent of total revenue.*<sup>3</sup> Items 4 through 13 collect breakdowns for managed and non-managed accounts of the assets and number of accounts by type of fiduciary account. Fiduciary and related services income by type of fiduciary account is reported in items 14 and 22. Memorandum item 3 is used for reporting on the number and market value of collective investment funds. Currently, institutions with total fiduciary assets greater than \$250 million or with fiduciary income greater than 10 percent of total revenue must report these items on a quarterly basis. The proposed change would reduce the reporting of these items to semiannual for institutions with total fiduciary assets greater than \$250 million but less than or equal to \$1 billion and with fiduciary income less than or equal to 10 percent of total revenue. Institutions with total fiduciary assets less than or equal to \$250 million that do not meet the fiduciary income test already have reduced reporting for these items (either through an exemption or annual reporting). The agencies do not believe it is necessary for institutions eligible to file the FFIEC 051 Call Report with total fiduciary assets greater than \$250 million but less than or equal to \$1 billion that do not

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<sup>3</sup> Total fiduciary assets are measured as of the preceding December 31. Gross fiduciary and related services income is measured as a percentage of revenue (net interest income plus noninterest income) for the preceding calendar year.

meet the fiduciary income test to continue to provide managed and non-managed account data and collective investment fund information on a quarterly basis, as these items generally do not fluctuate significantly between quarters for institutions with fiduciary assets in this size range. In addition, when quarter-to-quarter and year-over-year comparisons of an institution's year-to-date income from fiduciary activities, as reported in the Call Report income statement, raise supervisory concerns, the agencies can review information on the composition of fiduciary income for the first and third calendar quarters as part of on-site examinations or through other periodic monitoring.

Detail for each affected data item described above is shown in Appendix A.

*Addition of Data Items to the FFIEC 051 Call Report for Institutions with Total Assets of \$1 Billion or More*

The agencies are proposing to add certain data items to the FFIEC 051 Call Report that would apply only to covered depository institutions with total assets of \$1 billion or more. These items are currently reported by institutions with total assets of \$1 billion or more that file the FFIEC 031 or FFIEC 041 Call Report, but they are not required to be completed by institutions with less than \$1 billion in total assets that file the FFIEC 031, FFIEC 041, or FFIEC 051 Call Reports. Therefore, the additional data items would not represent new data items for covered depository institutions with total assets of \$1 billion or more, but rather are items carried over from the FFIEC 041 version of the Call Report, generally using the same definitions and calculations and with reduced reporting frequency.

*Schedule RI, Memorandum items 15.a. through 15.d.* These items provide data on the three key categories of service charges on certain deposit accounts: overdraft-related service charges on consumer accounts, monthly maintenance charges on consumer accounts, and consumer ATM fees. The agencies and the Bureau of Consumer Financial Protection (Bureau) propose to collect these items on an annual reporting frequency as they provide the only comprehensive data source from which supervisors and policymakers can estimate or evaluate the composition of consumer deposit account-related fees and how they affect consumers and a depository institution's earnings stability. The addition of these items to the Call Report in 2015 has supported the agencies and the Bureau in monitoring these types of transactional costs incurred by consumers. The data specific to overdraft-related fees is particularly pertinent for supervisors and policymakers because they compose the majority of consumer deposit service charges (and for many institutions, of total deposit service charges). Continuing to collect these data on an annual basis from covered depository institutions with \$1 billion or more in total assets will support the agencies and the Bureau in monitoring these activities and informing any potential future rulemaking. The agencies are proposing to add these items to the FFIEC 051 on an annual basis (December 31) for covered depository institutions with total assets of \$1 billion or more that respond affirmatively to the screening question (Schedule RC-E, Memorandum item 5, regarding whether an institution offers a consumer deposit account product), while institutions with total assets less than \$1 billion will not need to report these items regardless of their response to the screening question. Institutions with total assets between \$1 billion and less than \$5 billion that file the FFIEC 041 Call Report currently report this information quarterly, so the proposed annual reporting would represent a frequency reduction for institutions filing the

FFIEC 051 Call Report, while still meeting the agencies' need for this information.

*Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses (ALLL).* The agencies are proposing to add a condensed version of the existing FFIEC 041 Schedule RI-C to the FFIEC 051 Call Report and reduce the reporting frequency of this condensed schedule from quarterly to semiannual (i.e., reported in the June 30 and December 31 Call Reports only). The existing six columns in which institutions report the “recorded investment” and “related allowance” by loan category and allowance measurement method in Schedule RI-C in the FFIEC 041 Call Report would be combined into two columns in the FFIEC 051 Call Report, one for total recorded investment by loan category (sum of existing Columns A, C, and E) and the other for the total related allowance by loan category (sum of existing Columns B, D, and F) and any unallocated allowance. Consistent with the agencies' proposed revisions to the Call Report to address the changes in the accounting for credit losses resulting from the Financial Accounting Standards Board's Accounting Standards Update 2016-13,<sup>4</sup> effective for the June 30, 2021, report date, text referencing “recorded investment” and “allowance for loan and lease losses” in the condensed version of the FFIEC 041 Schedule RI-C that would be added to the FFIEC 051 reporting form would be changed to “amortized cost” and “allowance for credit losses” (ACL), respectively.<sup>5</sup> From June 30, 2019, through December 31, 2020, the condensed allowance-related information on the FFIEC 051 Call Report and the related instructions would include guidance stating that institutions that have adopted ASU 2016-13 should report the amortized cost and related ACL by loan category (and any unallocated ACL). For the transition period from June 30, 2021, through December 31, 2022, the reporting form and instructions for this condensed allowance-related information would be updated to include guidance stating that institutions that have not adopted ASU 2016-13 should report the “recorded investment” and the “allowance for loan and lease losses,” as applicable, in these items. In addition, consistent with the proposed revisions to address the changes in accounting for credit losses, the agencies also propose adding data items for institutions to report the disaggregated allowance balances for each category of held-to-maturity (HTM) securities to the FFIEC 051. The agencies believe the condensed semiannual information on the composition of ALLL (allowance for credit losses after adoption of ASU 2016-13) in relation to the total recorded investment (amortized cost after adoption of ASU 2016-13) for each loan category, and disaggregated information on HTM securities allowances, is necessary to adequately supervise covered depository institutions with total assets of \$1 billion or more but less than \$5 billion. The information collected in Schedule RI-C as it is proposed to be included in the FFIEC 051 Call Report will support the agencies' analyses of the allowance and credit risk management. The data on allowance allocations by loan category, when reviewed in conjunction with the past due and nonaccrual data reported by loan category in Schedule RC-N, which will continue to be reported on a quarterly basis, assist the agencies in assessing an institution's credit risk exposures and evaluating the appropriateness of the overall level of its ALLL and its allocations by loan category. If changes in the quarterly past due and nonaccrual data by loan category at individual institutions in quarters when the disaggregated allowance data would not be reported in the FFIEC 051 Call Report raise questions about the composition of the allowance, supervisory follow-up can be undertaken on a case-by-case basis. The agencies note that many institutions

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<sup>4</sup> See 83 FR 49160 (September 28, 2018).

<sup>5</sup> The amortized cost amounts to be reported would exclude any accrued interest receivable that is reported in “Other assets” on the Call Report balance sheet.

with \$1 billion or more but less than \$5 billion in total assets do not publicly release quarterly financial statements, which makes the Call Report data the only information regularly available to the agencies on the composition of the allowance. By providing this detail in the FFIEC 051 Call Report, which supports the identification of changes in the ALLL over time, examiners can better perform off-site monitoring of activity within the ALLL in periods between examinations and when planning for examinations.

*Schedule RC-E, Memorandum items 6 and 7, including all subitems.* Institutions report disaggregated data on balances in consumer and non-consumer deposit accounts in these items. These items are critical to the agencies' and the Bureau's consumer deposit product monitoring and rulemaking mandates for several reasons. As noted in the agencies' 2013 notice<sup>6</sup> proposing the addition of these items to the Call Report, surveys indicate that over 90 percent of U.S. households maintain at least one deposit account. However, there are no other reliable sources from which to calculate the amount of funds held in consumer accounts. The data now reported in these items on the Call Report significantly enhances the ability of the agencies and the Bureau to monitor how different tiers of banks serve consumers and, specifically, consumer use of deposit accounts as transactional, savings, and investment vehicles. These data also permit the agencies to conduct improved assessments of institutional liquidity risk and significantly enhance the agencies' ability to assess institutional funding stability. The agencies are proposing to add these items to the FFIEC 051 on an annual basis (December 31) for institutions with total assets of \$1 billion or more but less than \$5 billion that respond affirmatively to the screening question (Schedule RC-E, Memorandum item 5, regarding whether an institution offers a consumer deposit account product), while banks with total assets less than \$1 billion will not need to report these items regardless of their response to the screening question. Institutions with total assets of \$1 billion or more but less than \$5 billion that file the FFIEC 041 currently report this information quarterly, so the proposed annual reporting would represent a frequency reduction for institutions filing the FFIEC 051, while still meeting the agencies' need for this information.

*Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, Memorandum item 2, "Estimated amount of uninsured deposits, including related interest accrued and unpaid."* The agencies are proposing to add this data item on a quarterly basis for institutions with total assets of \$1 billion or more but less than \$5 billion. The FDIC uses this data item for the calculation of estimated insured deposits, which is the denominator of the Deposit Insurance Fund (DIF) reserve ratio. (The numerator is the balance of the DIF.) The DIF reserve ratio is a key measure in assessing the adequacy and viability of the fund and is a driving force behind setting deposit insurance assessment rate schedules. For example, the FDIC evaluates whether assessment rates are likely to be sufficient to meet statutory requirements related to the minimum reserve ratio.<sup>7</sup> The FDIC also has established a long-term DIF management plan that adjusts assessment rate schedules as the reserve ratio reaches certain levels.<sup>8</sup> Given that assessment regulations depend on the DIF reserve ratio, it is important that the best information be used in estimating insured deposits. This item is necessary for a more accurate calculation of the DIF

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<sup>6</sup> See 78 FR 12141 (February 21, 2013).

<sup>7</sup> See e.g., 12 U.S.C. 1817 note. Generally, the FDIC shall take such steps as may be necessary for the reserve ratio of the DIF to reach 1.35 percent of estimated insured deposits by September 30, 2020.

<sup>8</sup> See 12 CFR 327.10.



reserve ratio and to implement related statutory requirements. This information is also important for safety and soundness purposes. Uninsured deposit data are used to monitor liquidity in a stress event. The higher the percentage of uninsured deposits to available liquidity sources, the greater the liquidity risk to an institution as uninsured depositors are more likely to quickly move funds at risk as a result of negative publicity or other adverse information about the institution.

Detail for each affected data item described above is shown in Appendix B.

The revisions to the FFIEC 051 Call Report described above are proposed to take effect as of the March 31, 2019, report date. The less than \$5 billion asset-size test for determining eligibility to file the FFIEC 051 Call Report beginning March 31, 2019, would be based on the total assets reported on an institution's June 30, 2018, Call Report. An institution eligible to file the FFIEC 051 Call Report also has the option to file the FFIEC 041 Call Report. For an institution with less than \$5 billion in total assets that qualifies to use the FFIEC 051 Call Report for the first time as a result of the agencies' proposal to increase the asset reporting threshold for the FFIEC 051 Call Report from less than \$1 billion to less than \$5 billion, and that desires to use that report form but is unable to do so for the March 31, 2019, Call Report date, the institution may begin reporting on the FFIEC 051 Call Report as of the June 30, 2019, report date or in a subsequent calendar quarter of 2019. Alternatively, the institution could wait until March 31, 2020, to begin reporting on the FFIEC 051 Call Report, assuming it meets the asset-size threshold for eligibility as of June 30, 2019, and meets the non-asset-size criteria as of March 31, 2020. Beginning in 2020, an institution should file whichever version of the Call Report it was both eligible and chose to file in the first quarter of that year for the remainder of that year if it continues to meet the non-asset-size criteria.

### **Time Schedule for Information Collection and Publication**

The Call Reports are collected quarterly as of the end of the last calendar day of March, June, September, and December. Less frequent collection of Call Reports would reduce the Federal Reserve's ability to identify on a timely basis those banks that are experiencing adverse changes in their condition so that appropriate corrective measures can be implemented to restore their safety and soundness. State member banks must submit the Call Reports to the appropriate Federal Reserve Bank within 30 calendar days following the as-of date; a five-day extension is available to banks with more than one foreign office.

Aggregate data are published in the *Federal Reserve Bulletin* and the *Annual Statistical Digest*. Additionally, data are used in the *Uniform Bank Performance Report (UBPR)* and the *Annual Report of the FFIEC*. Individual respondent data, excluding confidential information, are available to the public from the National Technical Information Service in Springfield, Virginia, upon request approximately twelve weeks after the report date. Data are also available from the FFIEC Central Data Repository Public Data Distribution (CDR PDD) website (<https://cdr.ffiec.gov/public/>). Data for the current quarter are made available, shortly after a bank's submission, beginning the first calendar day after the report date. Updated or revised data may replace data already posted at any time thereafter.

## **Legal Status**

The Board is authorized to collect information on the Call Reports from state member banks pursuant to section 9 of the Federal Reserve Act, which requires state member banks to file reports of condition and of the payment of dividends with the Federal Reserve (12 U.S.C. 324). The obligation for state member banks to respond is mandatory.

Most of the information provided on the Call Reports is made public. However, the following items are confidential: (1) the FDIC deposit insurance assessment information reported in response to item 2.g on schedule RI-E, (2) the prepaid deposit insurance assessments information reported in response to item 6.f on schedule RC-F, and (3) the information regarding other data for deposit insurance and FICO assessments reported in response to memorandum items 6-9, 14-15, and 18 on schedule RC-O. It is possible to reverse engineer an institution's Capital, Asset Quality, Management, Earnings, Liquidity, and Sensitivity (CAMELS) rating based on the data reported under the FDIC deposit insurance assessment data item and the prepaid deposit insurance assessments data item. If this information were publicly available, it would be possible to determine the state member bank's CAMELS rating. As a result, this information is exempt from disclosure under (b)(8), which specifically exempts from disclosure information "contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions" (5 U.S.C. 552(b)(8)). Additionally, this information can be kept confidential under section (b)(4) of the Freedom of Information Act (5 U.S.C. 552(b)(4)). The release of this information and information regarding other data for deposit insurance and FICO assessments reported in response to memorandum items 6-9, 14-15, and 18 on schedule RC-O would likely cause substantial harm to the competitive position of the institution from whom the information was obtained if it was released.

## **Consultation Outside the Agency**

On November 19, 2018, the agencies, under the auspices of the FFIEC, published a notice of proposed rulemaking in the *Federal Register* (83 FR 58432) requesting public comment for 60 days on the extension, with revision, of the Call Reports. The comment period for this notice expires on January 18, 2019.

## **Estimate of Respondent Burden**

The current annual reporting burden for the Call Report is estimated to be 163,800 hours and would decrease to 158,937 hours as shown in the following table. The average estimated hours per response for Board FFIEC 051 Call Report filers would decrease from 42.93 hours to 41.75 hours due to the proposed changes. The current estimated burden per response for the quarterly filings of the Call Report is a weighted average of the three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051). Both the weighted average Call Report burden estimate and the three separate versions of the Call Report vary by agency because of differences in the composition of the institutions under each agency's supervision (e.g., size distribution of institutions, types of activities in which they are engaged, and existence of foreign offices).

These reporting requirements represent 1.5 percent of the total Federal Reserve paperwork burden.

| <b>FFIEC 031, FFIEC 041, and<br/>FFIEC 051</b> | <i>Number of<br/>respondents<sup>9</sup></i> | <i>Annual<br/>frequency</i> | <i>Estimated<br/>average hours<br/>per response</i> | <i>Estimated<br/>annual burden<br/>hours</i> |
|--|--|-----------------------------|---|--|
| <b>Current</b>                                 | 819  | 4                           | 50.00   | 163,800                                      |
| <b>Proposed</b>                                |  |                             |   |  |
| FFIEC 031                                      | 18   | 4                           | 133.93  | 9,643  |
| FFIEC 041                                      | 238  | 4                           | 58.06   | 55,273                                       |
| FFIEC 051                                      | 563  | 4                           | 41.75   | <u>94,021</u>                                |
| <i>Total</i>                                   |  |                             |   | 158,937                                      |
| <i>Change</i>                                  |  |                             |   | (4,863)                                      |

The current total annual cost to all state member banks is estimated to be \$9,180,990 and with the proposed revisions would decrease to \$8,908,419.<sup>10</sup> This estimate represents costs associated with recurring salary and employee benefits, and expenses associated with software, data processing, and bank records that are not used internally for management purposes but are necessary to complete the Call Reports.

### **Sensitive Questions**

This collection of information contains no questions of a sensitive nature, as defined by OMB guidelines.

### **Estimate of Cost to the Federal Reserve System**

The current cost to the Federal Reserve System for collecting and processing the FFIEC 031, FFIEC 041, and FFIEC 051 is estimated to be \$1,871,500 per year.

<sup>9</sup> Of these respondents, 563 are considered small entities as defined by the Small Business Administration (i.e., entities with less than \$550 million in total assets) [www.sba.gov/document/support-table-size-standards](http://www.sba.gov/document/support-table-size-standards).

<sup>10</sup> Total cost to the public was estimated using the following formula: percent of staff time, multiplied by annual burden hours, multiplied by hourly rates (30% Office & Administrative Support at \$18, 45% Financial Managers at \$69, 15% Lawyers at \$68, and 10% Chief Executives at \$94). Hourly rates for each occupational group are the (rounded) mean hourly wages from the Bureau of Labor and Statistics (BLS), *Occupational Employment and Wages May 2017*, published March 30, 2018, [www.bls.gov/news.release/ocwage.t01.htm](http://www.bls.gov/news.release/ocwage.t01.htm). Occupations are defined using the BLS Occupational Classification System, [www.bls.gov/soc/](http://www.bls.gov/soc/).

## Appendix A: Proposed Reductions in Frequency of Collection for the FFIEC 051

The following data items are currently collected on the FFIEC 051 quarterly. The data items are proposed to be collected semiannually in the June and December reports only.

| Schedule     | Item      | Item Name  | MDRM Number(s) |
|--------------|-----------|--|----------------|
| RI           | M.14      | Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings   | RIADJ321       |
| RC-C, Part I | M.1.a.(1) | Loans restructured in troubled debt restructurings (TDRs) that are in compliance with their modified terms: 1-4 family residential construction loans                              | RCONK158       |
| RC-C, Part I | M.1.a.(2) | Loans restructured in TDRs that are in compliance with their modified terms: Other construction loans and all land development and other land loans                                | RCONK159       |
| RC-C, Part I | M.1.b     | Loans restructured in TDRs that are in compliance with their modified terms: Loans secured by 1-4 family residential properties  | RCONF576       |
| RC-C, Part I | M.1.c     | Loans restructured in TDRs that are in compliance with their modified terms: Secured by multifamily (5 or more) residential properties   | RCONK160       |
| RC-C, Part I | M.1.d.(1) | Loans restructured in TDRs that are in compliance with their modified terms: Loans secured by owner-occupied nonfarm nonresidential properties                                     | RCONK161       |
| RC-C, Part I | M.1.d.(2) | Loans restructured in TDRs that are in compliance with their modified terms: Loans secured by other nonfarm nonresidential properties  | RCONK162       |
| RC-C, Part I | M.1.e     | Loans restructured in TDRs that are in compliance with their modified terms: Commercial and industrial loans   | RCONK256       |
| RC-C, Part I | M.1.f     | Loans restructured in TDRs that are in compliance with their modified terms: All other loans (include loans to individuals for household, family, and other personal expenditures) | RCONK165       |

| <b>Schedule</b> | <b>Item</b>   | <b>Item Name</b>   | <b>MDRM Number(s)</b>  |
|-----------------|---------------|--|--|
| RC-C,<br>Part I | M.1.f.(1)     | Loans restructured in TDRs that are in compliance with their modified terms: Loans secured by farmland   | RCONK166   |
| RC-C,<br>Part I | M.1.f.(4).(a) | Loans restructured in TDRs that are in compliance with their modified terms: Credit cards  | RCONK098   |
| RC-C,<br>Part I | M.1.f.(4).(b) | Loans restructured in TDRs that are in compliance with their modified terms: Automobile loans  | RCONK203   |
| RC-C,<br>Part I | M.1.f.(4).(c) | Loans restructured in TDRs that are in compliance with their modified terms: Other (includes revolving credit plans other than credit cards and other consumer loans)  | RCONK204   |
| RC-C,<br>Part I | M.1.f.(5)     | Loans restructured in TDRs that are in compliance with their modified terms: Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above                     | RCONK168   |
| RC-E            | M.1.a         | Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts  | RCON6835   |
| RC-E            | M.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? | RCONP752   |
| RC-M            | 8.a           | Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):  | TEXT4087   |
| RC-M            | 8.b           | URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any  | TE01N528, TE02N528, TE03N528, TE04N528, TE05N528, TE06N528, TE07N528, TE08N528, TE09N528, TE10N528 |
| RC-M            | 8.c           | Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or  | TE01N529, TE02N529, TE03N529, TE04N529, TE05N529, TE06N529   |

| Schedule | Item         | Item Name   | MDRM Number(s)               |
|----------|--------------|---|------------------------------|
|          |              | solicited from the public, if any   |                              |
| RC-N     | M.1.a.(1)    | Loans restructured in troubled debt restructurings (TDRs) included in Schedule RC-N, items 1 through 7, above: 1-4 family residential construction loans                              | RCONK105, RCONK106, RCONK107 |
| RC-N     | M.1.a.(2)    | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Other construction loans and all land development and other land loans                                | RCONK108, RCONK109, RCONK110 |
| RC-N     | M.1.b        | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Loans secured by 1-4 family residential properties  | RCONF661, RCONF662, RCONF663 |
| RC-N     | M.1.c        | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Secured by multifamily (5 or more) residential properties   | RCONK111, RCONK112, RCONK113 |
| RC-N     | M.1.d.(1)    | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Loans secured by owner-occupied nonfarm nonresidential properties                                     | RCONK114, RCONK115, RCONK116 |
| RC-N     | M.1.d.(2)    | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Loans secured by other nonfarm nonresidential properties  | RCONK117, RCONK118, RCONK119 |
| RC-N     | M.1.e        | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Commercial and industrial loans   | RCONK257, RCONK258, RCONK259 |
| RC-N     | M.1.f        | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: All other loans (include loans to individuals for household, family, and other personal expenditures) | RCONK126, RCONK127, RCONK128 |
| RC-N     | M.1.f.(1)    | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Loans secured by farmland   | RCONK130, RCONK131, RCONK132 |
| RC-N     | M.1.f.(4)(a) | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Credit cards  | RCONK274, RCONK275, RCONK276 |

| <b>Schedule</b>  | <b>Item</b>  | <b>Item Name</b>   | <b>MDRM Number(s)</b>  |
|------------------|--------------|--|--|
| RC-N             | M.1.f.(4)(b) | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Automobile loans   | RCONK277, RCONK278, RCONK279   |
| RC-N             | M.1.f.(4)(c) | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK280, RCONK281, RCONK282   |
| RC-N             | M.1.f.(5)    | Loans restructured in TDRs included in Schedule RC-N, items 1 through 7, above: Loans to finance agricultural production and other loans to farmers                      | RCONK138, RCONK139, RCONK140   |
| RC-R,<br>Part II | 1            | Cash and balances due from depository institutions   | RCOND957, RCOND958, RCOND959, RCOND960, RCONS396, RCONS397, RCONS398   |
| RC-R,<br>Part II | 2.a          | Held-to-maturity securities  | RCOND961, RCOND962, RCOND963, RCOND964, RCOND965, RCONHJ74, RCONHJ75, RCONS399, RCONS400   |
| RC-R,<br>Part II | 2.b          | Available-for-sale securities  | RCOND967, RCOND968, RCOND969, RCOND970, RCONH271, RCONH272, RCONHJ76, RCONHJ77, RCONJA21, RCONS402, RCONS403, RCONS405, RCONS406 |
| RC-R,<br>Part II | 3.a          | Federal funds sold   | RCOND971, RCOND972, RCOND973, RCOND974, RCONS410, RCONS411   |
| RC-R,<br>Part II | 3.b          | Securities purchased under agreements to resell  | RCONH171, RCONH172   |
| RC-R,<br>Part II | 4.a          | Loans and leases held for sale: Residential mortgage exposures   | RCONH173, RCONH273, RCONH274, RCONS413, RCONS414, RCONS415, RCONS416, RCONS417   |
| RC-R,<br>Part II | 4.b          | Loans and leases held for sale: High volatility commercial real estate exposures   | RCONH174, RCONH175, RCONH176, RCONH177, RCONH275, RCONH276, RCONS419, RCONS420, RCONS421   |
| RC-R,            | 4.c          | Loans and leases held for sale:  | RCONH277, RCONH278,  |

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>  | <b>MDRM Number(s)</b>  |
|-----------------|-------------|---|--|
| Part II         |             | Exposures past due 90 days or more or on nonaccrual                                       | RCONHJ78, RCONHJ79, RCONS423, RCONS424, RCONS425, RCONS426, RCONS427, RCONS428, RCONS429   |
| RC-R, Part II   | 4.d         | Loans and leases held for sale: All other exposures                                       | RCONH279, RCONH280, RCONHJ80, RCONHJ81, RCONS431, RCONS432, RCONS433, RCONS434, RCONS435, RCONS436, RCONS437                               |
| RC-R, Part II   | 5.a         | Loans and leases held for investment: Residential mortgage exposures                      | RCONH178, RCONH281, RCONH282, RCONS439, RCONS440, RCONS441, RCONS442, RCONS443   |
| RC-R, Part II   | 5.b         | Loans and leases held for investment: High volatility commercial real estate exposures    | RCONH179, RCONH180, RCONH181, RCONH182, RCONH283, RCONH284, RCONS445, RCONS446, RCONS447   |
| RC-R, Part II   | 5.c         | Loans and leases held for investment: Exposures past due 90 days or more or on nonaccrual | RCONH285, RCONH286, RCONHJ82, RCONHJ83, RCONS449, RCONS450, RCONS451, RCONS452, RCONS453, RCONS454, RCONS455                               |
| RC-R, Part II   | 5.d         | Loans and leases held for investment: All other exposures                                 | RCONH287, RCONH288, RCONHJ84, RCONHJ85, RCONS457, RCONS458, RCONS459, RCONS460, RCONS461, RCONS462, RCONS463                               |
| RC-R, Part II   | 6           | LESS: Allowance for loan and lease losses   | RCON3123 (column A), RCON3123 (column B)   |
| RC-R, Part II   | 7           | Trading assets  | RCOND976, RCOND977, RCOND978, RCOND979, RCOND980, RCONH186, RCONH187, RCONH290, RCONH291, RCONH292, RCONHJ86, RCONHJ87, RCONS466, RCONS467 |
| RC-R, Part II   | 8           | All other assets  | RCOND981, RCOND982, RCOND983, RCOND984, RCOND985, RCONH185, RCONH188, RCONH294,  |



| Schedule      | Item | Item Name  | MDRM Number(s)   |
|---------------|------|--|--|
|               |      |  | RCONH295, RCONHJ88, RCONHJ89, RCONS469, RCONS470, RCONS471   |
| RC-R, Part II | 8.a  | Separate account bank-owned life insurance   | RCONH296, RCONH297   |
| RC-R, Part II | 8.b  | Default fund contributions to central counterparties   | RCONH298, RCONH299   |
| RC-R, Part II | 9.a  | On-balance sheet securitization exposures: Held-to-maturity securities                         | RCONS475, RCONS476, RCONS477, RCONS478, RCONS479   |
| RC-R, Part II | 9.b  | On-balance sheet securitization exposures: Available-for-sale securities                       | RCONS480, RCONS481, RCONS482, RCONS483, RCONS484   |
| RC-R, Part II | 9.c  | On-balance sheet securitization exposures: Trading assets                                      | RCONS485, RCONS486, RCONS487, RCONS488, RCONS489   |
| RC-R, Part II | 9.d  | On-balance sheet securitization exposures: All other on-balance sheet securitization exposures | RCONS490, RCONS491, RCONS492, RCONS493, RCONS494   |
| RC-R, Part II | 10   | Off-balance sheet securitization exposures   | RCONS495, RCONS496, RCONS497, RCONS498, RCONS499   |
| RC-R, Part II | 11   | Total balance sheet assets   | RCON2170, RCOND987, RCOND988, RCOND989, RCOND990, RCONH300, RCONHJ90, RCONHJ91, RCONS500, RCONS503, RCONS505, RCONS506, RCONS507, RCONS510 |
| RC-R, Part II | 12   | Financial standby letters of credit  | RCOND991, RCOND992, RCOND993, RCOND994, RCOND995, RCOND996, RCONHJ92, RCONHJ93, RCONS511   |
| RC-R, Part II | 13   | Performance standby letters of credit and transaction-related contingent items                 | RCOND997, RCOND998, RCOND999, RCONG603, RCONG604, RCONG605, RCONS512   |
| RC-R, Part II | 14   | Commercial and similar letters of credit with an original maturity of one year or less         | RCONG606, RCONG607, RCONG608, RCONG609, RCONG610, RCONG611, RCONHJ94, RCONHJ95, RCONS513   |
| RC-R, Part II | 15   | Retained recourse on small business obligations sold with recourse                             | RCONG612, RCONG613, RCONG614, RCONG615,  |

| Schedule      | Item | Item Name   | MDRM Number(s)   |
|---------------|------|---|--|
|               |      |   | RCONG616, RCONG617, RCONS514   |
| RC-R, Part II | 16   | Repo-style transactions   | RCONH301, RCONH302, RCONS515, RCONS516, RCONS517, RCONS518, RCONS519, RCONS520, RCONS521, RCONS522, RCONS523 |
| RC-R, Part II | 17   | All other off-balance sheet liabilities   | RCONG618, RCONG619, RCONG620, RCONG621, RCONG622, RCONG623, RCONS524   |
| RC-R, Part II | 18.a | Unused commitments: Original maturity of one year or less   | RCONH303, RCONH304, RCONHJ96, RCONHJ97, RCONS525, RCONS526, RCONS527, RCONS528, RCONS529, RCONS530, RCONS531 |
| RC-R, Part II | 18.b | Unused commitments: Original maturity exceeding one year  | RCONG624, RCONG625, RCONG626, RCONG627, RCONG628, RCONG629, RCONH307, RCONH308, RCONHJ98, RCONHJ99, RCONS539 |
| RC-R, Part II | 19   | Unconditionally cancelable commitments  | RCONS540, RCONS541   |
| RC-R, Part II | 20   | Over-the-counter derivatives  | RCONH309, RCONH310, RCONHK00, RCONHK01, RCONS542, RCONS543, RCONS544, RCONS545, RCONS546, RCONS547, RCONS548 |
| RC-R, Part II | 21   | Centrally cleared derivatives   | RCONS549, RCONS550, RCONS551, RCONS552, RCONS554, RCONS555, RCONS556, RCONS557                               |
| RC-R, Part II | 22   | Unsettled transactions (failed trades)  | RCONH191, RCONH193, RCONH194, RCONH195, RCONK196, RCONH197, RCONH198, RCONH199, RCONH200                     |
| RC-R, Part II | 23   | Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category | RCONG630, RCONG631, RCONG632, RCONG633, RCONS558, RCONS559, RCONS560, RCONS561,                              |

| Schedule      | Item  | Item Name  | MDRM Number(s)   |
|---------------|-------|--|--|
|               |       |  | RCONS563, RCONS564, RCONS565, RCONS566, RCONS567, RCONS568   |
| RC-R, Part II | 25    | Risk-weighted assets by risk-weight category   | RCONG634, RCONG635, RCONG636, RCONG637, RCONS569, RCONS570, RCONS571, RCONS572, RCONS574, RCONS575, RCONS576, RCONS577, RCONS578, RCONS579 |
| RC-R, Part II | M.1   | Current credit exposure across all derivative contracts covered by the regulatory capital rules                    | RCONG642   |
| RC-R, Part II | M.2.a | Notional principal amounts of over-the-counter derivative contracts: Interest rate                                 | RCONS582, RCONS583, RCONS584   |
| RC-R, Part II | M.2.b | Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold                | RCONS585, RCONS586, RCONS587   |
| RC-R, Part II | M.2.c | Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)     | RCONS588, RCONS589, RCONS590   |
| RC-R, Part II | M.2.d | Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset) | RCONS591, RCONS592, RCONS593   |
| RC-R, Part II | M.2.e | Notional principal amounts of over-the-counter derivative contracts: Equity  | RCONS594, RCONS595, RCONS596   |
| RC-R, Part II | M.2.f | Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)                 | RCONS597, RCONS598, RCONS599   |
| RC-R, Part II | M.2.g | Notional principal amounts of over-the-counter derivative contracts:   | RCONS600, RCONS601, RCONS602   |
| RC-R, Part II | M.3.a | Notional principal amounts of centrally cleared derivative contracts: Interest rate                                | RCONS603, RCONS604, RCONS605   |
| RC-R, Part II | M.3.b | Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold               | RCONS606, RCONS607, RCONS608   |
| RC-R, Part II | M.3.c | Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade                     | RCONS609, RCONS610, RCONS611   |

| Schedule         | Item  | Item Name   | MDRM Number(s)               |
|------------------|-------|---|------------------------------|
|                  |       | reference asset)  |                              |
| RC-R,<br>Part II | M.3.d | Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset) | RCONS612, RCONS613, RCONS614 |
| RC-R,<br>Part II | M.3.e | Notional principal amounts of centrally cleared derivative contracts: Equity  | RCONS615, RCONS616, RCONS617 |
| RC-R,<br>Part II | M.3.f | Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)                 | RCONS618, RCONS619, RCONS620 |
| RC-R,<br>Part II | M.3.g | Other Notional principal amounts of centrally cleared derivative contracts: Other                                   | RCONS621, RCONS622, RCONS623 |

The following data items on Schedule RC-T are currently collected on the FFIEC 051 quarterly for institutions with total fiduciary assets greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10 percent of revenue (net interest income plus noninterest income) for the preceding calendar year.

The data items are proposed to be collected semiannually in the June and December reports only for institutions with total fiduciary assets greater than \$250 million but less than or equal to \$1 billion (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting.

| Schedule | Item | Item Name   | MDRM Number(s)                         |
|----------|------|---|--|
| RC-T     | 4    | Fiduciary and Related Assets: Personal trust and agency accounts                            | RCONB868, RCONB869, RCONB870, RCONB871 |
| RC-T     | 5.a  | Fiduciary and Related Assets: Employee benefit - defined contribution                       | RCONB872, RCONB873, RCONB874, RCONB875 |
| RC-T     | 5.b  | Fiduciary and Related Assets: Employee benefit - defined benefit                            | RCONB876, RCONB877, RCONB878, RCONB879 |
| RC-T     | 5.c  | Fiduciary and Related Assets: Other employee benefit and retirement-related accounts        | RCONB880, RCONB881, RCONB882, RCONB883 |
| RC-T     | 6    | Fiduciary and Related Assets: Corporate trust and agency accounts                           | RCONB884, RCONB885, RCONC001, RCONC002 |
| RC-T     | 7    | Fiduciary and Related Assets: Investment management and investment advisory agency accounts | RCONB886, RCONB888, RCONJ253, RCONJ254 |
| RC-T     | 8    | Fiduciary and Related Assets: Foundation and endowment trust and                            | RCONJ255, RCONJ256, RCONJ257, RCONJ258 |

| Schedule | Item  | Item Name  | MDRM Number(s)                         |
|----------|-------|--|--|
|          |       | agency accounts  |  |
| RC-T     | 9     | Fiduciary and Related Assets: Other fiduciary accounts   | RCONB890, RCONB891, RCONB892, RCONB893 |
| RC-T     | 10    | Fiduciary and Related Assets: Total fiduciary accounts   | RCONB894, RCONB895, RCONB896, RCONB897 |
| RC-T     | 11    | Fiduciary and Related Assets: Custody and safekeeping accounts   | RCONB898, RCONB899                     |
| RC-T     | 13    | Fiduciary and Related Assets: Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) | RCONJ259, RCONJ260, RCONJ261, RCONJ262 |
| RC-T     | 14    | Fiduciary and Related Services Income: Personal trust and agency accounts  | RIADB904                               |
| RC-T     | 15.a  | Fiduciary and Related Services Income: Employee benefit - defined contribution   | RIADB905                               |
| RC-T     | 15.b  | Fiduciary and Related Services Income: Employee benefit - defined benefit  | RIADB906                               |
| RC-T     | 15.c  | Fiduciary and Related Services Income: Other employee benefit and retirement-related accounts  | RIADB907                               |
| RC-T     | 16    | Fiduciary and Related Services Income: Corporate trust and agency accounts   | RIADA479                               |
| RC-T     | 17    | Fiduciary and Related Services Income: Investment management and investment advisory agency accounts   | RIADJ315                               |
| RC-T     | 18    | Fiduciary and Related Services Income: Foundation and endowment trust and agency accounts  | RIADJ316                               |
| RC-T     | 19    | Fiduciary and Related Services Income: Other fiduciary accounts  | RIADA480                               |
| RC-T     | 20    | Fiduciary and Related Services Income: Custody and safekeeping accounts  | RIADB909                               |
| RC-T     | 21    | Fiduciary and Related Services Income: Other fiduciary and related services income   | RIADB910                               |
| RC-T     | 22    | Fiduciary and Related Services Income: Total gross fiduciary and related services income   | RIAD4070                               |
| RC-T     | M.3.a | Collective investment funds and common trust funds: Domestic equity  | RCONB931, RCONB932                     |
| RC-T     | M.3.b | Collective investment funds and common trust funds: International/ Global equity   | RCONB933, RCONB934                     |

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>   | <b>MDRM Number(s)</b> |
|-----------------|-------------|--|-----------------------|
| RC-T            | M.3.c       | Collective investment funds and common trust funds: Stock/ Bond blend                    | RCONB935, RCONB936    |
| RC-T            | M.3.d       | Collective investment funds and common trust funds: Taxable bond                         | RCONB937, RCONB938    |
| RC-T            | M.3.e       | Collective investment funds and common trust funds: Municipal bond                       | RCONB939, RCONB940    |
| RC-T            | M.3.f       | Collective investment funds and common trust funds: Short-term investments/ Money market | RCONB941, RCONB942    |
| RC-T            | M.3.g       | Collective investment funds and common trust funds: Specialty/ Other                     | RCONB943, RCONB944    |
| RC-T            | M.3.h       | Collective investment funds and common trust funds: Total collective investment funds    | RCONB945, RCONB946    |

**Appendix B: Data Items to be Collected from Institutions with \$1 Billion or More in Total Assets on the FFIEC 051.**

The following data item is currently collected on the FFIEC 041 from institutions with \$1 billion or more in total assets. The data item is proposed to be reported quarterly by institutions with \$1 billion or more in total assets on the FFIEC 051.

| Schedule | Item | Item Name   | MDRM Number |
|----------|------|---|-------------|
| RC-O     | M.2  | Estimated amount of uninsured deposits, including related interest accrued and unpaid | RCON5597    |

The following data items are currently collected quarterly on the FFIEC 041 from institutions with \$1 billion or more in total assets. The data items are proposed to be reported on the FFIEC 051 by institutions with \$1 billion or more in total assets with a reduction in the frequency of collection.

Semiannual Reporting (June and December only)

| Schedule | Item | Item Name                     | MDRM Numbers             |
|----------|------|-------------------------------|--------------------------|
| RI-C*    | 1.a  | Construction loans            | TBD (2 New MDRM Numbers) |
| RI-C*    | 1.b  | Commercial real estate loans  | TBD (2 New MDRM Numbers) |
| RI-C*    | 1.c  | Residential real estate loans | TBD (2 New MDRM Numbers) |
| RI-C*    | 2    | Commercial loans              | TBD (2 New MDRM Numbers) |
| RI-C*    | 3    | Credit cards                  | TBD (2 New MDRM Numbers) |
| RI-C*    | 4    | Other consumer loans          | TBD (2 New MDRM Numbers) |
| RI-C*    | 5    | Unallocated, if any           | TBD (1 New MDRM Number)  |
| RI-C*    | 6    | Total                         | TBD (2 New MDRM Numbers) |

\*The FFIEC 041 Schedule RI-C collects disaggregated data on the allowance for loan and lease losses by loan category and the related recorded investment based on whether the reported allowance relates to loans that are individually impaired, purchased credit-impaired, or collectively evaluated for impairment in six columns. The proposed Schedule RI-C for the FFIEC 051 will consolidate the disaggregated data into two columns: “Recorded Investment” (column A) and “Allowance Balance” (column B).

Effective June 30, 2021, the column captions would be changed to “Amortized Cost” (column A) and “Allowance for Credit Losses” (ACL) (column B). From June 30, 2019, through

December 31, 2020, institutions that have adopted Accounting Standards Update No. 2016-13, “Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments” (ASU 2016-13) would report the amortized cost and related ACL by loan category in columns A and B, respectively. From June 30, 2021, through December 31, 2022, institutions that have not adopted ASU 2016-13 would report the recorded investment and related allowance balance by loan category in columns A and B, respectively

Annual Reporting (December only)

| Schedule | Item      | Item Name   | MDRM Number |
|----------|-----------|---|-------------|
| RI**     | M.15.a    | Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use            | RIADH032    |
| RI**     | M.15.b    | Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use         | RIADH033    |
| RI**     | M.15.c    | Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | RIADH034    |
| RI**     | M.15.d    | All other service charges on deposit accounts   | RIADH035    |
| RC-E**   | M.6.a     | Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use  | RCONP753    |
| RC-E**   | M.6.b     | Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use   | RCONP754    |
| RC-E**   | M.7.a.(1) | Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use   | RCONP756    |
| RC-E**   | M.7.a.(2) | Deposits in all other MMDAs of individuals, partnerships, and corporations  | RCONP757    |



| <b>Schedule</b>   | <b>Item</b> | <b>Item Name</b>   | <b>MDRM Number</b> |
|---|-------------|--|--------------------|
| RC-E**  | M.7.b.(1)   | Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use | RCONP758           |
| RC-E**  | M.7.b.(2)   | Deposits in all other savings deposit accounts of individuals, partnerships, and corporations  | RCONP759           |
| **Items are to be completed by institutions with \$1 billion or more in total assets that answered “Yes” to Schedule RC-E, Memorandum item 5. |             |  |                    |

The following data items are currently being proposed to be collected quarterly on the FFIEC 041 by those institutions with \$1 billion or more in total assets that have adopted ASU 2016-13.<sup>11</sup>

For this proposal, the data items are proposed to be reported on the FFIEC 051 by institutions with \$1 billion or more in total assets that have adopted ASU 2016-13 with a reduction in the frequency of collection.

Semiannual Reporting (June and December only)

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>  | <b>MDRM Numbers</b>     |
|-----------------|-------------|---|-------------------------|
| RI-C            | 7           | Held-to-Maturity: Securities issued by states and political subdivisions in the U.S.                                | TBD (1 New MDRM Number) |
| RI-C            | 8.a         | Held-to-Maturity: Mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies | TBD (1 New MDRM Number) |
| RI-C            | 8.b         | Held-to-Maturity: Other mortgage-backed securities  | TBD (1 New MDRM Number) |
| RI-C            | 9           | Held-to-Maturity: Asset-backed securities and structured financial products   | TBD (1 New MDRM Number) |
| RI-C            | 10          | Held-to-Maturity: Other debt securities   | TBD (1 New MDRM Number) |
| RI-C            | 11          | Held-to-Maturity: Total   | TBD (1 New MDRM Number) |

<sup>11</sup> See 83 FR 49160 (September 28, 2018).