

**Draft Revisions to the Instructions to the  
Foreign Branch Report of Condition  
(FFIEC 030 and FFIEC 030S) for the  
Proposed Credit Loss Accounting  
Revisions Proposed to Take Effect  
March 31, 2019**

These draft instructions, which are subject to change, reflect the proposed revisions to the FFIEC 030 and FFIEC 030S instructions that would take effect March 31, 2019, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice for this proposal that was published on February 14, 2019.

Draft as of February 15, 2019

**Draft Revisions to the Instructions to the FFIEC 030 and FFIEC 030S  
Proposed to Take Effect March 31, 2019**

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# FFIEC 030 and FFIEC 030S

**Line Item 4(a) Securities and obligations of U.S. government and states and political subdivisions in the U.S.**

[included in Schedule RC-B, items 1, 2, and 3, columns A and D]

**Line Item 4(b) Other securities (debt and equity).**

[included in Schedule RC-B, items 4, 5, 6, and 7, columns A and D]

**Line Item 5 Trading assets.**

[included in Schedule RC, item 5]

**Line Item 6 Loans and lease financing receivables.**

Report all loans (i.e., extensions of credit resulting either from direct negotiation between lender and borrower or from the purchase of loan assets from another lender) and all lease financing receivables as defined in the Consolidated Report of Condition (included in Schedule RC-C, Part I). Include all promissory notes, advances, due bills, overdrawn deposit accounts (including overdrawn due to bank accounts), acceptances executed by or for the account of the reporting bank and subsequently acquired by it through purchase or discount, acceptances of other banks, etc.

**Line Item 6(a) Secured by real estate.**

[included in Schedule RC-C, Part I, item 1, column A]

**Line Item 6(b) To depository institutions.**

[included in Schedule RC-C, Part I, item 2, column A]

**Line Item 6(c) Commercial and industrial loans.**

[included in Schedule RC-C, Part I, item 4, column A]

**Line Item 6(d) To all others.**

Include all other extensions of credit, including lease financing receivables (net of unearned income), loans to foreign governments and official institutions (including foreign central banks), and loans to individuals. [included in Schedule RC-C, Part I, items 3, 6, 7, 8, 9, and 10, column A]

**Line Item 6(e) Less: unearned income on loans in items 6(a) through 6(d) above.**

Deduct any unearned income on loans reflected in items 6(a) through 6(d). [included in Schedule RC-C, Part I, item 11, column A]

**Line Item 6(f) Total loans and leases, net.**

Report the sum of items 6(a) through 6(d) minus item 6(e). [included in Schedule RC-C, Part I, item 12, column A]

**Line Item 7 Premises and fixed assets.**

Report bank premises, furniture and fixtures, and other assets representing bank premises such as leasehold improvements, real estate acquired for future expansion, real estate in use as staff housing, etc. [included in Schedule RC, item 6]

**Line Item 8 Gross due from head office, U.S. branches, and other foreign branches of this bank.**

Report the gross amount due from the head office of the reporting branch's U.S. parent bank and the bank's U.S. and other non-U.S. branches (including the IBFs of the bank and of its Edge subsidiaries). The gross due from amounts reported in this item, and the gross due to amounts reported in item 16, include claims between the reporting branch and the head office or the bank's other branches arising in connection with: deposits of any kind; loans and borrowings of any kind; overdrafts, federal funds and repurchase and resale agreements; claims resulting from clearing activities, foreign exchange transactions, bankers acceptance transactions, and other activities; capital flows and contributions; gross unremitted profits and accumulated operating losses; ~~and any allowance for loan and lease losses and other valuation allowances~~ on the books of the reporting branch. Please refer to the General Instructions for the treatment of intrabank transactions.

and

**Line Item 9 Gross due from consolidated subsidiaries of this bank.**

Report the gross amount due from any consolidated subsidiaries of the reporting branch's bank. Please refer to the General Instructions for the treatment of intrabank transactions.

# FFIEC 030 and FFIEC 030S

Institutions that have adopted ASU 2016-13 should exclude accrued interest receivable on interest-bearing assets that is reported in Asset items 1 through 9, above.

## Line Item 10 Other assets.

Report items such as other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on deferred payment letters of credit, customers' liability to this bank on acceptances outstanding, accrued interest receivable, prepaid expenses, cash items not in process of collection, federal funds sold and securities purchased under agreements to resell, and all other assets that cannot be properly reported in Asset items 1 through 9, above. Also include derivative instruments with a positive fair value held for purposes other than trading. For further information, see ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities*, as amended). [included in Schedule RC, items 3, 7, 8, 10, and 11]

## Line Item 11 Total assets.

Enter the sum of Assets, items 1 through 10. This amount must equal item 19, "Total liabilities."

## Liabilities

allowances for credit losses

## Line Item 12 Deposits of U.S. banks (including IBFs and foreign branches of U.S. banks).

Report deposits due to U.S. banks (i.e., U.S. and non-U.S. branches of banks chartered and headquartered in the U.S.). [included in Schedule RC-E, Part II, item 2]

## Line Item 13 Deposits of foreign banks (including U.S. branches and agencies of foreign banks and their IBFs).

Report deposits due to "foreign banks" (i.e., the U.S. and non-U.S. branches of banks chartered and headquartered in foreign countries). [included in Schedule RC-E, Part II, item 3]

## Line Item 14 Other deposits.

Report all other deposits, including certified and official checks and deposits of individuals, partnerships, corporations, U.S. government, states and political subdivisions in the U.S., and foreign governments and official institutions. [included in Schedule RC-E, Part II, items 1, 4, and 5]

## Line Item 15 Liabilities for borrowed money.

Report all forms of borrowings, including assets rediscounted with central banks, rediscounted trade acceptances, government funding of loans, mortgage indebtedness, subordinated notes and debentures, and the reporting branch's overdrafts on deposit accounts it holds at other depository institutions (except as provided in the Consolidated Report of Condition). Exclude federal funds purchased and securities sold under agreements to repurchase (report in item 18, "Other liabilities.") [included in Schedule RC, items 16 and 19]

## Line Item 16 Gross due to head office, U.S. branches, and other foreign branches of this bank.

Report the gross amount due to the head office of the reporting branch's U.S. parent bank and the bank's U.S. and other non-U.S. branches (including the IBFs of the bank and its Edge subsidiaries). The gross due to amounts reported in this item, and the gross due from amounts reported in item 8, include claims between the reporting branch and the head office or the bank's other branches arising in connection with: deposits of any kind; loans and borrowings of any kind; overdrafts, federal funds and repurchase and resale agreements; claims resulting from clearing activities, foreign exchange transactions, bankers acceptance transactions, and other activities; capital flows and contributions; gross unremitted profits and accumulated operating losses; and any allowance for loan and lease losses and other valuation allowances on the books of the reporting branch. Please refer to the General Instructions for the treatment of intrabank transactions.

## Line Item 17 subsidiaries of

Institutions that have not adopted ASU 2016-13 should continue to include the allowance for loan and lease losses in this item.

Report the gross amount due to any consolidated subsidiaries of the reporting branch's bank. Please refer to the General Instructions for the treatment of intrabank transactions.

## Line Item 18 Other liabilities.

Report items such as net deferred tax liabilities, minority interest in consolidated subsidiaries, deferred payment letters of credit, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, bank's liability on acceptances executed and outstanding, accrued taxes and other expenses accrued and unpaid,