

## **FFIEC 031 Draft Supplemental Instructions and Reporting Form for Call Report Revisions Related to the Temporary Adjustment to the Measurement Date for Certain Total Asset Thresholds**

The following draft reporting form, along with accompanying draft Supplemental Instructions, both of which are subject to change, presents the pages from the FFIEC 031 Call Report as they were revised as of the December 31, 2020, report date and will be as of the March 31, 2021, report date to implement temporary adjustments to the measurement date for certain total asset thresholds. These revisions are subject to final approval by the U.S. Office of Management and Budget (OMB).

The instructions will be included as an appendix to the Call Report Supplemental Instructions for the December 31, 2020, through December 31, 2021, report dates and will be updated, as appropriate, over this period. The temporary adjustments to the measurement date for certain total asset thresholds in the Call Reports are described in the federal banking agencies' initial Paperwork Reduction Act [Federal Register Notice](#) published on November 30, 2020. As discussed in the agencies' final PRA *Federal Register* notice published in the *Federal Register* on February XX, 2021, the agencies are proceeding with the revisions to the FFIEC 031 Call Report as proposed. The initial and final notices are available on the [FFIEC's web page for the FFIEC 031 Call Report](#).

The Call Report revisions relate to an [interim final rule](#) (IFR) that the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System, and the Office of the Comptroller of the Currency published in the *Federal Register* on December 2, 2020. This IFR provides relief to financial institutions with under \$10 billion in total assets as of December 31, 2019, by allowing them to calculate their asset size for applicable thresholds in certain rules during calendar years 2020 and 2021 based on the lower of their total assets as of December 31, 2019, or their total assets as of the normal measurement date.

In accordance with the IFR, Call Report Schedule RC-R, Part I, was revised effective December 31, 2020, to reflect the IFR's adjustment to the measurement date for the \$10 billion total asset qualifying criterion for the use of the community bank leverage ratio framework. This adjustment applies through the December 31, 2021, report date.

In addition, consistent with the IFR, the agencies are permitting an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when determining whether the institution may be eligible to file the FFIEC 051 Call Report, and whether it has crossed certain total asset thresholds that require the reporting of additional data items in its Call Reports (FFIEC 031, FFIEC 041, or FFIEC 051, as applicable), for report dates in calendar year 2021.

Draft as of February 9, 2021

## Temporary Adjustment to the Measurement Date for Certain Total Asset Thresholds in the Call Reports

During 2020, relief measures enacted by Congress through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in response to the strains on the U.S. economy and disruptions to the financial markets as a result of coronavirus disease 2019 (COVID-19) have led to unprecedented growth at many institutions, including from loans made through the Paycheck Protection Program (PPP). This rapid growth has caused the assets of some institutions to rise above certain asset-based thresholds, and may cause the assets of other community institutions to do so in the near future. Much of this growth, especially growth related to PPP lending, is likely to be temporary, and the increase in assets currently held by an institution may not reflect a change in the institution's longer-term risk profile. To provide reporting relief due to institutions' asset growth in 2020 related to participation in various COVID-19-related stimulus activities, the agencies are adjusting the measurement date for certain total asset thresholds that trigger additional reporting requirements in the Call Reports for report dates in 2021 only, as discussed below.

First, on December 2, 2020, the agencies published in the *Federal Register* an interim final rule (IFR) that, among other provisions, revises their rules on FFIEC 051 Call Report eligibility<sup>1</sup> to permit an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when evaluating eligibility to use the FFIEC 051 for report dates in calendar year 2021 only.<sup>2</sup> The institution still must meet the other criteria for eligibility for the FFIEC 051 in the Call Report instructions. In addition, the banking agencies also reserve the right to require an institution otherwise eligible to use the FFIEC 051 to file the FFIEC 041 Call Report instead based on supervisory needs.

For example, if an institution had \$5.3 billion in total consolidated assets as of June 30, 2020, but had \$4.8 billion as of December 31, 2019, and meets the other criteria for eligibility for the FFIEC 051 in the Call Report instructions, it could choose to file the FFIEC 051 for the March 31, 2021, report date. Unless a change of status event occurs as described in the Call Report General Instructions or as directed by its primary regulatory agency, the institution would continue to file the FFIEC 051 Call Report for the remaining three quarters of calendar year 2021.

Secondly, the agencies' capital rules permit institutions that meet certain criteria to use the community bank leverage ratio (CBLR) framework to measure their regulatory capital.<sup>3</sup> The agencies' IFR also revises these capital rules to allow institutions that temporarily exceed the \$10 billion total asset threshold in those rules to use the CBLR framework from December 31, 2020, through December 31, 2021, provided they meet the other qualifying criteria for this framework.<sup>4</sup> For report dates through December 31, 2021, institutions that elect to use the CBLR framework would report in Call Report Schedule RC-R, Part I, item 32 (Total assets), the lesser of the institution's total assets as of December 31, 2019, or as of the current quarter-end report date, which must be less than \$10 billion.

In addition, on November 30, 2020, the agencies proposed to permit an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when determining whether the institution has crossed a total asset threshold to report certain additional data items in its Call Reports for report dates in calendar year 2021.<sup>5</sup> On February XX, 2021, the agencies

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<sup>1</sup> See definition of *covered depository institutions*. 12 CFR 52.2 (OCC); 12 CFR 208.121 (Board); 12 CFR 304.12 (FDIC).

<sup>2</sup> 85 FR 77345, December 2, 2020.

<sup>3</sup> See 12 CFR 3.12 (OCC); 12 CFR 217.12 (Board); 12 CFR 324.12 (FDIC).

<sup>4</sup> See footnote 2.

<sup>5</sup> 85 FR 76658, November 30, 2020.

finalized these Call Report revisions as proposed and are subject to the Office of Management and Budget approval.<sup>6</sup> Specifically, the following Call Report total asset thresholds are impacted by this change:

- For the FFIEC 041 and FFIEC 051 only, the \$100 million threshold to report “Other borrowed money” in Schedule RC-K, item 13.
- For the FFIEC 041 and FFIEC 051 only, the \$300 million threshold to report additional agricultural lending information in Schedule RI, Memorandum item 6; Schedule RI-B, Part I, Memorandum item 3; Schedule RC-C, Memorandum item 1.f.(5); Schedule RC-K, Memorandum item 1; and Schedule RC-N, Memorandum items 1.f.(5) and 4.

These same items also have an activity threshold that applies to institutions with less than \$300 million in total consolidated assets based on whether an institution had agricultural loans (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans and leases (Schedule RC-C, Part I, item 12) reported as of June 30 of the prior calendar year. For these items, if an institution’s total consolidated assets are less than \$300 million as of December 31, 2019, but are \$300 million or more as of June 30, 2020 (or vice versa), the institution would determine whether it exceeded the 5 percent threshold as of the same date as of which its total consolidated assets are less than \$300 million.

For example, if an institution’s total consolidated assets exceeded the \$300 million total asset threshold as of the June 30, 2020, report date, but not as of the December 31, 2019, report date, the institution would use December 31, 2019, as its measurement date for determining whether it exceeded the 5 percent activity threshold for agricultural loans.

However, if an institution’s total consolidated assets are less than \$300 million as of both December 31, 2019, and June 30, 2020, the institution has not crossed the \$300 million total asset threshold as it would be measured under the agencies’ reporting relief proposal. Accordingly, the institution would measure the 5 percent activity threshold as of June 30, 2020, consistent with the existing Call Report instructions.

- For the FFIEC 031 and FFIEC 041 only, the \$300 million threshold to report certain information on credit card lines in Schedule RC-L, items 1.b.(1) and (2).<sup>7</sup>
- For the FFIEC 041 only, the \$300 million threshold to report cash and balances due from depository institutions in Schedule RC-A; credit losses on derivatives in Schedule RI, Memorandum item 10; and certain additional loan information in Schedule RI-B, Part I, Memorandum items 2.a, 2.c, and 2.d; Schedule RC-C, Part I, items 2.a, 2.b, 2.c, 4.a, 4.b, 9.b.(1), 9.b.(2), 10.a, and 10.b, column A; Schedule RC-C, Part I, Memorandum items 1.e.(1), 1.e.(2), and 5; and Schedule RC-N, Memorandum items 1.e.(1), 1.e.(2), and 3.a through 3.d.
- For all three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051), the \$1 billion threshold to report components of deposit fee income in Schedule RI, Memorandum items 15.a through 15.d; disaggregated credit loss allowance data in Schedule RI-C; components of transaction and nontransaction savings consumer deposit account products in Schedule RC-E,

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<sup>6</sup> XX FR XX, February XX, 2021.

<sup>7</sup> The separate \$300 million credit card lines threshold for reporting in Schedule RC-L, items 1.b.(1) and (2), as of report dates in 2021 would continue to be measured as of June 30, 2020, consistent with the existing Call Report instructions.

Memorandum items 6.a, 6.b, 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2); and estimated uninsured deposits in Schedule RC-O, Memorandum item 2.

- For the FFIEC 031 and FFIEC 041 only, the \$1 billion threshold to report information on certain income from mutual funds and annuities in Schedule RI, Memorandum item 2; and financial and performance standby letters of credit conveyed to others in Schedule RC-L, items 2.a and 3.a.
- For the FFIEC 031 and FFIEC 041 only, the \$10 billion threshold to report additional information on derivatives in Schedule RI, Memorandum items 9.a and 9.b, and Schedule RC-L, items 16.a and 16.b.(1) through 16.b.(8); holdings of asset-backed securities and structured financial products in Schedule RC-B, Memorandum items 5.a through 5.f and 6.a through 6.g; and securitizations and asset-backed commercial paper conduits in Schedule RC-S, items 6 and 10, and Memorandum items 3.a.(1), 3.a.(2), 3.b.(1), and 3.b.(2).
- For the FFIEC 031 only, the \$10 billion threshold to report information on deposits in foreign offices by type of depositor in Schedule RC-E, Part II, items 1 through 6.

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The revision to Schedule RC-R, Part I, on page 6 is effective for the report dates from December 31, 2020, through December 31, 2021.

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## Schedule RC-R—Continued

### Part I—Continued

#### Qualifying Criteria and Other Information for CBLR Institutions\*

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCFA	Amount	RCFA	Percentage	
32. Total assets <sup>1</sup> .....	2170				32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B .....	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments .....	KX79				34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b) .....	KX80				34.b.
c. Other off-balance sheet exposures .....	KX81				34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B. ....	KX82		KX83		34.d.
Dollar Amounts in Thousands	RCFA	Amount			
35. Unconditionally cancellable commitments .....	S540				35.
36. Investments in the tier 2 capital of unconsolidated financial institutions .....	LB61				36.
37. Allocated transfer risk reserve .....	3128				37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>					
a. Loans and leases held for investment .....	JJ30				38.a.
b. Held-to-maturity debt securities .....	JJ31				38.b.
c. Other financial assets measured at amortized cost .....	JJ32				38.c.

If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.

Dollar Amounts in Thousands	RCFA	Amount	
<b>Tier 2 Capital<sup>3</sup></b>			
39. Tier 2 capital instruments plus related surplus .....	P866		39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital .....	P867		40.
41. Total capital minority interest that is not included in tier 1 capital .....	P868		41.
42. a. Allowance for loan and lease losses includable in tier 2 capital <sup>4, 5</sup> .....	5310		42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCFW		42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a) .....	P870		44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b) .....	RCFW		44.b.
	P870		

\* Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456.

- For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.
- Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
- An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
- Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

The revisions on pages 8 to 19 are proposed to be effective for the report dates from March 31, 2021, through December 31, 2021.

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## Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) inter- ests (if net income, report as a positive value; if net loss, report as a negative value) .....	G103			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340			14.

### Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....		4513		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets<sup>1</sup></i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....		8431		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....		4313		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....		4507		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....			Number	M.5.
		4150		
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....		RIAD	Date	M.7.
		9106		
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):  <i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
		RIAD	Amount	
a. Interest rate exposures .....		8757		M.8.a.
b. Foreign exchange exposures .....		8758		M.8.b.
c. Equity security and index exposures .....		8759		M.8.c.
d. Commodity and other exposures .....		8760		M.8.d.
e. Credit exposures .....		F186		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.<sup>3</sup></i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA) .....		FT36		M.8.f.(1)
(2) CVA hedge .....		FT37		M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross debit valuation adjustment (DVA) .....		FT38		M.8.g.(1)
(2) DVA hedge .....		FT39		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA .....		FT40		M.8.h.

1. For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

3. The \$100 billion asset-size test is based on the total assets reported in the June 30, 2020, Report of Condition.



## Schedule RI—Continued

### Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets<sup>1</sup></i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading .....	C889		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	C890		M.9.b.
10. Credit losses on derivatives (see instructions) .....	A251		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIAD	Yes	No
	A530		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) .....	RIAD	Amount	
	F228		M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets: .....	F551		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552		M.13.a.(1)
b. Net gains (losses) on liabilities .....	F553		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	F554		M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) <sup>2</sup> .....	J321		M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
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 .....	H032		M.15.a.
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 .....	H033		M.15.b.
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 .....	H034		M.15.c.
d. All other service charges on deposit accounts .....	H035		M.15.d.

1. For the \$1 billion and \$10 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

## Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

### Part I. Disaggregated Data on the Allowance for Loan and Lease Losses<sup>1</sup>

Schedule RI-C, Part I, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
1. Real estate loans:												
a. Construction loans .....	M708		M709		M710		M711		M712		M713	
b. Commercial real estate loans .....	M714		M715		M716		M717		M719		M720	
c. Residential real estate loans .....	M721		M722		M723		M724		M725		M726	
2. Commercial loans <sup>3</sup> .....	M727		M728		M729		M730		M731		M732	
3. Credit cards .....	M733		M734		M735		M736		M737		M738	
4. Other consumer loans .....	M739		M740		M741		M742		M743		M744	
5. Unallocated, if any .....							M745					
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	M746		M747		M748		M749		M750		M751	

1. Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.

2. For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

4. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

# Schedule RI-C—Continued

## Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1</sup>

Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans .....	JJ04		JJ12		1.a.
b. Commercial real estate loans .....	JJ05		JJ13		1.b.
c. Residential real estate loans .....	JJ06		JJ14		1.c.
2. Commercial loans <sup>3</sup> .....	JJ07		JJ15		2.
3. Credit cards .....	JJ08		JJ16		3.
4. Other consumer loans .....	JJ09		JJ17		4.
5. Unallocated, if any .....			JJ18		5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	JJ11		JJ19		6.

Dollar Amounts in Thousands	Allowance Balance		
	RCFD	Amount	
Held-To-Maturity Securities:			
7. Securities issued by states and political subdivision in the U.S. ....	JJ20		7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS) .....	JJ21		8.
9. Asset-backed securities and structured financial products .....	JJ23		9.
10. Other debt securities .....	JJ24		10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....	JJ25		11.

1. Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.  
2. For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.  
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.  
4. Item 6, column B, must equal Schedule RC, item 4.c.  
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

## Schedule RC-B—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838		B839		B840		B841		M.5.a.
b. Home equity lines .....	B842		B843		B844		B845		M.5.b.
c. Automobile loans .....	B846		B847		B848		B849		M.5.c.
d. Other consumer loans ...	B850		B851		B852		B853		M.5.d.
e. Commercial and industrial loans .....	B854		B855		B856		B857		M.5.e.
f. Other .....	B858		B859		B860		B861		M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
a. Trust preferred securities issued by financial institutions .....	G348		G349		G350		G351		M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	G352		G353		G354		G355		M.6.b.
c. Corporate and similar loans .....	G356		G357		G358		G359		M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360		G361		G362		G363		M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs...	G364		G365		G366		G367		M.6.e.
f. Diversified (mixed) pools of structured financial products .....	G368		G369		G370		G371		M.6.f.
g. Other collateral or reference assets .....	G372		G373		G374		G375		M.6.g.

1. For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
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 \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>1,2</sup>					
(1) Three months or less .....	HK07				M.3.a.(1)
(2) Over three months through 12 months .....	HK08				M.3.a.(2)
(3) Over one year through three years .....	HK09				M.3.a.(3)
(4) Over three years .....	HK10				M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	HK11				M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>1,4</sup>					
(1) Three months or less .....	HK12				M.4.a.(1)
(2) Over three months through 12 months .....	HK13				M.4.a.(2)
(3) Over one year through three years .....	HK14				M.4.a.(3)
(4) Over three years .....	HK15				M.4.a.(4)
b. Time deposits of more than \$250,000 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.b.
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? .....	RCON	Yes		No	M.5.
	P752				

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	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to 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.

- 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, 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, Memorandum item 2.d.
- For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use .....	P756		M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	P757		M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use .....	P758		M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations ...	P759		M.7.b.(2)

### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup>

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	B553		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....	B554		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	2625		3.
4. Foreign governments and official institutions (including foreign central banks) .....	2650		4.
5. U.S. Government and states and political subdivisions in the U.S. ....	B555		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	2200		6.

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b) ..	A245		M.1.

1. For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

## Schedule RC-L—Derivatives and Off-Balance-Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home-equity lines .....						
				3814		1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices .....						
				RCFN		
				HT72		1.a.(1)
				RCFD		
b. Credit card lines .....						
				3815		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets<sup>1</sup> or \$300 million or more in credit card lines<sup>2</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines .....						
				J455		1.b.(1)
(2) Other unused credit card lines .....						
				J456		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1–4 family residential construction loan commitments .....						
				F164		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....						
				F165		1.c.(1)(b)
(2) NOT secured by real estate .....						
				6550		1.c.(2)
d. Securities underwriting .....						
				3817		1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....						
				J457		1.e.(1)
(2) Loans to financial institutions .....						
				J458		1.e.(2)
(3) All other unused commitments .....						
				J459		1.e.(3)
2. Financial standby letters of credit .....						
				3819		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others .....						
				3820		2.a.
3. Performance standby letters of credit .....						
				3821		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others .....						
				3822		3.a.
4. Commercial and similar letters of credit .....						
				3411		4.
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....						
				3433		6.a.
b. Securities borrowed .....						
				3432		6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps .....						
				C968		7.a.(1)
(2) Total return swaps .....						
				C970		7.a.(2)
(3) Credit options .....						
				C972		7.a.(3)
(4) Other credit derivatives .....						
				C974		7.a.(4)

1. For the \$300 million and \$1 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

2. The \$300 million credit card lines test is based on the credit card lines reported in the June 30, 2020, Report of Condition.

## Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Derivatives Position Indicators</b>									
15. Gross fair values of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value.....	8733		8734		8735		8736		15.a.(1)
(2) Gross negative fair value .....	8737		8738		8739		8740		15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value.....	8741		8742		8743		8744		15.b.(1)
(2) Gross negative fair value .....	8745		8746		8747		8748		15.b.(2)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure .....										
	G418			G420		G421		G422		16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar .....	G423			G425		G426		G427		16.b.(1)
(2) Cash—Other currencies.....	G428			G430		G431		G432		16.b.(2)
(3) U.S. Treasury securities.....	G433			G435		G436		G437		16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	G438			G440		G441		G442		16.b.(4)
(5) Corporate bonds .....	G443			G445		G446		G447		16.b.(5)
(6) Equity securities.....	G448			G450		G451		G452		16.b.(6)
(7) All other collateral.....	G453			G455		G456		G457		16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	G458			G460		G461		G462		16.b.(8)

1. For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019*, or *June 30, 2020*.



**Schedule RC-O—Continued**

**Memoranda**

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	F050	Number		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	F051			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	F052	Number		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>				
(1) Amount of retirement deposit accounts of \$250,000 or less .....	F045			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....	F046	Number		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>				
(1) Amount of retirement deposit accounts of more than \$250,000 .....	F047			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....	F048	Number		M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	5597			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
<input type="text" value="TEXT A545"/>	RCON	FDIC Cert. No.		
	A545			M.3.
	RCFN			
4. Dually payable deposits in the reporting institution's foreign branches .....	GW43			M.4.
5. Not applicable				

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 2. For the \$1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.  
 3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16	RCFD HU17			RCFD HU18	
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....							
	RCFD B776			RCFD B779	RCFD B780	RCFD B781	RCFD B782
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....							
	RCFD B783			RCFD B786	RCFD B787	RCFD B788	RCFD B789
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....							
	RCFD B790						RCFD B796
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							
	RCFD B797						RCFD B803

1. For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019*, or *June 30, 2020*.

## Schedule RC-S—Continued

### Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804		M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805		M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	A591		M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	F699		M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.<sup>2</sup></i>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	B806		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	B807		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	B808		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2,3</sup> .....	C407		M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

2. For the \$10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

3. Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.