

FFIEC 041

Draft Reporting Form for Proposed Call Report Revisions With Proposed Effective Dates Beginning with June 30, 2020

This draft reporting form, which is subject to change, presents the pages from the FFIEC 041 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget (OMB). These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) [Federal Register notice](#) published on July 22, 2020. As discussed in the agencies' final PRA [Federal Register notice](#) published in the *Federal Register* on November 23, 2020, the agencies are proceeding with the revisions to the FFIEC 041 Call Report form with certain modifications. The initial and final notices are available on the [FFIEC's web page for the FFIEC 041 Call Report](#).

The revisions to the report form with the effective date of June 30, 2020, pertain to interim final rules (IFRs) and a final rule published by one or all of the banking agencies from March through June 2020 as well as Section 4013 of the 2020 Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which provides optional temporary relief from accounting for eligible loan modifications as troubled debt restructurings. The IFRs and final rule revise certain aspects of the agencies' regulatory capital rule, amend the Federal Reserve Board's (Board) Regulation D on reserve requirements, except certain insider loans from the Board's Regulation O, and modify the Federal Deposit Insurance Corporation's deposit insurance assessment rules. In the second quarter, the agencies received emergency approvals from OMB to implement changes to the Call Report arising from these interim final rules, the final rule, and Section 4013 of the CARES Act. Most of the IFRs have since been finalized and none of the final rules affected the revisions to the report form that took effect June 30, 2020.

Certain other proposed revisions and clarifications to the FFIEC 041 Call Report with effective dates beginning with the December 31, 2020, report date also are included in this draft reporting form.

Table of Contents

<u>Line Item</u>	<u>Pages</u>
<i>Call Report Effective Date: June 30, 2020</i>	
1. Schedule RC-C, Part I, <i>Loans and Leases</i> , Memorandum Items 17.a and 17.b, "Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act".....	4
2. Schedule RC-M, <i>Memoranda</i> , Items 17.a through 17.e, "U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF)".....	5
3. Schedule RC-M, <i>Memoranda</i> , Items 18.a and 18.b, "Money Market Mutual Fund Liquidity Facility (MMLF)".....	5
4. Schedule RC-R, Part I, <i>Regulatory Capital Components and Ratios</i> , Item 2.a, "Does your institution have a CECL transition election in effect as of the quarter-end report date?".....	6
<i>Proposed Call Report Effective Date: December 31, 2020</i>	
5. Schedule RC-B, <i>Securities</i> , Memorandum Item 1, "Pledged securities".....	8
<i>Proposed Call Report Effective Date: March 31, 2021</i>	
6. Schedule RI, <i>Income Statement</i> , Item 4, "Provision for loan and lease losses".....	10
7. Schedule RI, <i>Income Statement</i> , Item 5.d, "Income from securities-related and insurance activities".....	11
8. Schedule RI-B, Part II, <i>Changes in Allowances for Credit Losses</i> , Item 5, "Provisions for credit losses".....	12
9. Schedule RI-B, Part II, <i>Changes in Allowances for Credit Losses</i> , Memorandum Item 7, "Provision for credit losses on off-balance-sheet credit exposures".....	12
10. Schedule RI-B, Part II, <i>Changes in Allowances for Credit Losses</i> , Memorandum Item 8, "Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).....	12
11. Schedule RC-M, <i>Memoranda</i> , Items 16.a and 16.b, "International remittance transfers offered to consumers".	13-14
<i>Proposed Call Report Effective Date: TBD</i>	
12. Schedule RC-B, <i>Securities</i> , Item 7, "Unallocated last-of-layer fair value hedge basis adjustments".....	16

Note: The changes to Schedule RC-C, Part I; Schedule RC-M; and Schedule RC-R, Part I, on pages 4 through 6 are effective as of the June 30, 2020, report date.

DRAFT

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount
16. Not applicable					
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
a. Number of Section 4013 loans outstanding					
	LG24		Number		M.17.a.
b. Outstanding balance of Section 4013 loans					
	LG25		Amount		M.17.b.

DRAFT

Schedule RC-M—Continued

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

Dollar Amounts in Thousands

	RCON	Yes		No	
16. International remittance transfers offered to consumers: ¹					
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?					
(1) International wire transfers.....	N517				16.a.(1)
(2) International ACH transactions	N518				16.a.(2)
(3) Other proprietary services operated by your institution.....	N519				16.a.(3)
(4) Other proprietary services operated by another party	N520				16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521				16.b.
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>					
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON	Number			16.c.
	N522				
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:					
(1) Estimated number of international remittance transfers	N523	Amount			16.d.(1)
(2) Estimated dollar value of international remittance transfers	N524	Number			16.d.(2)
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527				16.d.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans² and the Federal Reserve PPP Liquidity Facility (PPPLF):					
a. Number of PPP loans outstanding	LG26	Amount			17.a.
b. Outstanding balance of PPP loans	LG27				17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28				17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:					
(1) One year or less	LL59				17.d.(1)
(2) More than one year	LL60				17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57				17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):					
a. Outstanding balance of assets purchased under the MMLF	LL61				18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL58				18.b.

1. Report information about international electronic transfers of funds offered to consumers in the United States that:
 (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
 (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
 For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

2. Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCOA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742		1.
2. Retained earnings ¹		KW00		2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date?				
(enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....		RCOA JJ29		2.a.
3. Accumulated other comprehensive income (AOCI).....		RCOA B530	Amount	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)				
		0=No 1=Yes	RCOA P838	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		RCOA P839	Amount	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840		5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ²		P844		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) ³ ..		P845		9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		P846		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)...		P847		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848		9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849		9.f.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020 CECL transition provision** should include the applicable portion of the CECL transitional amount **or the modified CECL transitional amount, respectively**, in this item.

2. Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

3. Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01.
See instructions for further detail on ASU 2016-01.

Note: The proposed revision to Schedule RC-B on page 8 is proposed to be effective as of the December 31, 2020, report date.

DRAFT

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Pledged securities ¹		0416		M.1.
2. Maturity and repricing data for debt securities ^{1,2} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 2,3				
(1) Three months or less		A549		M.2.a.(1)
(2) Over three months through 12 months		A550		M.2.a.(2)
(3) Over one year through three years		A551		M.2.a.(3)
(4) Over three years through five years		A552		M.2.a.(4)
(5) Over five years through 15 years		A553		M.2.a.(5)
(6) Over 15 years		A554		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 2,4				
(1) Three months or less		A555		M.2.b.(1)
(2) Over three months through 12 months		A556		M.2.b.(2)
(3) Over one year through three years		A557		M.2.b.(3)
(4) Over three years through five years		A558		M.2.b.(4)
(5) Over five years through 15 years		A559		M.2.b.(5)
(6) Over 15 years		A560		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 5				
(1) Three years or less		A561		M.2.c.(1)
(2) Over three years		A562		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248		M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ..		1778		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost		8782		M.4.a.
b. Fair value		8783		M.4.b.

, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2. Exclude investments in mutual funds and other equity securities with readily determinable fair values.
3. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
4. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
5. Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Note: The proposed revisions to Schedule RI; Schedule RI-B, Part II; and Schedule RC-M, on pages 10 through 14 are proposed to be effective as of the March 31, 2021, report date.

DRAFT

Consolidated Report of Income for the period **January 1, 2021–March 31, 2021**

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties	4435			1.a.(1)(a)
(b) All other loans secured by real estate	4436			1.a.(1)(b)
(2) Commercial and industrial loans	4012			1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	B485			1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486			1.a.(3)(b)
(4) Not applicable				
(5) All other loans ¹	4058			1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010			1.a.(6)
b. Income from lease financing receivables	4065			1.b.
c. Interest income on balances due from depository institutions ²	4115			1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488			1.d.(1)
(2) Mortgage-backed securities	B489			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060			1.d.(3)
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020			1.f.
g. Other interest income	4518			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107			1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs)	0093			2.a.(2)(a)
(b) Time deposits of \$250,000 or less	HK03			2.a.(2)(b)
(c) Time deposits of more than \$250,000	HK04			2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			2.b.
c. Interest on trading liabilities and other borrowed money	4185			2.c.
d. Interest on subordinated notes and debentures	4200			2.d.
e. Total interest expense (sum of items 2.a through 2.d.)	4073			2.e.
3. Net interest income (item 1.h minus 2.e.)	4074			3.
4. Provision for loan and lease losses ³	JJ33			4.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans." and off-balance-sheet credit exposures

2. Includes interest income on time certificates of deposit not held for trading.

3. Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets that fall within the scope of the standard. ▼

Schedule RI—Continued

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
5. Noninterest income:				
a. Income from fiduciary activities ¹		4070		5.a.
b. Service charges on deposit accounts		4080		5.b.
c. Trading revenue ²		A220		5.c.
d. (1) Fees and commissions from securities brokerage		C886		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions		C888		5.d.(2)
(3) Fees and commissions from annuity sales		C887		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities		C386		5.d.(4)
(5) Income from other insurance activities		C387		5.d.(5)
e. Venture capital revenue		B491		5.e.
f. Net servicing fees		B492		5.f.
g. Net securitization income		B493		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases		5416		5.i.
j. Net gains (losses) on sales of other real estate owned		5415		5.j.
k. Net gains (losses) on sales of other assets ³		B496		5.k.
l. Other noninterest income*		B497		5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521			6.a.
b. Realized gains (losses) on available-for-sale securities	3196			6.b.
7. Noninterest expense:				
a. Salaries and employee benefits		4135		7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest)		4217		7.b.
c. (1) Goodwill impairment losses		C216		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets		C232		7.c.(2)
d. Other noninterest expense*		4092		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	HT69			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁴	HT70			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301			8.c.
9. Applicable income taxes (on item 8.c)	4302			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300			10.
11. Discontinued operations, net of applicable income taxes*	FT28			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (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.

* Describe on Schedule RI-E—Explanations.

- For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
- Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2019</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		JH88		JH94		1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605		JH89		JH95		2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	C079		JH92		JH98		3.
4. LESS: Write-downs arising from transfers of financial assets ³	5523		JJ00		JJ01		4.
5. Provisions for credit losses ^{4, 5}	4230		JH90		JH96		5.
6. Adjustments* (see instructions for this schedule)	C233		JH91		JH97		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123		JH93		JH99		7.

* Describe on Schedule RI-E—Explanations.

- Institutions that have not adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
- For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks 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.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹	C390		M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) ²	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ³	JJ02		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ³	RCON		M.6.
	JJ03		M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures ³	RIAD	XXXX	M.7.

- Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance changes.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above)³.....

XXXX

Schedule RC-M—Continued

Insert A →

~~Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.~~

		Dollar Amounts in Thousands			
		RCGN	Yes	No	
16. International remittance transfers offered to consumers:¹					
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?					
(1) International wire transfers		N517			16.a.(1)
(2) International ACH transactions		N518			16.a.(2)
(3) Other proprietary services operated by your institution		N519			16.a.(3)
(4) Other proprietary services operated by another party		N520			16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?					
		N521			16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.					
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)					
		RCGN	Number		
		N522			16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:					
(1) Estimated number of international remittance transfers		N523			16.d.(1)
			Amount		
(2) Estimated dollar value of international remittance transfers		N524			16.d.(2)
			Number		
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception		N527			16.d.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans³ and the Federal Reserve PPP Liquidity Facility (PPPLF):					
a. Number of PPP loans outstanding		RCGN	Number		
		LG26			17.a.
			Amount		
b. Outstanding balance of PPP loans		LG27			17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF		LG28			17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:					
(1) One year or less		LL59			17.d.(1)
(2) More than one year		LL60			17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30					
		LL57			17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):					
a. Outstanding balance of assets purchased under the MMLF		LL61			18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30					
		LL58			18.b.

~~1. Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing these transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers.~~

~~Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.~~

~~3. Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.~~

INSERT A

Dollar Amounts in Thousands	RCON	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: ¹			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....			
	N523		16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.²</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date and:			
(1) Estimated dollar value of international remittance transfers..			
	N524	Amount	16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....			
	XXXX	Number	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party exception.....			
	N527		16.b.(3)

¹ Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

² For the December 31, 2021, report date, your institution should complete Schedule RC-M, items 16.b.(1) through 16.b.(3), only if it reports 501 or more international remittance transfers in Schedule RC-M, item 16.a, in the December 31, 2021, Call Report or if it reported a combined total of 501 or more international remittance transfers in Schedule RC-M, item 16.d.(1), in the June 30 and December 31, 2020, Call Reports.

Note: The proposed effective date for the proposed revision to Schedule RC-B on page 16 is TBD.

DRAFT

Schedule RC-B—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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150		K151		K152		K153		4.c.(2)(a)
(b) All other commercial MBS	K154		K155		K156		K157		4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026		C988		C989		C027		5.a.
b. Structured financial products	HT58		HT59		HT60		HT61		5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737		1738		1739		1741		6.a.
b. Other foreign debt securities	1742		1743		1744		1746		6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ^{2, 3}					XXXX		A511		7.
8. Total (sum of items 1 through 7) ²	1754		1771		1772		1773		8.

7. Unallocated last-of-layer fair value hedge basis adjustments

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

~~2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.~~

~~3. Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.~~

2. For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.