

FFIEC 051

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 051 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 051 Call Report form with certain modifications. The initial and final notices are available on the [FFIEC's web page for the FFIEC 051 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 051 Call Report with effective dates beginning with the December 31, 2020, report date also are included in this draft reporting form.

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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.

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Schedule RC-C—Continued

Part I—Continued

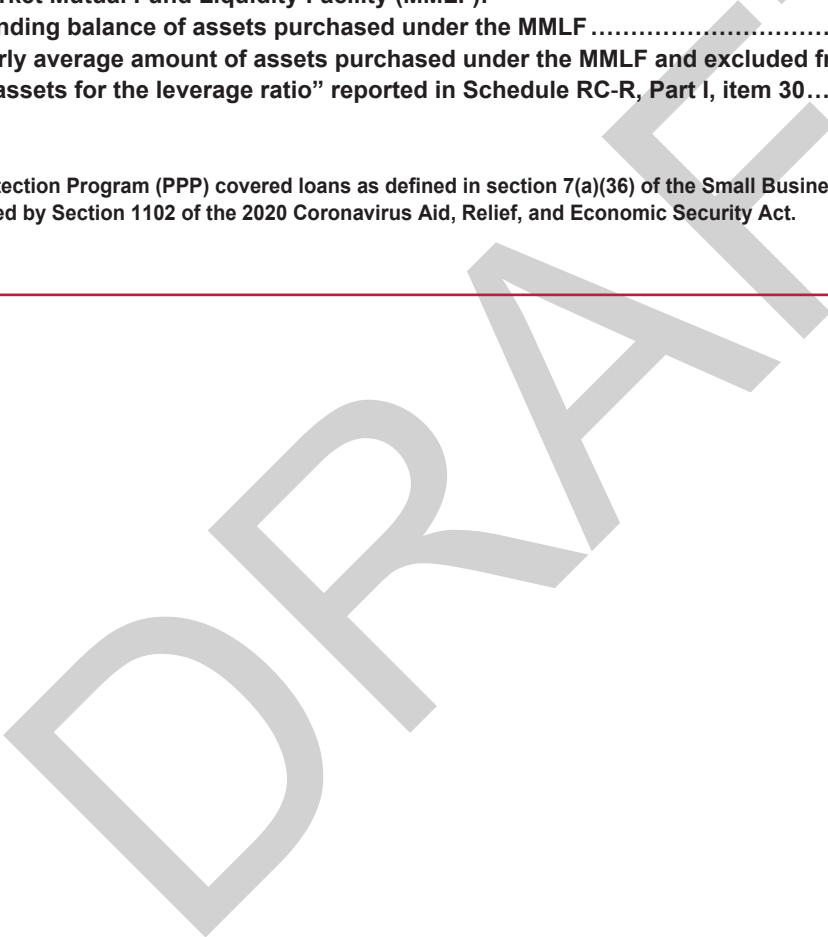
Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Amount | |
|--|--------------|--------|------------|
| <i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) as of December 31, 2019.</i> | | | |
| 13. Construction, land development, and other land loans with interest reserves: | | | |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a) | G376 | | M.13.a. |
| b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) | RIAD G377 | | M.13.b. |
| <i>Memorandum item 14 is to be completed by all banks.</i> | | | |
| 14. Pledged loans and leases | RCON G378 | | M.14. |
| <i>Memorandum item 15 is to be completed for the December report only.</i> | | | |
| 15. Reverse mortgages: | | | |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): | | | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | J466 | | M.15.a.(1) |
| (2) Proprietary reverse mortgages | J467 | | M.15.a.(2) |
| b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages: | | Number | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | J468 | | M.15.b.(1) |
| (2) Proprietary reverse mortgages | J469 | | M.15.b.(2) |
| c. Principal amount of reverse mortgage originations that have been sold during the year: | | Amount | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | J470 | | M.15.c.(1) |
| (2) Proprietary reverse mortgages | J471 | | M.15.c.(2) |
| 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, Temporary Relief from Troubled Debt Restructurings, 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. |

Schedule RC-M—Continued

| Dollar Amounts in Thousands | | RCON | Number | |
|---|--|------|--------|----------|
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans¹ and the Federal Reserve PPP Liquidity Facility (PPPLF): | | | | |
| a. Number of PPP loans outstanding | | 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. 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 | | 2.a. |
| | | | | JJ29 | | |
| 3. | Accumulated other comprehensive income (AOCI)..... | RCOA | Amount | | | 3. |
| | | B530 | | | | |
| a. | AOCI opt-out election (enter "1" for Yes; enter "0" for No.) | 0=No | RCOA | | | 3.a. |
| | | 1=Yes | P838 | | | |
| 4. | Common equity tier 1 minority interest includable in common equity tier 1 capital | RCOA | Amount | | | 4. |
| | | P839 | | | | |
| 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.

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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. |

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. 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.

4. 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.

5. 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.

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.

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.

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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. Other interest expense | GW44 | | | 2.c. |
| d. Not applicable | | | | |
| e. Total interest expense (sum of items 2.a through 2.c.) | 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

| | | Year-to-date | | |
|---|------|--------------|--------|---------|
| | | RIAD | Amount | |
| Dollar Amounts in Thousands | | | | |
| 5. Noninterest income: | | | | |
| a. Income from fiduciary activities ¹ | | 4070 | | 5.a. |
| b. Service charges on deposit accounts | | 4080 | | 5.b. |
| c. Not applicable | | | | |
| 5.d. Income from securities-related and insurance activities | | | | |
| d. (1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities | | HT73 | | 5.d.(1) |
| (2) Income from insurance activities ² | | HT74 | | 5.d.(2) |
| e. Not applicable | | | | |
| f. Net servicing fees | | B492 | | 5.f. |
| g. and 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.
- Includes underwriting income from insurance and reinsurance activities.
- 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. through 4. Not applicable | | | |
| 5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹ | JJ02 | | M.5. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹ | RCON | | |
| | JJ03 | | M.6. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures ¹ | RIAD | | |
| | XXXX | | M.7. |

1. Memorandum items 5, 6, and 7 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

Dollar Amounts in Thousands

| | | RCON | Number | | |
|--|--|------|--------|----|----------|
| 15. Qualified Thrift Lender (QTL) test: | | | | | |
| a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)..... | | L133 | | | 15.a. |
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?..... | | L135 | Yes | No | 15.b. |
| 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. | | | | | |
| 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.)..... | | RCON | 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) |

Insert A

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.

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: | | Amount | |
| (1) Estimated dollar value of international remittance transfers.. | N524 | | 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. Commercial MBS | | | | | | | | | |
| (1) Commercial mortgage pass-through securities: | | | | | | | | | |
| (a) Issued or guaranteed by FNMA, FHLMC, or GNMA | K142 | | K143 | | K144 | | K145 | | 4.c.(1)(a) |
| (b) Other pass-through securities | K146 | | K147 | | K148 | | K149 | | 4.c.(1)(b) |
| (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.