

## **FFIEC 041 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 041 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 (PRA) [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 18, 2021, the agencies are proceeding with the revisions to the FFIEC 041 Call Report as proposed. The initial and final notices are available on the [FFIEC's web page for the FFIEC 041 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 18, 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 18, 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> 86 FR 10157, February 18, 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

#### Leverage Ratio\*

31. Leverage ratio (item 26 divided by item 30) ..... 

RCOA	Percentage
7204	

 31.

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) ..... 

0=No	RCOA	
1=Yes	LE74	

 31.a.

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCOA	Amount	RCOA	Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion) <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	RCOA	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	RCOA	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.

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

1. 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.

2. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

3. An institution that has a CBLR framework 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. 6 12/2020

The revisions on pages 8 to 29 are proposed to be effective for the report dates from March 31, 2021, through December 31, 2021.

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## Schedule RI—Continued

### Memoranda

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Amount	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 (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) .....	4150			Number	M.5.
<i>Memorandum item 6 is to be completed by:<sup>1</sup></i>					
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</li> </ul>					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	4024			Amount	M.6.
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> .....	9106			Date	M.7.
8. Not applicable					
<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:				Amount	
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.
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets.<sup>1</sup></i>					
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)) .....	F228				M.12.

1. For the \$300 million, \$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*. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of *June 30, 2020*.

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



## Schedule RI—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	RIAD	Year-to-date Amount	
<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>1</sup> .....	J321		M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>2</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (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. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

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.

## Schedule RI-B—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, Part I, items 4 and 7, above .....	5409		5410		M.1.
2. Memorandum items 2.a. through 2.d. are to be completed by banks with \$300 million or more in total assets: <sup>2</sup>					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above) .....	4652		4662		M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4 above) .....	4646		4618		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above) .....	F185		F187		M.2.d.
Memorandum item 3 is to be completed by: <sup>2</sup>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above) .....	4655		4665		M.3.
Memorandum item 4 is 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.					
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>3</sup> .....					M.4.

Calendar Year-to-date	
RIAD	Amount
C388	

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. For the \$300 million 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*. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of *June 30, 2020*.
3. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

## 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)			
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
1. Real estate loans:														
a. Construction loans .....	M708		M709		M710		M711		M712		M713			1.a.
b. Commercial real estate loans .....	M714		M715		M716		M717		M719		M720			1.b.
c. Residential real estate loans .....	M721		M722		M723		M724		M725		M726			1.c.
2. Commercial loans <sup>3</sup> .....	M727		M728		M729		M730		M731		M732			2.
3. Credit cards .....	M733		M734		M735		M736		M737		M738			3.
4. Other consumer loans .....	M739		M740		M741		M742		M743		M744			4.
5. Unallocated, if any .....							M745							5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	M746		M747		M748		M749		M750		M751			6.

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		
	RCON	Amount	RCON	Amount	
<b>Loans and Leases Held for Investment:</b>					
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		
	RCON	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions 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-A—Cash and Balances Due from Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.<sup>1</sup>

Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits .....			0020		1.a.
b. Currency and coin .....			0080		1.b.
2. Balances due from depository institutions in the U.S. ....			0082		2.
3. Balances due from banks in foreign countries and foreign central banks .....			0070		3.
4. Balances due from Federal Reserve Banks .....			0090		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) .....			0010		5.

1. For the \$300 million 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-B—Securities

Exclude assets held for trading.

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	
1. U.S. Treasury securities .....	0211		0213		1286		1287		1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .	HT50		HT51		HT52		HT53		2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496		8497		8498		8499		3.

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates"; U.S. Maritime Administration obligations; Export-Import Bank participation certificates; and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

## 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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	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-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.<sup>1</sup> Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>2</sup>		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans .....			F158		1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159		1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			1420		1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367		1.c.(2)(a)
(b) Secured by junior liens .....			5368		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			1460		1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			F161		1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....			1288		2.
a. To commercial banks in the U.S. ....	B531				2.a.
b. To other depository institutions in the U.S. ....	B534				2.b.
c. To banks in foreign countries .....	B535				2.c.
3. Loans to finance agricultural production and other loans to farmers .....			1590		3.
4. Commercial and industrial loans .....			1766		4.
a. To U.S. addressees (domicile) .....	1763				4.a.
b. To non-U.S. addressees (domicile) .....	1764				4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards .....			B538		6.a.
b. Other revolving credit plans .....			B539		6.b.
c. Automobile loans .....			K137		6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) .....			K207		6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....			2107		8.

1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

2. For the \$300 million 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-C—Continued

### Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....			J454		9.a.
b. Other loans .....			J464		9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured) .....	1545				9.b.(1)
(2) All other loans (exclude consumer loans) .....	J451				9.b.(2)
10. Lease financing receivables (net of unearned income) .....			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162				10.a.
b. All other leases .....	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above .....			2123		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....			2122		12.

### Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans .....	K158		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	K159		M.1.a.(2)
b. Loans secured by 1–4 family residential properties .....	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	K160		M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162		M.1.d.(2)
e. Commercial and industrial loans .....	K256		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets<sup>1</sup> (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(1) To U.S. addressees (domicile) .....	K163		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K164		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K165		M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>			
(1) Loans secured by farmland .....	K166		M.1. f.(1)
(2) and (3) Not applicable			

1. For the \$300 million 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-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	RCON	Amount
1. f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....		K098			M.1. f.(4)(a)
(b) Automobile loans .....		K203			M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....		K204			M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:</i> <sup>1</sup>					
<ul style="list-style-type: none"> <li>• Banks with \$300 million or more in total assets</li> <li>• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</li> </ul>					
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above .....		K168			M.1. f.(5)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) .....					
				HK25	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>2, 3</sup>					
(1) Three months or less .....		A564			M.2.a.(1)
(2) Over three months through 12 months .....		A565			M.2.a.(2)
(3) Over one year through three years .....		A566			M.2.a.(3)
(4) Over three years through five years .....		A567			M.2.a.(4)
(5) Over five years through 15 years .....		A568			M.2.a.(5)
(6) Over 15 years .....		A569			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: <sup>2, 4</sup>					
(1) Three months or less .....		A570			M.2.b.(1)
(2) Over three months through 12 months .....		A571			M.2.b.(2)
(3) Over one year through three years .....		A572			M.2.b.(3)
(4) Over three years through five years .....		A573			M.2.b.(4)
(5) Over five years through 15 years .....		A574			M.2.b.(5)
(6) Over 15 years .....		A575			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) ....					
				A247	M.2.c.

1. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

2. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

4. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B <sup>1</sup> ..	2746		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B) .....	5370		M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>2</sup> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837		M.5.
<i>Memorandum item 6 is 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>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a .....	C391		M.6.
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i> <sup>3</sup>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....	C780		M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	F230		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2019, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....	F232		M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	F577		M.9.
10. and 11. Not applicable			

1. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.

2. For the \$300 million 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 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-E—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	
	P752				M.5.

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-K—Quarterly Averages<sup>1</sup>

	Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions .....		3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities) .....		B558		2.
3. Mortgage-backed securities <sup>2</sup> .....		B559		3.
4. All other debt securities <sup>2</sup> and equity securities with readily determinable fair values not held for trading <sup>3</sup> .....		B560		4.
5. Federal funds sold and securities purchased under agreements to resell .....		3365		5.
6. Loans:				
a. Total loans .....		3360		6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties .....		3465		6.b.(1)
(2) All other loans secured by real estate .....		3466		6.b.(2)
c. Commercial and industrial loans .....		3387		6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....		B561		6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....		B562		6.d.(2)
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
7. Trading assets .....		3401		7.
8. Lease financing receivables (net of unearned income) .....		3484		8.
9. Total assets <sup>4</sup> .....		3368		9.
<b>Liabilities</b>				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....		3485		10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs) .....		B563		11.a.
b. Time deposits of \$250,000 or less .....		HK16		11.b.
c. Time deposits of more than \$250,000 .....		HK17		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....		3353		12.
13. <i>To be completed by banks with \$100 million or more in total assets:</i> <sup>5</sup>				
Other borrowed money (includes mortgage indebtedness) .....		3355		13.

- For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
- The quarterly average for total assets should reflect securities not held for trading as follows:
  - Debt securities at amortized cost.
  - Equity securities with readily determinable fair values at fair value.
  - Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
- For the \$100 million 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-K—Quarterly Averages<sup>1</sup>—Continued

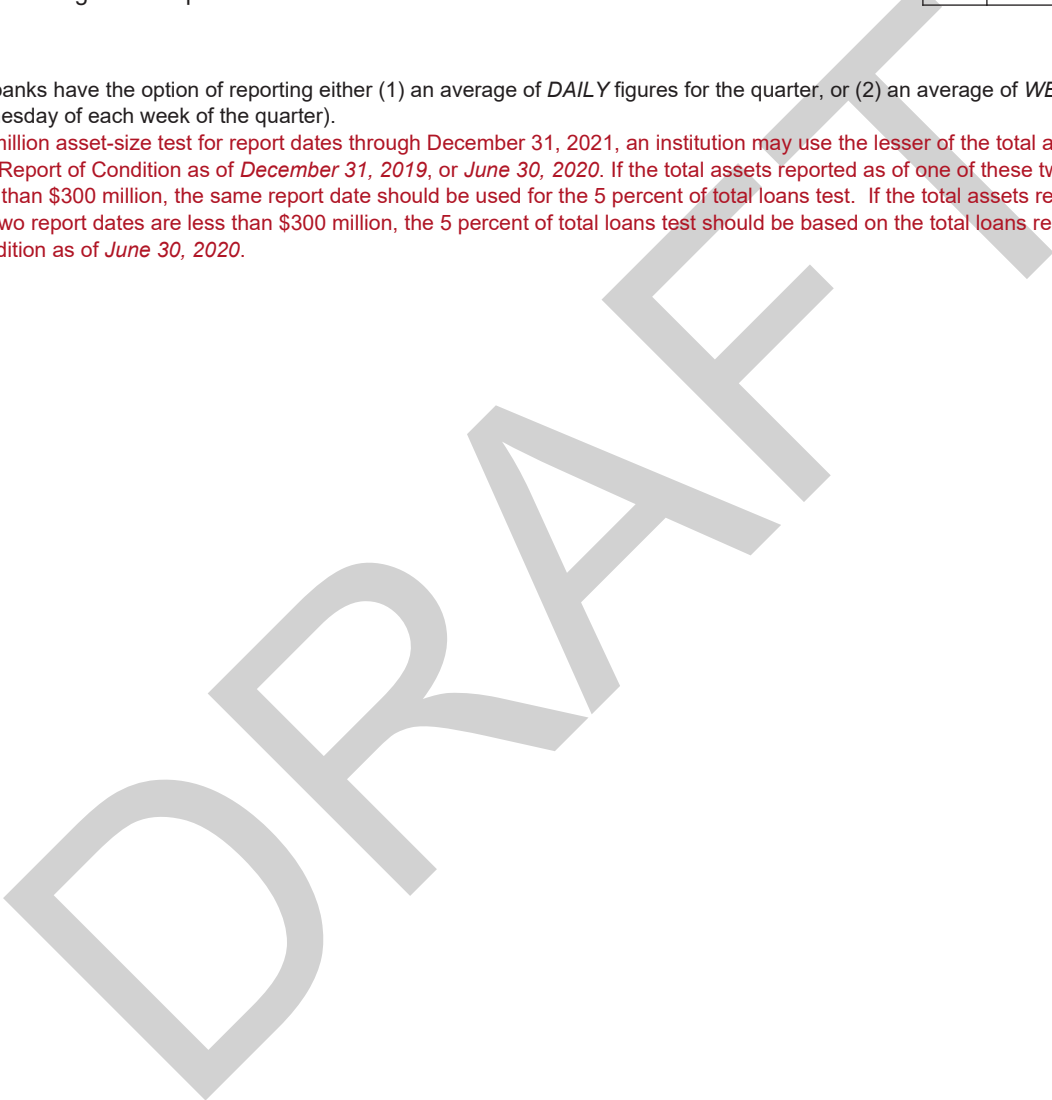
**Memorandum**

Dollar Amounts in Thousands	RCON	Amount
<i>Memorandum item 1 is to be completed by:</i> <sup>2</sup> <ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans.</li> </ul>		
1. Loans to finance agricultural production and other loans to farmers .....	3386	

M.1.

1. For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).

2. For the \$300 million 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*. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of *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		RCON	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 (included in item 1.a. above) .....				HT72		1.a.(1)
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		C969		7.a.(1)
(2) Total return swaps .....		C970		C971		7.a.(2)
(3) Credit options .....		C972		C973		7.a.(3)
(4) Other credit derivatives .....		C974		C975		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

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

	(Column A) Banks and Securities Firms		(Columns B - D) Not applicable		(Column E) Corporations and All Other Counterparties		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>1</sup></i>							
16. Over-the-counter derivatives:							
a. Net current credit exposure .....	G418				G422		16.a.
b. Fair value of collateral:							
(1) Cash—U.S. dollar .....	G423				G427		16.b.(1)
(2) Cash—Other currencies .....	G428				G432		16.b.(2)
(3) U.S. Treasury securities .....	G433				G437		16.b.(3)
(4) through (6) Not Applicable							
(7) All other collateral .....	G453				G457		16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	G458				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-N—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans .....	K105		K106		K107		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family residential properties .....	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K114		K115		K116		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K117		K118		K119		M.1.d.(2)
e. Commercial and industrial loans .....	K257		K258		K259		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):<sup>1</sup></i>							
(1) To U.S. addressees (domicile) .....	K120		K121		K122		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K123		K124		K125		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126		K127		K128		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland .....	K130		K131		K132		M.1.f.(1)
(2) and (3) Not applicable							

1. For the \$300 million 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-N—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	K274		K275		K276		M.1. f.(4)(a)
(b) Automobile loans .....	K277		K278		K279		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280		K281		K282		M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:<sup>1</sup></i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above .....	K138		K139		K140		M.1. f.(5)
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) <sup>2</sup> .....	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	6558		6559		6560		M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:<sup>1</sup></i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		1249		1250		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		5381		5382		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254		1255		1256		M.3.c.

1. For the \$300 million 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*. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of *June 30, 2020*.

2. Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

## Schedule RC-N—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166		F167		F168		M.3.d.
<i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>							
• banks with \$300 million or more in total assets							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	1594		1597		1583		M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240		C241		C226		M.5.
6. Not applicable							
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>							
7. Additions to nonaccrual assets during the previous six months .....					C410		M.7.
8. Nonaccrual assets sold during the previous six months .....					C411		M.8.
Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): <sup>2</sup>							
a. Outstanding balance.....	L183		L184		L185		M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	L186		L187		L188		M.9.b.

1. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

2. Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

**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 .....		Number			M.1.a.(2)
		F050			
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 .....		Number			M.1.b.(2)
		F052			
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.....		Number			M.1.c.(2)
		F046			
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 .....		Number			M.1.d.(2)
		F048			
<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 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:					
			RCON	FDIC Cert. No.	
TEXT A545			A545		M.3.

4. and 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—Servicing, Securitization, and Asset Sale Activities

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans		(Columns B - F) Not applicable		(Column G) All Other Loans, All Leases, and All Other Assets		
	RCON	Amount	RCON	Amount	RCON	Amount	
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	B705				B711		1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....	HU09				HU15		2.
3. Not applicable							
4. Past due loan amounts included in item 1:							
a. 30–89 days past due .....	B733				B739		4.a.
b. 90 days or more past due .....	B740				B746		4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs .....	RIAD				RIAD		
b. Recoveries .....	B747				B753		5.a.
	B754				B760		5.b.
<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 .....					RCON		
7. and 8. Not applicable					HU19		6.
<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 .....	RCON						
	B776				B782		9.
<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 ...	B783				B789		10.
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	B790				B796		11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	B797				B803		12.

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	RCON	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 enhancement .....		B804		M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancement .....		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 G <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.