FFIEC 041 Draft Reporting Form for Call Report Revisions Proposed to Take Effect September 30, 2023

The following draft reporting form, which is subject to change, present the pages from the FFIEC 041 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget (OMB). These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notice published in the Federal Register on February 21, 2023 (see FIL-7-2023, dated February 22, 2023). As discussed in the agencies' final PRA Federal Register notice published in the Federal Register on May XX, 2023, the agencies are proceeding with the revisions to the FFIEC 041 Call Report, with certain modifications.

The initial and final PRA Federal Register notices and draft redlined instructions for these proposed revisions to the FFIEC 041 Call Report are available on the FFIEC webpage for the FFIEC 041 Call Report.

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Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business September 30, 2023

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

(20230930) (RCON 9999)

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the FFIEC 031.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

	Director (Trustee)
Signature of Chief Financial Officer (or Equivalent)	Director (Trustee)
Signature of other financial officer (of Equivalent)	
Date of Signature	Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

FDIC Certificate Number					
	(RSSD 9050)))

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

Legal Title of Bank (RSSD 9017)	
City (RSSD 9130)	
State Abbreviation (RSSD 9200)	Zip Code (RSSD 9220)
Legal Entity Identifier (LEI)	
(Report only if your institution already has	an LEI.) (RCON 9224)

54.60

The estimated average burden associated with this information collection is 55.53 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Schedule RI—Continued

Memoranda

		Year-to-date	7
Dollar Amounts in Thousands	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.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets ¹			
2. Income from the sale and servicing of mutual funds and annuities	0.404		
(included in Schedule RI, item 8)	8431		M.
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		М.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.	4010		IVI.
(included in Schedule RI, item 1.d.(3))	4507		Т м.
5. Number of full-time equivalent employees at end of current period		Number	┤ ''''
(round to nearest whole number)	4150		М.
Namarandum itam 6 ia ta ha camplatad bull			
lemorandum item 6 is to be completed by:¹ ■ 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			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers	Г	Amount	-
(included in Schedule RI, item 1.a.(5))	4024	,	┧ м.
7. If the reporting institution has applied push down accounting this calendar year, report the date	RIAD	Date	† '``
of the institution's acquisition (see instructions) ²	9106		Т м.
8. Not applicable	,		
demorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more total assets. ¹			
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.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890		M.
1emorandum item 10 is to be completed by banks with \$300 million or more in total assets.1			
0. Credit losses on derivatives (see instructions)	A251		М
1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD	Yes No	
for the current tax year?	A530		M.
demorandum item 12 is to be completed by banks that are required to complete Schedule			
PC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June			
nd December reports only.			
2. 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.
O Net controlle	. 220		_ IVI

12. Not applicable

^{1.} The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the *June 30, 2021*, Report of Condition.

^{2.} Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2022*, would report *20220301*.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	(Column A) (Column B) Fair Value of Acquired Loans and Leases at Acquisition Date (Column B) Gross Contractual Amounts Receivable at Acquisition Date			Acc Contra	(Column C) est Estimate at quisition Date of actual Cash Flows Expected to be Collected		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition							
dates in the current calendar year:1	G091		G092		G093		M.12.a.
a. Loans secured by real estate	G091		G092		G095		
b. Commercial and industrial loans	G094		G093		G090		M.12.b.
c. Loans to individuals for household, family,	G097		G098		G099		M 12 o
and other personal expenditures	G100		G101		G102		M.12.c.
d. All other loans and all leases	G 100		10101		0102		M.12.d.
		Dollar	Amour	nts in Thousands	RCON	Amount	
other land loans (as reported in Schedule RC-C, F sum of tier 1 capital (as reported in Schedule RC-I and lease losses or the allowance for credit losses reported in Schedule RC, item 4.c) as of the precedular as Amount of loans that provide for the use of in (included in Schedule RC-C, Part I, item 1.a, b. Amount of interest capitalized from interest research.	R, Part s on loa eding l loans v terest r column	I, item 26) plus the sense and leases, as December 31 reposition interest reserves B)	e allow applic ort dan	vance for loan able (as te.	G376		M.13.a.
and other land loans that is included in interest and fee income on loans during the quarter				RIAD			
(included in Schedule RI, item 1.a.(1)(b))				G377		M.13.b.	
Memorandum item 14 is to be completed by all bank	KS.				RCON		
14. Pledged loans and leases					G378		M.14.
Memorandum item 15 is to be completed for the De	cembe	r report only.					
15. Reverse mortgages:a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):							
(1) 11 11 11 11 11 11 11 11 11 11 11 11 1							M.15.a. (1)
(2) Proprietary reverse mortgages					J467		M.15.a.(2)
b. Estimated number of reverse mortgage loan							
from whom compensation has been receive	d for se	ervices performed	ın con	nection with	Г	Nicons	
the origination of the reverse mortgages:	4)				20000	Number	
(1) Home Equity Conversion Mortgage (HECI					XXXX		M.15.b. (1)
(2) Proprietary reverse mortgages	J469		M.15.b.(2)				

^{1.} Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
15. c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	XXXX		M.15.c. (1)
(2) Proprietary reverse mortgages	J471		M.15.c.(2)
Memorandum item 16 is to be completed by all banks.			
16. Revolving, open-end loans secured by 1–4 family residential properties and extended			
under lines of credit that have converted to non-revolving closed-end status (included in			
item 1.c.(1) above)	LE75		M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt			
Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding	LG24		M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans	LG25		M.17.b.

Schedule RC-F—Other Assets¹

Dollar	r Amounts in Thousands	RCON	Amount]
1. Accrued interest receivable ²		B556		1.
2. Net deferred tax assets ³		2148		2.
3. Interest-only strips receivable (not in the form of a security) ⁴		HT80		3.
4. Equity investments without readily determinable fair values ⁵		1752		4.
5. Life insurance assets:]
a. General account life insurance assets		K201		5.a.
b. Separate account life insurance assets		K202		5.b.
c. Hybrid account life insurance assets		K270		5.c.
6. All other assets]
(itemize and describe amounts greater than \$100,000 that exceed 25 percen	t of this item)	2168		6.
a. Prepaid expenses	2166			6.a.
b. Repossessed personal property (including vehicles)	1578			6.b.
c. Derivatives with a positive fair value held for purposes other than				
tradingd. Not applicable	C010			6.c.
d. FDIC loss-sharing indemnification assets				6.d.
e. Computer software	FT33			6.e.
f. Accounts receivable	FT34			6. f.
g. Receivables from foreclosed government-guaranteed mortgage loans	FT35			6.g.
h. TEXT 3549	3549			6.h.
i. TEXT 3550	3550			6. i.
j. TEXT 3551	3551			6. j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160		7.

^{1.} Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.

Schedule RC-G—Other Liabilities

Dollar	nts in Thousands	RCON	Amount		
1. a. Interest accrued and unpaid on deposits ¹			3645		1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payal	ole)		3646		1.b.
2. Net deferred tax liabilities ²			3049		2.
3. Allowance for credit losses on off-balance-sheet credit exposures ³			B557		3.
4. All other liabilities					
(itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)					4.
a. Accounts payable	3066				4.a.
b. Deferred compensation liabilities	C011				4.b.
c. Dividends declared but not yet payable	2932				4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012				4.d.
e. Operating lease liabilities	LB56				4.e.
f. TEXT 3552	3552				4. f.
g. TEXT 3553	3553				4.g.
h. TEXT 3554	3554				4.h.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		5.

^{1.} For savings banks, include "dividends" accrued and unpaid on deposits.

^{2.} Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.

^{3.} See discussion of deferred income taxes in Glossary entry on "income taxes."

^{4.} Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

^{5.} Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

^{2.} See discussion of deferred income taxes in Glossary entry on "income taxes."

^{3.} Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

Schedule RC-M—Continued

(2) Other construction loans and all land development and other land loans (4) Secured by farmland (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 (2) Closed end loans secured by 1 4 family residential properties: (a) Secured by first liens (4) Secured by multifamily (5 or more) residential properties (4) Secured by multifamily (5 or more) residential properties (4) Secured by monfarm nonresidential properties (5) Loans secured by ewner occupied nonfarm nonresidential properties (6) Loans secured by other nonfarm nonresidential properties (7) Loans secured by other nonfarm nonresidential properties (8) Loans secured by other nonfarm nonresidential p	a.(1)(a)(1) a.(1)(a)(2) a.(1)(b) a.(1)(c)(1) a.(1)(c)(2)(a) a.(1)(c)(2)(b) a.(1)(d)
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properties and extended under lines of credit. (2) Closed end loans secured by 1–4 family residential properties: (a) Secured by first liens. (b) Secured by junior liens. (d) Secured by multifamily (5 or more) residential properties. (1) Leans secured by owner occupied nonfarm nonresidential properties. (2) Loans secured by other nonfarm nonresidential properties. (5) All other loans and all leases. (6) All other loans and all leases. (7) Construction, land development, and other land. (8) Farmland. (9) Farmland. (1) Construction, land development, and other land. (2) Farmland. (3) 1–4 family residential properties. (4) Multifamily (5 or more) residential properties. (5) All other real estate owned included in Schedule. (6) Multifamily (5 or more) residential properties. (8) Multifamily (5 or more) residential properties.	a.(1)(c)(2)(a) a.(1)(c)(2)(b) a.(1)(d)
(2) Closed end loans secured by 1 - 4 family residential properties: (a) Secured by first liens	a.(1)(c)(2)(a) a.(1)(c)(2)(b) a.(1)(d)
(a) Secured by first liens (b) Secured by junior liens (d) Secured by multifamily (5 or more) residential properties (e) Secured by nonfarm nonresidential properties: (1) Loans secured by owner occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (5) All other loans and all leases (5) All other loans and all leases (1) Construction, land development, and other land (2) Farmland (3) 1 - 4 family residential properties (4) Multifamily (5 or more) residential properties (5) All other loans and other land (6) Farmland (7) Farmland (8) 13 b 13	a.(1)(c)(2)(b) a.(1)(d)
(b) Secured by junior liens	a.(1)(c)(2)(b) a.(1)(d)
(d) Secured by multifamily (5 or more) residential properties (e) Secured by nonfarm nonresidential properties: (1) Leans secured by owner-occupied nonfarm nonresidential properties (2) Leans secured by other nonfarm nonresidential properties (2) through (4) Not applicable (5) All other leans and all leases b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land (2) Farmland (3) 1 4 family residential properties (4) Multifamily (5 or more) residential properties (5) All other leans and all leases (6) All other leans and all leases (7) Construction, land development, and other land (8) Leans secured by owner-occupied nonfarm nonresidential properties (8) All other leans and all leases (9) All other leans and all leases (1) Construction leases (1) All other leans and all leases (1) All other leans and all leases (2) All other leans and all leases (3) All other leans and all leases (4) All other leans and all leases (5) All other leans and all lea	a.(1)(d)
(e) Secured by nonfarm nonresidential properties: (1) Loans secured by owner occupied nonfarm nonresidential properties	, , ,
(1) Loans secured by owner occupied nonfarm nonresidential properties	1 (1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties (2) through (4) Not applicable (5) All other loans and all leases. b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land (2) Farmland. (3) 1 4 family residential properties. (4) Multifamily (5 or more) residential properties. (5) All other loans and all leases. (6) All other loans and all leases. (7) K183 (8) H185 (8) H185 (8) H185 (9) H185 (1) Portion of covered other real estate owned included in Schedule	1.(1)(e)(1)
(2) through (4) Not applicable (5) All other loans and all leases. b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land. (2) Farmland. (3) 1 4 family residential properties. (4) Multifamily (5 or more) residential properties. K189 K189 13.b 13.b 13.Portion of covered other real estate owned included in Schedule	~・ヽ・ハ~ハ・ノ
(5) All other loans and all leases. b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land. (2) Farmland. (3) 1 4 family residential properties. (4) Multifamily (5 or more) residential properties. (5) All other loans and all leases. K183 (8) 43.b K187 (9) 413.b K189 (13.b K190 K190 K191 K191 K191 K191	a. (1)(e)(2)
b. Other real estate owned (included in Schedule RC, item 7): (1) Construction, land development, and other land (2) Farmland (3) 1 4 family residential properties (4) Multifamily (5 or more) residential properties (5) To more (1) To more (1	
(1) Construction, land development, and other land K187 13.b (2) Farmland K188 13.b (3) 1 4 family residential properties K189 13.b (4) Multifamily (5 or more) residential properties K190 13.b 13. Portion of covered other real estate owned included in Schedule K191 13.b	1.(5)
(2) Farmland K188 13.b (3) 1 4 family residential properties K189 13.b (4) Multifamily (5 or more) residential properties K190 13.b 13. Portion of covered other real estate owned included in Schedule K191 13.b	
(3) 1 4 family residential properties K189 13.b (4) Multifamily (5 or more) residential properties K190 13.b 13. Portion of covered other real estate owned included in Schedule K191 13.b	>.(1)
(4) Multifamily (5 or more) residential properties. 13. Portion of covered other real estate owned included in Schedule 13. but 14.).(2)
13. Portion of covered other real estate owned included in Schedule).(3)
13.1 Ortion of covered other real estate owned included in Schedule	∍.(4)
).(5)
RC, item 7 that is protected by FDIC loss-sharing agreements	
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5)	
above that is protected by FDIC loss sharing agreements).(7) 13.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)).
d. Other assets (exclude FDIC loss sharing indemnification assets)	1.
Items 14.a and 14.b are to be completed annually in the December report only.	
14. Captive insurance and reinsurance subsidiaries:	
a. Total assets of captive insurance subsidiaries ¹	
b. Total assets of captive reinsurance subsidiaries ¹).

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

- 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) ...
 - 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? ...

RCON	1	Numbe	r	
L133				15.a
	Yes		No	
L135				15.b

^{1.} Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Number	
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers: a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	N523		16.a.
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.			
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:	Г	Amount	
(1) Estimated dollar value of international remittance transfers	N524	Number	16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	MM07	Number	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	MQ52		16.b.(3)
 U.S. Small Business Administration Paycheck Protection Program (PPP) loans² and the Federal Reserve PPP Liquidity Facility (PPPLF): 			
a. Number of PPP loans outstanding	LG26	Amount	17.a.
b. Outstanding balance of PPP loans	LG27		17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28		17.c.
remaining maturity of: (1) One year or less	LL59		17.d.(1)
(2) More than one yeare. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total	LL60		17.d.(2)
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	2207		10.a.
"Total assets for the leverage ratio" reported in Schedule RC R, Part I, item 30	LL58		18.b.

^{1.} Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

For purposes of this item 16, such transfers are referred to as international remittance transfers.

⁽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).

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.} Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a) (36) and (37)).

Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

		(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		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through							
8 above that are wholly or partially							
guaranteed by the U.S. Government, excluding							
loans and leases covered by loss-sharing							
agreements with the FDIC	K036		K037		K038		11.
a. Guaranteed portion of loans and							
leases included in item 11 above,							
excluding rebooked "GNMA loans"	K039		K040		K041		11.a.
b. Rebooked "GNMA loans" that have							
been repurchased or are eligible for							
repurchase included in item 11 above	K042		K043		K044		11.b.
12. Louis and loudoo reported in items		covered loans					
		reported in					
loca charing agreements with the FDIC:		ve that is by loss-sharing					
		ts with the FDIC					
(1) Construction, land development,							
and other land loans:	K102		K103		K104		12.
(a) 1 4 family residential							
construction loans	K045		K046		K047		12.a.(1)(a)
(b) Other construction loans and all							()()
land development and other land							
loans	K048		K049		K050		12.a.(1)(b)
(2) Secured by farmland	K051		K052		K053		12.a.(2)
(3) Secured by 1 4 family residential							, ,
properties:							
(a) Revolving, open-end loans secured							
by 1 4 family residential properties							
and extended under lines of credit	K054		K055		K056		12.a.(3)(a)
(b) Closed end loans secured by							()()
1—4 family residential properties:							
(1) Secured by first liens			K058		K059		12.a.(3)(b)(1)
(2) Secured by junior liens			K061		K062		12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more)							
residential properties	K063		K064		K065		12.a.(4)
(5) Secured by nonfarm nonresidential							
properties:							
(a) Loans secured by owner-occupied							
nonfarm nonresidential properties	K066		K067		K068		12.a.(5)(a)
(b) Loans secured by other nonfarm							, , , ,
nonresidential properties			K070		K071		12.a.(5)(b)
b. through d. Not applicable							
e. All other loans and all leases			K088		K089		12.e.
f. Portion of covered loans and leases							
included in items 12.a through 12.e							
above that is protected by FDIC loss-							
- sharing agreements	K102		K103		K104		12. f.

Appendix A: Statutorily Mandated Full Review Line Items to be Removed

			MDRM		
Schedule	Line Item	Description	FFIEC 051	FFIEC 041	FFIEC 031
RI – Income	Memorandum	Noncash income from negative amortization on closed-	RIADF228	RIADF228	RIADF228
Statement	item 12	end loans secured by 1–4 family RIAD Amount	(reported December only)	(reported June and	
		residential properties (included in Schedule RI, item 1.a.(1)(a)(1))		December)	
RC-F – Other Assets	Item 6.d	FDIC loss-sharing indemnification assets	RCONJ448 (reported June and December)	RCONJ448	RCFDJ448
RC-M – Memoranda	Item 13.a through 13.d	Assets covered by loss-sharing agreements with the FDIC Note: Item 13.b.(7) will be retained and renumbered to item 13.	Not Applicable	RCONK169, RCONK170, RCONK171, RCONK172, RCONK173, RCONK174, RCONK175, RCONK176, RCONK177, RCFDK183, RCONK187, RCONK188, RCONK189, RCONK190, RCONK191, RCONJ461, RCONJ462	RCONK169, RCONK170, RCONK171, RCONK172, RCONK173, RCONK174, RCONK175, RCONK176, RCONK177, RCFDK183, RCONK187, RCONK188, RCONK189, RCONK190, RCONK191, RCFNK260, RCFDJ461, RCFDJ462
RC-M – Memoranda	Items 18.a and 18.b	Money Market Mutual Fund Liquidity Facility (MMLF): a. Outstanding balance of assets purchased under the MMLF 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	RCONLL61, RCONLL58	RCONLL61, RCONLL58	RCONLL61, RCONLL58
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	Items 12.a through 12.e	Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC	Not Applicable	RCONK045, RCONK046, RCONK047, RCONK048, RCONK049, RCONK050, RCONK051, RCONK052, RCONK053, RCONK054, RCONK055, RCONK056, RCONK057, RCONK058, RCONK059, RCONK060, RCONK061, RCONK062, RCONK063, RCONK064, RCONK065, RCONK066,	RCONK045, RCONK046, RCONK047, RCONK048, RCONK049, RCONK050, RCONK051, RCONK052, RCONK053, RCONK054, RCONK055, RCONK056, RCONK057, RCONK058, RCONK059, RCONK060, RCONK061, RCONK062, RCONK063, RCONK064, RCONK065, RCONK066,

Appendix A: Statutorily Mandated Full Review Line Items to be Removed

			MDRM		
Schedule	Line Item	Description	FFIEC 051	FFIEC 041	FFIEC 031
				RCONK067, RCONK068,	RCONK067, RCONK068,
				RCONK069, RCONK070,	RCONK069, RCONK070,
				RCONK071, RCONK087,	RCONK071, RCFDK087,
				RCONK088, RCONK089	RCFDK088, RCFDK089
SU –	Item 9	FDIC Loss-Sharing Agreements	RCONFT17	Not Applicable	Not Applicable
Supplemental Information					
SU –	Item 9.a	Loans and leases covered by FDIC loss-sharing	RCONFT18	Not Applicable	Not Applicable
Supplemental Information		agreements			
SU –	Item 9.b.(1)	Past due and nonaccrual loans and leases covered by	RCONFT19, RCONFT20,	Not Applicable	Not Applicable
Supplemental	through 9.b.(3)	FDIC loss-sharing agreements:	RCONFT21		
Information		(1) Past due 30 through 89 days and still accruing(2) Past due 90 days or more and still accruing(3) Nonaccrual			
SU –	Item 9.c.(1)	Portion of past due and nonaccrual covered loans and	RCONK102	Not Applicable	Not Applicable
Supplemental		leases that is protected by FDIC loss-sharing			
Information		agreements: (1) Past due 30 through 89 days and still accruing			
		Note: Items 9.c.(2) and 9.c.(3) are moved to Schedule RC-N, item 12.			
SU –	Item 9.d	Other real estate owned covered by FDIC loss-sharing	RCONFT22	Not Applicable	Not Applicable
Supplemental Information		agreements			
SU –	Item 9.e	Portion of covered other real estate owned that is	RCONK192	Not Applicable	Not Applicable
Supplemental Information		protected by FDIC loss-sharing agreements			

Appendix B: Statutorily Mandated Full Review Line Items to be Consolidated

			MDRM			
Schedule	Line Item	Description	FFIEC 051	FFIEC 041	FFIEC 031	
RC-C – Loans and Lease Financing Receivables, Part I	Memorandum item 15a. (collected December report on all 3 report forms)	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 (2) Proprietary reverse	Report RCONJ466 and RCONJ467 as one total line item	Report RCONJ466 and RCONJ467 as one total line item	Report RCONJ466 and RCONJ467 as one total line item	
RC-C – Loans and Lease Financing Receivables, Part I	Memorandum item 15.b (collected December report on all 3 report forms)	mortgages 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: (1) Home Equity Conversion Mortgage (HECM) reverse mortgages (2) Proprietary reverse mortgages	Report RCONJ468 and RCONJ469 as one total line item	Report RCONJ468 and RCONJ469 as one total line item	Report RCONJ468 and RCONJ469 as one total line item	
RC-C – Loans and Lease Financing Receivables, Part I	Memorandum item 15.c (collected December report on all 3 report forms)	Principal amount of reverse mortgage originations that have been sold during the year: (1) Home Equity Conversion Mortgage (HECM) reverse mortgages (2) Proprietary reverse mortgages	Report RCONJ470 and RCONJ471 as one total line item	Report RCONJ470 and RCONJ471 as one total line item	Report RCONJ470 and RCONJ471 as one total line item	