

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**

(20230930)
(RCON 9999)

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

 Signature of Chief Financial Officer (or Equivalent)

 Date of Signature

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)

 Director (Trustee)

 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~~ 54.60 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.

09/2023

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 assets¹</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:¹</i> | | | | | |
| <ul style="list-style-type: none"> • 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 (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) ² | 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.¹</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.¹</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? | A530 | Yes | No | | 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. |

12. Not applicable

- 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.
- 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) Fair Value of Acquired Loans and Leases at Acquisition Date | | (Column B) Gross Contractual Amounts Receivable at Acquisition Date | | (Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected | | |
|---|---|--------|--|--------|--|--------|---------|
| | RCON | Amount | RCON | Amount | RCON | Amount | |
| Dollar Amounts in Thousands | | | | | | | |
| <i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i> | | | | | | | |
| 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 | | | | | | | |
| a. Loans secured by real estate | G091 | | G092 | | G093 | | M.12.a. |
| b. Commercial and industrial loans | G094 | | G095 | | G096 | | M.12.b. |
| c. Loans to individuals for household, family, and other personal expenditures | G097 | | G098 | | G099 | | M.12.c. |
| d. All other loans and all leases | G100 | | G101 | | G102 | | M.12.d. |

| | Dollar Amounts in Thousands | | |
|---|-----------------------------|--------|------------|
| | RCON | Amount | |
| <i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i> | | | |
| 13. Construction, land development, and other land loans with interest reserves: | | | |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B) | G376 | | M.13.a. |
| b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) | RIAD | | |
| | G377 | | M.13.b. |
| <i>Memorandum item 14 is to be completed by all banks.</i> | | | |
| 14. Pledged loans and leases | RCON | | |
| | G378 | | M.14. |
| <i>Memorandum item 15 is to be completed for the December report only.</i> | | | |
| 15. Reverse mortgages: | | | |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): | | | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | XXXX | | M.15.a.(1) |
| (2) Proprietary reverse mortgages | J467 | | M.15.a.(2) |
| b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages: | | | |
| | | Number | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | 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 | J474 | | M.15.c.(2) |
| <i>Memorandum item 16 is to be completed by all banks.</i> | | | |
| 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. |
| <i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i> | | | |
| 17. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act: | | 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 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 percent 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 trading | | | | |
| d. | FDIC loss sharing indemnification assets | J448 | | | 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. | <small>TEXT 3549</small> | 3549 | | | 6.h. |
| i. | <small>TEXT 3550</small> | 3550 | | | 6.i. |
| j. | <small>TEXT 3551</small> | 3551 | | | 6.j. |
| 7. | Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | | 2160 | | 7. |

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
- 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.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

| | | Dollar Amounts 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 payable) | | 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) | | 2938 | | 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. | <small>TEXT 3552</small> | 3552 | | | 4.f. |
| g. | <small>TEXT 3553</small> | 3553 | | | 4.g. |
| h. | <small>TEXT 3554</small> | 3554 | | | 4.h. |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | | 2930 | | 5. |

- For savings banks, include "dividends" accrued and unpaid on deposits.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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

| Dollar Amounts in Thousands | RCON | Amount | |
|--|------|--------|-------------------|
| 13. Assets covered by loss-sharing agreements with the FDIC: | | | |
| a. Loans and leases (included in Schedule RC, items 4.a and 4.b): | | | |
| (1) Loans secured by real estate: | | | |
| (a) Construction, land development, and other land loans: | | | |
| (1) 1-4 family residential construction loans | K169 | | 13.a.(1)(a)(1) |
| (2) Other construction loans and all land development and other land loans | K170 | | 13.a.(1)(a)(2) |
| (b) Secured by farmland | K171 | | 13.a.(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 | K172 | | 13.a.(1)(c)(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | |
| (a) Secured by first liens | K173 | | 13.a.(1)(c)(2)(a) |
| (b) Secured by junior liens | K174 | | 13.a.(1)(c)(2)(b) |
| (d) Secured by multifamily (5 or more) residential properties | K175 | | 13.a.(1)(d) |
| (e) Secured by nonfarm nonresidential properties: | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | K176 | | 13.a.(1)(e)(1) |
| (2) Loans secured by other nonfarm nonresidential properties | K177 | | 13.a.(1)(e)(2) |
| (2) through (4) Not applicable | | | |
| (5) All other loans and all leases | K183 | | 13.a.(5) |
| b. Other real estate owned (included in Schedule RC, item 7): | | | |
| (1) Construction, land development, and other land | K187 | | 13.b.(1) |
| (2) Farmland | K188 | | 13.b.(2) |
| (3) 1-4 family residential properties | K189 | | 13.b.(3) |
| (4) Multifamily (5 or more) residential properties | K190 | | 13.b.(4) |
| 13. Portion of covered other real estate owned included in Schedule RC, item 7 that is protected by FDIC loss-sharing agreements | K191 | | 13.b.(5) |
| (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 | K192 | | 13.b.(7) 13. |
| c. Debt securities (included in Schedule RC, items 2.a and 2.b) | J464 | | 13.c. |
| d. Other assets (exclude FDIC loss-sharing indemnification assets) | J462 | | 13.d. |
| <i>Items 14.a and 14.b are to be completed annually in the December report only.</i> | | | |
| 14. Captive insurance and reinsurance subsidiaries: | | | |
| a. Total assets of captive insurance subsidiaries ¹ | K193 | | 14.a. |
| b. Total assets of captive reinsurance subsidiaries ¹ | K194 | | 14.b. |
| <i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i> | | | |
| 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) ... | RCON | Number | |
| | L133 | | |
| 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? .. | | Yes | No |
| | L135 | | |

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 | |
|---|-----------------------------|-----------------|--------|------------------|
| <i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i> | | | | |
| 16. International remittance transfers offered to consumers: ¹ | | | | |
| a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date..... | | N523 | | 16.a. |
| <i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i> | | | | |
| b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date: | | | Amount | |
| (1) Estimated dollar value of international remittance transfers | | N524 | | 16.b.(1) |
| (2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception | | 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) |
| 17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF): | | | | |
| a. Number of PPP loans outstanding | | LG26 | | 17.a. |
| b. Outstanding balance of PPP loans | | LG27 | Amount | 17.b. |
| c. Outstanding balance of PPP loans pledged to the PPPLF | | LG28 | | 17.c. |
| d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of: | | | | |
| (1) One year or less..... | | LL59 | | 17.d.(1) |
| (2) More than one year | | LL60 | | 17.d.(2) |
| e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30 | | LL57 | | 17.e. |
| 18. Money Market Mutual Fund Liquidity Facility (MMLF): | | | | |
| a. Outstanding balance of assets purchased under the MMLF | | LL61 | | 18.a. |
| b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30 | | LL58 | | 18.b. |

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

| 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 | |
| 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. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC: | | | | | | | |
| a. Loans secured by real estate: | | | | | | | |
| (1) Construction, land development, and other land loans: | | | | | | | |
| (a) 1-4 family residential construction loans | K102 | | K103 | | K104 | | 12. |
| (b) Other construction loans and all land development and other land loans | K045 | | K046 | | K047 | | 12.a.(1)(a) |
| (2) Secured by farmland | K048 | | K049 | | K050 | | 12.a.(1)(b) |
| (3) Secured by 1-4 family residential properties: | K051 | | K052 | | K053 | | 12.a.(2) |
| (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 | K057 | | K058 | | K059 | | 12.a.(3)(b)(1) |
| (2) Secured by junior liens | K060 | | 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 | K069 | | K070 | | K071 | | 12.a.(5)(b) |
| b. through d. Not applicable | | | | | | | |
| e. All other loans and all leases | K087 | | 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. |

Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC

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

| Schedule | Line Item | Description | MDRM | | |
|--|-------------------------|---|--|---|---|
| | | | FFIEC 051 | FFIEC 041 | FFIEC 031 |
| RI – Income Statement | Memorandum item 12 | Noncash income from negative amortization on closed-end loans secured by 1–4 family RIAD Amount residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) | RIADF228 (reported December only) | RIADF228 (reported June and December) | RIADF228 |
| 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

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

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

| Schedule | Line Item | Description | MDRM | | |
|--|--|--|---|---|---|
| | | | 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 mortgages | 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) | 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 |