

FFIEC 051
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 051 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget (OMB). These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notice published 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 June 13, 2023, the agencies are proceeding with the revisions to the FFIEC 051 Call Report, with certain modifications.

The initial and final PRA Federal Register notice and draft redlined instructions for these proposed revisions to the FFIEC 051 Call Report are available on the [FFIEC webpage for the FFIEC 051 Call Report](#).

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Schedule RI—Continued

Memoranda

	Year-to-date		
Dollar Amounts in Thousands			
1. and 2. Not applicable			
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:</i> ¹			
<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))	RIAD	Amount	M.6.
	4024		
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD	Date	M.7.
	9106		
8. through 10. Not applicable			
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		
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 annually in the December report only.			
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))	RIAD	Amount	M.12.
13. Not applicable	F228		
<i>Memorandum item 14 is to be completed semiannually in the June and December reports only.</i>			
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) ³	J321		M.14.
<i>Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets¹ 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. 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.

3. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 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)	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	PR04		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	PR05		M.15.b.(1)
(2) Proprietary reverse mortgages	J469		M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	PR06		M.15.c.(1)
(2) Proprietary reverse mortgages	J474		M.15.c.(2)
<i>Memorandum item 16 is to be completed by all banks in the June and December reports only.</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.
b. Outstanding balance of Section 4013 loans	LG25	Amount	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.
<i>Items 6.a through 6.j are to be completed semiannually in the June and December reports only.</i>					
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 ...	C010			6.c.
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</small> 3549	3549			6.h.
i.	<small>TEXT</small> 3550	3550			6.i.
j.	<small>TEXT</small> 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.
- 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.

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.
<i>Items 4.a through 4.h are to be completed semiannually in the June and December reports only.</i>					
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</small> 3552	3552			4.f.
g.	<small>TEXT</small> 3553	3553			4.g.
h.	<small>TEXT</small> 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. 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

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

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

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 item 11 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. Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC			K103		K104		12.

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	
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>							
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.

Schedule SU—Continued

All institutions must complete the indicator questions with either a "Yes" or a "No." For questions for which the response is "Yes," the corresponding items must be completed.

		Dollar Amounts in Thousands			
		RCON	Yes	No	
Credit Card Lending Specialized Items					
8.	Does the institution, together with affiliated institutions, have outstanding credit card receivables that exceed \$500 million as of the report date or is the institution a credit card specialty bank as defined for Uniform Bank Performance Report purposes?	FT16			8.
			Amount		
a.	Outstanding credit card fees and finance charges included in credit cards to individuals for household, family, and other personal expenditures (retail credit cards)	C391			8.a.
		RIAD			
b.	Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389			8.b.
c.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ¹	C390			8.c.
d.	Uncollectible retail credit card fees and finance charges reversed against year-to-date income	C388			8.d.
FDIC Loss Sharing Agreements					
		RCON	Yes	No	
9.	Does the institution have assets covered by FDIC loss sharing agreements?	FT17			9.
			Amount		
a.	Loans and leases covered by FDIC loss sharing agreements	FT18			9.a.
b.	Past due and nonaccrual loans and leases covered by FDIC loss sharing agreements:				
	(1) Past due 30 through 89 days and still accruing	FT19			9.b.(1)
	(2) Past due 90 days or more and still accruing	FT20			9.b.(2)
	(3) Nonaccrual	FT21			9.b.(3)
c.	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	K102			9.c.(1)
	* (2) Past due 90 days or more and still accruing	K103			9.c.(2)
	* (3) Nonaccrual	K104			9.c.(3)
d.	Other real estate owned covered by FDIC loss sharing agreements	FT22			9.d.
e.	Portion of covered other real estate owned that is protected by FDIC loss sharing agreements	K102			9.e.

1. Institutions that have adopted ASU 2016-13 should report in item 8.c the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

*Note: 9.c.(2) and 9.c.(3) are moved to Schedule RC-N, item 12, columns B and C.

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