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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Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion—FFIEC 051

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

Signature of Chief Financial Officer (or Equivalent)

Submission of Reports

Date of Signature

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)

(20230930) (RCON 9999)

This report form is to be filed by banks with domestic offices only and total assets less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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)

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)

The estimated average burden associated with this information collection is 35.38 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

34.41

Schedule RI—Continued

Memoranda

	Ye	ear-to-dat	e
Dollar Amounts in Thousands	-	Amou	
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		
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		
5. Number of full-time equivalent employees at end of current period		Numb	er
(round to nearest whole number)	4150		
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	RIAD	Amou	ınt
(included in Schedule RI, item 1.a.(5))	4024		
7. If the reporting institution has applied pushdown accounting this calendar year, report the date	RIAD	Date	Э
of the institution's acquisition (see instructions) ²	9106		
8. through 10. Not applicable			
1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD Y	'es	No
for the current tax year?	A530		
2C-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December eport only. 2. Noncash income from negative amortization on closed end loans secured by 1—4 family	RIAD	Amou	ınt
residential properties (included in Schedule RI, item 1.a.(1)(a))			
3. Not applicable			
demorandum item 14 is to be completed semiannually in the June and December reports only.			
4. 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		
demorandum 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.			
5. 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		
b. Consumer account periodic maintenance charges levied on those transaction account and	11002		
nontransaction savings account deposit products intended primarily for individuals			
for personal, household, or family use	H033		
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		
	H035		

^{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	
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.			
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	RIAD		
(included in Schedule RI, item 1.a.(1)(b))	G377		M.13.b.
Memorandum item 14 is to be completed by all banks.	RCON		
14. Pledged loans and leases	G378		N 44
14. Pleaged loans and leases	G376		M.14.
Memorandum item 15 is to be completed for the December report only.			
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	J471		M.15.c.(2)
Memorandum item 16 is to be completed by all banks in the June and December reports only.			
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	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.
Items 6.a through 6.j are to be completed semiannually in the June and December 6. All other assets	ber reports only.			
(itemize and describe amounts greater than \$100,000 that exceed 25 percent	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 trading	C010			6.c.
d. FDIC loss sharing indomnification assets e. Computer software	J448			6.d.
c. 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.
- 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 payal	ble)	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.
Items 4.a through 4.h are to be completed semiannually in the June and Decem	ber reports only.			
(itemize and describe amounts greater than \$100,000 that exceed 25 percent		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. 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.} 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		Yes No	
quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135		15.b.
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: ¹			
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		Amount	
regulatory exceptions during the calendar year ending on the report date:	N524	Amount	10 h (1)
(1) Estimated dollar value of international remittance transfers	11324	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	IVIIVIO7		10.0.(2)
applied the permanent covered third-party fee exception	MQ52		16.b.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans² and	WIGOZ		10.0.(3)
the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding	LG26		17.a.
g		Amount	1
b. Outstanding balance of PPP loans	LG27		17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28		17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a			
remaining maturity of:			
(1) One year or less	LL59		17.d.(1)
(2) More than one year	LL60		17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total			
assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57		17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF	LL61		18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total			
assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL58		18.b.

^{1.} 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.

	30	Column A) Past due through 89 ays 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. Portion of covered loans and leases reported in item			K103		K104		12.
9 above that is protected by loss-sharing agreements							
with the FDIC		Column A)		(Column B)		(Column C)	
Memoranda	30	Past due through 89		Past due 90 days or more		Nonaccrual	
		ays and still		and still			
	_	accruing		accruing			
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Memorandum items 1.a.(1) through 1.f.(5) are to			<u> </u>		<u> </u>		
be completed semiannually in the June and							
December reports only. Memorandum item 1.g is							
to be completed quarterly.							
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	K105		K106		K107		M 1 0 (1)
loans(2) Other construction loans and all land	100		100		107		M.1.a.(1)
development and other land loans	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family residential	11100		11100		101		IVI. 1.a.(2)
properties	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more)	1 001		1 002		1 000		IVI. I.D.
residential properties	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential			2		11110		IVI. I.C.
properties:							
(1) Loans secured by owner-occupied							
nonfarm nonresidential properties	K114		K115		K116		M.1.d.(1)
(2) Loans secured by other nonfarm			11110		1.1.10		IVI. 1.U.(1)
nonresidential properties	K117		K118		K119		M.1.d.(2)
e. Commercial and industrial loans	K257		K258		K259		M.1.d.(2)
5. Oominicidal and muustial loans	5,		1		1.1200		IVI. I.G.

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			Г		
defined for Uniform Bank Performance Report purposes?	FT16				8.
			mount		
a. Outstanding credit card fees and finance charges included in credit cards to individuals for	C391		mount		0 -
household, family, and other personal expenditures (retail credit cards)	RIAD				8.a.
	C389				0 1-
b. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C369				8.b.
c. Amount of allowance for loan and lease losses attributable to retail credit card fees and	C390				0 -
finance charges ¹	C388				8.c.
d. Uncollectible retail credit card fees and finance charges reversed against year-to-date income	C300				8.d.
FDIC Loss-Sharing Agreements	RCON	Yes		No	
9. Does the institution have assets covered by FDIC loss sharing agreements?	FT17	103		NO	9.
9. Does the institution have assets covered by FDIC loss sharing agreements?	1 1 17		mount		9.
a. Loans and leases covered by FDIC loss-sharing agreements	FT18		inount		9.a.
b. Past due and nonaccrual loans and leases covered by FDIC loss sharing agreements:	1110				5.a.
(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.(1)
(3) Nonaccrual	FT21				9.b.(2)
c. Portion of past due and nonaccrual covered loans and leases that is protected by	1121				3.0.(3)
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.(1)
* (3) Nonaccrual	K104				9.c.(2)
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	K192				9.e.
c. 1 of the first of covered other real estate owned that is protected by 1 bio 1035 sharing agreements					3.0.

^{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

			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 -	Item 13.a	Assets covered by loss-sharing agreements with the	Not Applicable	RCONK169, RCONK170,	RCONK169, RCONK170,	
Memoranda	through 13.d	FDIC		RCONK171, RCONK172,	RCONK171, RCONK172,	
		N 1 1 42 1 77 111 1 1 1 1		RCONK173, RCONK174,	RCONK173, RCONK174,	
		Note: Item 13.b.(7) will be retained and renumbered to item 13.		RCONK175, RCONK176, RCONK177, RCFDK183,	RCONK175, RCONK176,	
		renumbered to item 13.		RCONK177, RCFDK183,	RCONK177, RCFDK183, RCONK187, RCONK188,	
				RCONK189, RCONK190,	RCONK189, RCONK190,	
				RCONK191, RCONJ461,	RCONK191, RCFNK260,	
				RCONJ462	RCFDJ461, RCFDJ462	
					No. 23.102) No. 23.102	
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,	RCONLL61, RCONLL58	RCONLL61, RCONLL58	RCONLL61, RCONLL58	
		item 30				
RC-N – Past Due	Items 12.a	Loans and leases reported in items 1 through 8 above	Not Applicable	RCONK045, RCONK046,	RCONK045, RCONK046,	
and Nonaccrual	through 12.e	that are covered by loss-sharing agreements with the FDIC		RCONKO47, RCONKO48,	RCONKO47, RCONKO48,	
Loans, Leases, and Other Assets		FDIC		RCONK049, RCONK050, RCONK051, RCONK052,	RCONK049, RCONK050, RCONK051, RCONK052,	
and Other Assets		¥		RCONK051, RCONK052,	RCONKOS3, RCONKOS4,	
				RCONK055, RCONK056,	RCONK055, RCONK056,	
				RCONK057, RCONK058,	RCONK057, RCONK058,	
				RCONK059, RCONK060,	RCONK059, RCONK060,	
				RCONK061, RCONK062,	RCONK061, RCONK062,	
				RCONK063, RCONK064,	RCONK063, RCONK064,	
				RCONK065, RCONK066,	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, RCONK069, RCONK070, RCONK071, RCONK087,	RCONK067, RCONK068, RCONK069, RCONK070, RCONK071, RCFDK087,
				RCONK088, RCONK089	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

			MDRM			
Schedule	Line Item	Description	FFIEC 051	FFIEC 041	FFIEC 031	
RC-C – Loans and	Memorandum	Reverse mortgages	Report RCONJ466 and	Report RCONJ466	Report RCONJ466 and RCONJ467	
Lease Financing	item 15a.	outstanding that are held	RCONJ467 as one total line	and RCONJ467 as	as one total line item	
Receivables, Part I	(collected	for investment (included in	item	one total line item		
	December	Schedule RC-C, item 1.c,				
	report on all 3	above):				
	report forms)	(1) Home Equity				
		Conversion Mortgage				
		(HECM) reverse mortgages				
		(2) Proprietary reverse				
		mortgages				
RC-C – Loans and	Memorandum	Estimated number of	Report RCONJ468 and	Report RCONJ468	Report RCONJ468 and RCONJ469	
Lease Financing	item 15.b	reverse mortgage loan	RCONJ469 as one total	and RCONJ469 as	as one total line item	
Receivables, Part I	(collected	referrals to other lenders	line item	one total line item		
	December	during the year from				
	report on all 3	whom compensation has				
	report forms)	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				
RC-C – Loans and	Memorandum	Principal amount of	Report RCONJ470 and	Report RCONJ470	Report RCONJ470 and RCONJ741	
Lease Financing	item 15.c	reverse mortgage	RCONJ471 as one total	and RCONJ471 as	as one total line item	
Receivables, Part I	(collected	originations that have	line item	one total line item		
	December	been sold during the year:				
	report on all 3	(1) Home Equity				
	report forms)	Conversion Mortgage				
		(HECM) reverse mortgages				
		(2) Proprietary reverse				
		mortgages				