

FFIEC 031
Draft Reporting Form for Call Report Revisions
Proposed to Take Effect Beginning with the
June 30, 2024, Report Date

The following draft reporting form, which is subject to change, presents the pages from the FFIEC 031 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget.

These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notices published in the Federal Register on September 28, 2023 (see FIL-53-2023, dated October 2, 2023) and on December 27, 2023 (see FIL-68-2023, dated December 27, 2023).

As discussed in the agencies' final PRA Federal Register notice published on May 22, 2024, the agencies are proceeding with the revisions to the FFIEC 031 Call Report with certain modifications.

The initial and final PRA Federal Register notices and draft redlined instructions for these proposed revisions to the FFIEC 031 Call Report are available on the [FFIEC webpage for the FFIEC 031 Call Report](#).

Draft as of May 22, 2024

Table of Contents

Effective as of the June 30, 2024, Report Date

Schedule	Line Item	Description	Pages
RC-C—Loans and Lease Financing Receivables	Memorandum items 1.a through 1.g	Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):	4
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	Memorandum items 1.a through 1.g	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):	5-6
RC-O—Other Data for Deposit Insurance Assessments	Memorandum item 16	Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	7

Effective as of the December 31, 2024, Report Date

Schedule	Line Item	Description	Pages
Schedule RC-B – Securities	Memorandum item 7	7. Guaranteed by U.S. Government agencies or sponsored agencies included In Schedule RC-B, item 5.b	8-9
RC-C, Part I—Loans and Lease Financing Receivables	Items 9.a through 9.b.(2)	9. Loans to nondepository financial institutions and other loans: a. Loans to nondepository financial institutions b. Other loans (1) Loans for purchasing or carrying securities, including margin loans (2) All other loans (exclude consumer loans	10
RC-C, Part I—Loans and Lease Financing Receivables	Memorandum item 10	10. Loans to nondepository financial institutions a. Loans to mortgage credit intermediaries b. Loans to business credit intermediaries c. Loans to private equity funds d. Loans to consumer credit intermediaries e. Other loans to nondepository financial institutions	11-12
Schedule RC-L – Derivatives and Off-Balance Sheet Items	Items 1.e.(2) through 1.e.(4)	1.e.(2) Loans to depository financial institutions 1.e.(3) Loans to nondepository financial institutions 1.e.(4) All other unused commitments	13-14
Schedule RC-L – Derivatives and Off-Balance Sheet Items	Item 1.e.(3)(a) through 1.e.(3)(f)	1.e.(3) Unused Commitments: Loans to nondepository financial institutions: a. Loans to mortgage credit intermediaries b. Loans to business credit intermediaries c. Loans to private equity funds d. Loans to consumer credit intermediaries e. Other loans to nondepository financial institutions	13-14
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	Memorandum item 9	9. Loans to nondepository financial institutions included in Schedule RC-N, item 7	15-16

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices—FFIEC 031

June 30, 2024

(20240630)

Report at the close of business ~~March 31, 2024~~

(20240331)

(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.

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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.

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.

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

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.

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.

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.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

FDIC Certificate Number
(RSSD 9050)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI.) (RCON 9224)

86.12

The estimated average burden associated with this information collection is 84.53 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 RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563				9.
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545		9.b.(1)
(2) All other loans (exclude consumer loans)			J451		9.b.(2)
10. Lease financing receivables (net of unearned income):			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123		2123		11.
12. Total loans and leases held for investment and held for sale ¹ (item 12) Loan modifications to borrowers experiencing financial difficulty	2122		2122		12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans	K158		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162		M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile)	K163		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K164		M.1.e.(2)
f. All other loans loan modifications to borrowers experiencing financial difficulty (include loans to individuals for household, family, and other personal expenditures)	K165		M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices	RCON K166		M.1. f.(1)
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers	K168		M.1. f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit card	K098		M.1. f.(4)(a)
(b) Automobile loans	K203		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204		M.1. f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)	HK25		M.1. g.

1. For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

Schedule RC-N—Continued

Memoranda

	(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
Loan modifications to borrowers experiencing financial difficulty						
Dollar Amounts in Thousands						
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 in domestic offices:						
(1) 1–4 family residential construction loans	K105		K106		K107	
(2) Other construction loans and all land development and other land loans	K108		K109		K110	
b. Loans secured by 1–4 family residential properties in domestic offices	F661		F662		F663	
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111		K112		K113	
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114		K115		K116	
(2) Loans secured by other nonfarm nonresidential properties	K117		K118		K119	
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile)	K120		K121		K122	
(2) To non-U.S. addressees (domicile)	K123		K124		K125	
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	K126		K127		K128	
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>						
(1) Loans secured by farmland in domestic offices	RCON K130		RCON K131		RCON K132	
(2) Not applicable						
(3) Loans to finance agricultural production and other loans to farmers	RCFD K138		RCFD K139		RCFD K140	
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards	K274		K275		K276	
(b) Automobile loans	K277		K278		K279	
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K280		K281		K282	

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) ¹	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		6559		6560		M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		1249		1250		M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		C241		C226		M.5.

loan modifications to borrowers experiencing financial difficulty

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529		3530		M.6.

Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410		M.7.
8. Nonaccrual assets sold during the previous six months	C411		M.8.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCFD	Amount
<p><i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i></p>			
<p>16. Portion of loans restructured in troubled debt restructurings loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)</p>		L189	
<p><i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i></p>			
<p>17. Selected fully consolidated data for deposit insurance assessment purposes:</p>			
<p>a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....</p>		L194	
<p>b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....</p>		L195	
<p>c. Unsecured "Other borrowings" with a remaining maturity of one year or less</p>		L196	
<p>d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid</p>		RCON L197	

DRAFT

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838		B839		B840		B841		M.5.a.
b. Home equity lines	B842		B843		B844		B845		M.5.b.
c. Automobile loans	B846		B847		B848		B849		M.5.c.
d. Other consumer loans ...	B850		B851		B852		B853		M.5.d.
e. Commercial and industrial loans	B854		B855		B856		B857		M.5.e.
f. Other	B858		B859		B860		B861		M.5. f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
a. Trust preferred securities issued by financial institutions	G348		G349		G350		G351		M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352		G353		G354		G355		M.6.b.
c. Corporate and similar loans	G356		G357		G358		G359		M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360		G361		G362		G363		M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs...	G364		G365		G366		G367		M.6.e.
f. Diversified (mixed) pools of structured financial products	G368		G369		G370		G371		M.6. f.
g. Other collateral or reference assets	G372		G373		G374		G375		M.6.g.

Insert A →

1. The \$10 billion asset-size test is based on the total assets reported on the *June 30, 2023*, Report of Condition.

Insert A – Schedule RC-B

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	XXXX		XXXX		XXXX		XXXX	

M.7

DRAFT

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563				9.
a. Loans to nondepository financial institutions	XXXX		J454		9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) ←, including margin loans	XXXX		1545		9.b.(1)
(2) All other loans (exclude consumer loans)	XXXX		J451		9.b.(2)
10. Lease financing receivables (net of unearned income):			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123		2123		11.
12. Total loans and leases held for investment and held for sale ¹ (item 12, loan modifications to borrowers experiencing financial difficulty* .b) ..	2122		2122		12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans	K158		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162		M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile)	K163		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K164		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	loan modifications to borrowers experiencing financial difficulty* K165		M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices	RCON K166		M.1. f.(1)
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers	K168		M.1. f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit card	K098		M.1. f.(4)(a)
(b) Automobile loans	K203		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204		M.1. f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)	loan modifications to borrowers experiencing financial difficulty* HK25		M.1. g.

1. For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

*The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>				
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....				
		F230		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties				
		F231		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....				
		F232		M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....				
		F577		M.9.
10. and 11. Not applicable				

Insert B

	(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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<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 considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
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.

Insert B

Memorandum items 10.a through 10.e are to be completed by institutions with \$10 billion or more in total assets.¹

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	10. Loans to nondepository financial institutions:				
a. Loans to mortgage credit intermediaries.....	XXXX		XXXX		M.10.a
b. Loans to business credit intermediaries.....	XXXX		XXXX		M.10.b
c. Loans to private equity funds.....	XXXX		XXXX		M.10.c
d. Loans to consumer credit intermediaries.....	XXXX		XXXX		M.10.d
e. Other loans to nondepository financial institutions.....	XXXX		XXXX		M.10.e

DRAFT

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition

Schedule RC-L—Derivatives and Off-Balance-Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines				3814		1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices				RCON		1.a.(1)
				HT72		
				RCFD		
b. Credit card lines				3815		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines¹ (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).</i>						
(1) Unused consumer credit card lines				J455		1.b.(1)
(2) Other unused credit card lines				J456		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1–4 family residential construction loan commitments				F164		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments				F165		1.c.(1)(b)
(2) NOT secured by real estate				6550		1.c.(2)
d. Securities underwriting				3817		1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans				J457		1.e.(1)
(2) Loans to financial institutions				J458		1.e.(2)
(4) All other unused commitments				J459		1.e.(4)
2. Financial standby letters of credit.....						
				3819		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of financial standby letters of credit conveyed to others.....		3820				2.a.
3. Performance standby letters of credit						
				3821		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of performance standby letters of credit conveyed to others		3822				3.a.
4. Commercial and similar letters of credit.....						
				3411		4.
5. Not applicable						
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....				3433		6.a.
b. Securities borrowed				3432		6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps		C968		C969		7.a.(1)
(2) Total return swaps		C970		C971		7.a.(2)
(3) Credit options		C972		C973		7.a.(3)
(4) Other credit derivatives		C974		C975		7.a.(4)

Insert C

1. The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2023, Report of Condition.

Insert C

Dollar Amounts in Thousands	RCFD	Amount	
(2) Loans to depository financial institutions.....	XXXX		1.e.(2)
(3) Loans to nondepository financial institutions.....	XXXX		1.e.(3)
<i>Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with \$10 billion or more in total assets.¹</i>			
(a) Loans to mortgage credit intermediaries.....	XXXX		1.e.(3)(a)
(b) Loans to business credit intermediaries.....	XXXX		1.e.(3)(b)
(c) Loans to private equity funds.....	XXXX		1.e.(3)(c)
(d) Loans to consumer credit intermediaries.....	XXXX		1.e.(3)(d)
(e) Other loans to nondepository financial institutions.....	XXXX		1.e.(3)(e)

DRAFT

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) ¹	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		6559		6560		M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		1249		1250		M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		C241		C226		M.5.

loan modifications to borrowers experiencing financial difficulty*

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529		3530		M.6.

Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410		M.7.
8. Nonaccrual assets sold during the previous six months	C411		M.8.

Insert D →

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

*The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

Insert D

	(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	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7						
	XXXX		XXXX		XXXX	

M.9.

DRAFT