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

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Effective as of the December 31, 2024, Report Date

Schedule	Line Item	Description	Pages
Schedule RC-B –	Memorandum	7. Guaranteed by U.S. Government agencies or sponsored	8-9
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RC-C, Part I—Loans	Items 9.a	9. Loans to nondepository financial institutions and other	10
and Lease Financing	through 9.b.(2)	loans:	
Receivables		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	
RC-C, Part I—Loans	Memorandum	10. Loans to nondepository financial institutions	11-12
and Lease Financing	item 10	a. Loans to mortgage credit intermediaries	
Receivables		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	
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Derivatives and Off-	through	financial institutions:	
Balance Sheet Items	1.e.(3)(f)	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	
RC-N – Past Due and	Memorandum	9. Loans to nondepository financial institutions included in	15-16
Nonaccrual Loans,	item 9	Schedule RC-N, item 7	
Leases, and Other			
Assets			

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

Report at the close of business March 31, 2024

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).

June 30, 2024

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

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		State Abbreviation (RSSD 9200)			Zip	o Co	de (RSS	SD 9	9220	2)									
	(RSSD 9050) Legal Entity Identifier (LEI				EI)															
																				Ι
		86.12		(Rep	port	only i	if yo	our ins	stituti	ion a	Irea	dy ł	nas a	an L	.EI.)	(RC	CON	922	24)	

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.

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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.

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)

Schedule RC-C—Continued

Part I—Continued		(Column A) Consolidated Bank		(Column B) Domestic Offices	
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:	1563				9.
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans:					
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 .b)	2122		2122		12.
Memoranda					1

Memoranda /

	Dollar Amounts in Thousands	RCON Amo	unt
1. Loans restructured in troubled debt restructurings that are in comp	bliance with their modified		
terms (included in Schedule RC-C, Part I, and not reported as pas	t due or nonaccrual in		
Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domes	tic offices:		
(1) 1–4 family residential construction loans		K158	M.1.a.(1)
(2) Other construction loans and all land development and othe	r 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 dom	estic offices	K160	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic office	es:		
(1) Loans secured by owner-occupied nonfarm nonresidential p	roperties	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 f	inancial difficulty		
(include loans to individuals for household, family, and other per	rsonal expenditures)	K165	M.1. f.
Itemize loan categories included in Memorandum item 1.f, above	that		
exceed 10 percent of total-loans restructured in troubled debt	inat		
restructurings that are in compliance with their modified terms			
(sum of Memorandum items 1.a through 1.f):			
(sum of memorandum tients 1.a through 1.1).	RCON		
(1) Loans secured by farmland in domestic offices			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		-	M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit ca			
and other consumer loans)		-	M.1. f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are		-	
modified terms (sum of Memorandum items 1.a.(1) through 1.f)		HK25	M.1. g.
loan modifications to borrowers experiencing financial difficulty			w.r. g.
Ioan modifications to borrowers experiencing intaricial difficulty			

^{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. 06/2024 4

Schedule RC-N—Continued

Memoranda

oan modifications to borrowers experiencing financial diffic		(Column A) Past due 30 through 89 days and still		(Column B) Past due 90 days or more and still		(Column C) Nonaccrual	
Dollar Amounts in Thousands	RCON	accruing Amount	DCON	accruing Amount	RCON	Amount	
1. Loans restructured in troubled debt	RCON	Amount	RCON	Amount	RCON	Amount	
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:	K105		K106		K107		
(1) 1–4 family residential construction loans	K105		K IUO		KIU7		M.1.a.(1)
(2) Other construction loans and all	1/100		1/100		K110		
land development and other land loans	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family	E004		FCCO		FCCO		
residential properties in domestic offices	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more)	164.4.4				144.40		
residential properties in domestic offices	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential							
properties in domestic offices:							
(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:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120		K121		K122		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123		K124		K125		M.1.e.(2)
f. All other loans (<i>include</i> loans to							
individuals for household, family, and							
other personal expenditures)	K126		K127		K128		M.1. f.
Itemize loan categories included in	oan mo	difications to borrow	ers exp	eriencing financial d	lifficulty		
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):							
(1) Loans secured by farmland in	RCON		RCON		RCON		
domestic offices	K130		K131		K132		M.1. f.(1)
(2) Not applicable							
(3) Loans to finance agricultural							
production and other loans to	RCFD		RCFD		RCFD		
farmers	K138		K139		K140		M.1. f.(3)
(4) Loans to individuals for household,							Wi. 1. 1.(0)
family, and other personal							
expenditures:							
(a) Credit cards	K274		K275		K276		M.1. f.(4)(a)
(b) Automobile loans	K277		K278		K279		M.1. f.(4)(a) M.1. f.(4)(b)
(c) Other (includes revolving credit plans							·····(+)(D)
other than credit cards, and other							
consumer loans)	K280		K281		K282		M.1. f.(4)(c)
001130111E1 10a113/	L1200		1.201		1.202		101.1.1.(4)(0)

Schedule RC-N—Continued

Memoranda—Continued

		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule	loan mo	odifications to borrow	/ers ex	periencing financial	difficulty		
RC-N, items 1 through 7, above (sum of							
Memorandum items 1.a.(1) through 1.f) ¹	HK26		HK27		HK28		M.1.g.
 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	A	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.
					1		
	30	(Column A) Past due through 89 days		(Column B) Past due 90 days or more			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	1		
6. Derivative contracts:				·]		
Fair value of amounts carried as assets	3529		3530] M.6		
Memorandum items 7 and 8 are to be completed s	emiani	nually in the June	and				1

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]
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
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)	L189		M.16.
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.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	L194		M.17.a.
 b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits). 	L195		M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196		M.17.c.
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	RCON		
accrued and unpaid	L197		M.17.d.

Schedule RC-B—Continued

Memoranda—Continued

Colar Amounts in Thousands Amonttace Cost Feat Value Fair Value Column D RCFD Amount Amount Column D Fair Value Dolar Amounts in Thousands far and far though 5 g are to be completed by bans with 310 bills or more in total assets : SCFD Amount RCFD Amount RCFD Amount S. Asset-backed securities (ABS) (for each column, sum of Memorandum tems 5 a through 5 f must equal Schedule RC-B, liem 5 a; a. Credit card receivable. B838 B839 B840 B841 M.5.a. D. Home equity lines. B842 B843 B844 B844 M.5.a. C. Automobile clasm. B850 B851 B852 B853 M.5.d. C. Componencial and industrial loans. B656 B859 B860 B861 M.5.f. G. Structured financial prod- ucts by underlying collat- eral or reference assets (for each colum, sum of Memorandum times & a through 6 graust equal Schedule RC-B, Item 5 b.): G322 G338 G364 G365 M.6.a. D. Trust preferred securities issued by reparate and reference assets (for each colum, sum of Memorandum times & a through 6 graust equal Schedule RC-B, Item 6 b.): G324 G336 G364 G365 M.6.a. D. Trust preferred securities issued by reparate a		Held-t	o-maturity	Availa	ble-for-sale	
Line Anionizad Cost Fair Value Aniorizad Cost Fair Value Memoardum items 5 a RCPD Amount RCPD Amount RCPD Amount Memoardum items 5 a RCPD Amount RCPD Amount RCPD Amount 6 g are to be completed by banks with 310 billion or more in total assets.' S. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5. a trough 5.f B33 B33 B33 B440 B441 M.5.a 0. Credit card receivables B34 B430 B440 B441 M.5.a 0. Other consumer loans B840 B453 B440 B454 M.5.a 0. Other consumer loans B840 B450 B451 M.5.a 1. Other consumer loans B840 B450 B451 M.5.a 1. Structured financial productives issued by financial institutions G340 G350 G351 M.5.a 1. Tust preferred securities issued by financial institutions G340 G352 G353 G351 M.5.a 1. Tust preferred securities issued by financial institutions </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>_</td>						_
Memorandum items 5.a Image 5 and 6 a through 6 g are to be completed by banks with 510 billion or more in total sessets." Image 5 a through 5.f.						
through 5 f and 6 a through 6 g are to be completed by more in total assets." seconded by barks with \$10 billion or more in total assets." seconded by barks with \$10 billion or more in total assets." seconded by barks with \$10 billion or more in total assets." B838 B839 B840 B841 M.5.a. S. 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 receivable		RCFD Amount	RCFD Amount	RCFD Amount	RCFD Amount	
G g are to be completed by banks with 310 billion or more in total assets.' S. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a house total receivables						
banks with \$10 billion or more in total assets : 5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.1 must equal Schedule RC-8, timn 5.a); a. Credit card receivables	•					
more in total assets.' 5. Asset-backed securities (ABS) (for each column, lems 5. although 5.1 a. Credit card B83 B833 B840 B841 M.5.a. a. Credit card B83 B833 B844 B845 M.5.b. a. Arcedit card B842 B843 B844 B846 M.5.a. c. Automobile loans B846 B847 B848 B849 M.5.d. c. Automobile loans B850 B851 B852 B853 M.5.d. c. Commercial and industrial loans B864 B855 B856 B857 M.5.d. f. Other B868 B855 B856 B857 M.5.d. f. Structured financial prod- ucts by underlying collat- eral or reference assets (for each column, sum of Memorandum items 6.a through 6 grust equal Schedule RC-B, Item 5.b.; G349 G350 G351 M.6.a. c. Corporate and securities issued by quaranteed by U.S. Government- sponsored enterprises (GSE5) G361 G362 G363 M.6.d. MSS not issued or quaranteed by U.S. Government- sponsored enterprises (GSE5) G364 G365 G366 G367 M.6.d.						
5. Asset-backed securities (ABS) (for each column, sum of Memorandum terms 5.a through 5.f must equal Schedule RC-B, item 5.a); a. Credit card receivables						
(ABS) (for each column, sum of Memorandum itemes 5 athrough 5 f must equal Schedule RC-B, item 5 a); B33 B33 B33 B33 B44 B44 M5.a. a. Credit card receivables	more in total assets. ¹					
sum of Memorandum items 5. a through 5.f must equal Schedule RC-B, item 5.a); B38 B339 B40 B41 M5.a, mst. equal Schedule RC-B, item 5.a); M5.a, B82 B840 B441 M5.a, M5.b, M5.b, C. Automobile loans	5. Asset-backed securities					
Items 5.a through 5.f must equal Schedule RC-B, Item 5.a); B38 B39 B840 B641 M.5.a. a. Credit card receivables B38 B39 B840 B641 M.5.a. b. Home equity lines B842 B843 B844 B846 M.5.a. c. Automobile loans B840 B841 B842 B843 B844 M.5.a. c. Other consumer loans B840 B855 B856 B857 M.5.e. c. Structured financial products B858 B859 B860 B661 M.5.e. c. Structured financial products B858 B859 B860 B661 M.5.e. c. Structured financial products B854 G340 G350 G351 M.5.e. schedule RC-B, Item 5.b.; a. Trust preferred G348 G340 G350 G351 M.6.a. b. Trust preferred G352 G353 G354 G359 M.6.b. investment fursts	(ABS) (for each column,					
must equal Schedule RC-B, item 5.a): a. Credit card receivables	sum of Memorandum					
RC-B, item 5.a): a. Credit card B838 B839 B840 B841 M.5.a. a. Credit card B842 B843 B844 B845 M.5.b. c. Automobile loans	items 5.a through 5.f					
a. Credit card c	must equal Schedule					
receivables B838 B839 B640 B641 M.5.a. b. Home equity lines B842 B843 B844 B844 B846 M.5.c. c. Automobile loans B850 B851 B852 B653 M.5.c. c. Commercial and industrial loans B854 B855 B856 B857 M.5.c. f. Other Commercial and industrial loans B854 B855 B856 B857 M.5.e. f. Other B858 B859 B860 B861 M.5.e. 6. Structured financial protection uots by underlying collat- eral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.): G348 G349 G350 G351 M.6.a. b. Trust preferred securities issued by real estate investment trusts	RC-B, item 5.a):					
b. Home equity lines B842 B843 B844 B845 M.5.b. c. Automobile loans B846 B847 B848 B848 B849 M.5.b. e. Commercial and industrial loans B850 B851 B852 B853 M.5.d. e. Commercial and industrial loans B854 B855 B856 B857 M.5.d. f. Other B858 B859 B866 B851 M.5.d. M.5.d. f. Other B858 B859 B866 B851 M.5.d. M.5.d. f. Other B858 B859 B866 B851 M.5.d. M.5.d. f. Other B858 B859 B860 B861 M.5.d. M.5.d. earl or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.): G348 G349 G350 G351 M.6.a. b. Trust preferred securities issued by francial institutions 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 insued or guaranteed	a. Credit card					
c. Automobile loans B846 B847 B649 B449 M.5.c. d. Other consumer loans B860 B851 B862 B853 M.5.c. e. Commercial and industrial loans B854 B855 B856 B857 M.5.c. f. Other B858 B859 B856 B856 B857 M.5.c. 6. Structured financial products uots by underlying collat- eral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.): G348 G349 G350 G351 M.6.a. b. Trust preferred securities issued by financial institutions G348 G349 G350 G351 M.6.a. c. Corporate and similar loans G352 G353 G354 G359 M.6.b. c. Corporate and similar loans G366 G367 G358 G359 M.6.c. Government- sponsored enterprises (GSEs) G364 G365 G366 G367 M.6.d. g. Other collateral or preference assets G368 G369 G370 G371 M.6.f.	receivables	B838	B839	B840	B841	M.5.a.
d. Other consumer loans B850 B851 B852 B853 M.5.d. e. Commercial and industrial loans	b. Home equity lines	B842	B843	B844	B845	M.5.b.
e. Commercial and industrial loans	c. Automobile loans	B846	B847	B848	B849	M.5.c.
industrial loans B854 B855 B856 B857 M.5.e. 6. Structured financial products urb y 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.c. c. Corporate and similar loans G366 G367 G358 G359 M.6.c. d. 1-4 family residential MBS roit issued or guaranteed by U.S. Government-sponsored enterprises (GSES) G360 G361 G362 G363 M.6.d. e. 1-4 family residential MBS roit issued or guaranteed by GSEs. G364 G365 G366 G367 M.6.d. g. Other collateral or guaranteed by GSEs. G364 G365 G366 G367 M.6.d. g. Other collateral or guaranteed sets G368 G369 G370 G371 M.6.f.	d. Other consumer loans	B850	B851	B852	B853	M.5.d.
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 G368 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 issued or guaranteed by GSEs. G364 G365 G366 G367 M.6.d. g. Other collateral or guaranteed by GSEs. G364 G365 G366 G367 M.6.d. g. Other collateral or reference assets G368 G369 G370 G371 M.6.f.	e. Commercial and					
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 financial institutions G348 G349 G350 G351 M.6.a. b. Trust preferred securities issued by financial institutions G352 G353 G354 G355 M.6.b. c. Corporate and similar loans	industrial loans	B854	B855	B856	B857	M.5.e.
ucts 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 institutionsG348G349G350G351M.6.a.b. Trust preferred securities issued by reinvestment trustsG348G349G350G351M.6.a.b. Trust preferred securities issued by real estate investment trustsG352G353G354G356M.6.b.c. Corporate and similar loansG356G357G358G359M.6.c.d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSES)G360G361G362G363M.6.d.e. 1-4 family residential MBS not issued or guaranteed by GSEs f. Diversified (mixed) pools of structured financial productsG364G365G366G367M.6.d.f. Diversified (mixed) pools of structured financial productsG368G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	f. Other	B858	B859	B860	B861	M.5. f.
eral 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 6348G349G350G351M.6.a.b. Trust preferred securities issued by real estate investment trusts G352G353G354G355M.6.a.c. Corporate and similar loansG356G357G358G359M.6.b.c. 1 - 4 family residential MBS not issued or guaranteed by GSEsG360G361G362G363M.6.d.f. Diversified (mixel) pools of structured financial products G 00ther collateral or reference assetsG362G363G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	6. Structured financial prod-					
(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 institutionsG348G349G350G351M.6.a.b. Trust preferred securities issued by real estate investment trustsG352G353G354G355M.6.b.c. Corporate and similar loans guaranteed by U.S. GOSESG360G351G358G359M.6.c.d. 1-4 family residential MBS not issued or guaranteed by GSEs f. Diversified (mixed) pools of structured financial productsG364G365G366G367M.6.c.d. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.d.c. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.d.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	ucts by underlying collat-					
Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):a. Trust preferred securities issued by financial institutions	eral or reference assets					
through 6.g must equal Schedule RC-B, item 5.b.):a.Trust preferred securities issued by financial institutionsG348G349G350G351M.6.a.b. Trust preferred securities issued by relestate investment trustsG348G349G350G351M.6.a.c. Corporate and similar loansG352G353G354G355M.6.b.c. Corporate and similar loansG356G357G358G359M.6.c.d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)G360G361G362G363M.6.d.e. 1-4 family residential MBS not issued or guaranteed by GSEs.G364G365G366G367M.6.e.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	(for each column, sum of					
Schedule RC-B, item 5.b.):a. Trust preferred securities issued by financial institutionsG348G349G350G351M.6.a.b. Trust preferred securities issued by real estate investment trustsG352G353G354G355M.6.b.c. Corporate and similar loansG356G357G358G359M.6.c.d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)	Memorandum items 6.a					
item 5.b.): a. Trust preferred securities issued by financial institutions b. Trust preferred securities issued by real estate investment trusts G348 G349 G349 G350 G350 G350 G350 G350 G351 M.6.a. G352 G352 G352 G353 G354 G355 G355 M.6.b. G356 G357 G358 G359 M.6.c. G358 G359 M.6.c.	through 6.g must equal					
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.a. 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.d. f. Diversified (mixed) pools of structured financial products G368 G369 M.6.d. M.6.f. g. Other collateral or reference assets G372 G373 G374 G375 M.6.g.	Schedule RC-B,					
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 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.d. 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.	item 5.b.):					
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 G352 G357 G358 G359 M.6.c. d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises 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.d. 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.	a. Trust preferred					
b. Trust preferred securities issued by real estate investment trusts C. Corporate and similar loans d. 1 – 4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs) f. 1 – 4 family residential MBS not issued or guaranteed by GSEs f. Diversified (mixed) pools of structured financial products g. Other collateral or reference assets G372 G372 G373 G374 G374 G374 G374 G374 G374 G375 M.6.c. C355 G355 G355 G355 G355 G355 G355 G355	securities issued by					
securities issued by real estate investment trusts	financial institutions	G348	G349	G350	G351	M.6.a.
by real estate investment trusts	b. Trust preferred					
investment trustsG352G353G354G355M.6.b.c. Corporate and similar loansG356G357G358G359M.6.c.d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)G360G361G362G363M.6.c.e. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.d.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	securities issued					
c. Corporate and similar loansG356G357G358G359M.6.c.d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)G360G361G362G363M.6.c.e. 1-4 family residential MBS not issued or guaranteed by GSEsG360G361G362G363M.6.d.e. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.d.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	by real estate					
similar loans	investment trusts	G352	G353	G354	G355	M.6.b.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)						
MBS issued or guaranteed by U.S. Government- sponsored enterprises (GSEs)		G356	G357	G358	G359	M.6.c.
guaranteed by U.S. Government- sponsored enterprises (GSEs)						
Government- sponsored enterprises (GSEs)						
sponsored enterprises (GSEs)Image: Construction G360G361G362G363M.6.d.e. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.d.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	.					
(GSEs)G360G361G362G363M.6.d.e. 1-4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.e.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.						
e. 1–4 family residential MBS not issued or guaranteed by GSEsG364G365G366G367M.6.e.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.						
MBS not issued or guaranteed by GSEsG364G365G366G367M.6.e.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.f.g. Other collateral or reference assetsG372G373G374G375M.6.g.	. ,	G360	G361	G362	G363	M.6.d.
guaranteed by GSEsG364G365G366G367M.6.e.f. Diversified (mixed) pools of structured financial productsG368G369G370G371M.6.e.g. Other collateral or reference assetsG372G373G374G375M.6.g.	-					
f. Diversified (mixed) r <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
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.		G364	G365	G366	G367	M.6.e.
financial products G368 G369 G370 G371 M.6. f. g. Other collateral or reference assets G372 G373 G374 G375 M.6.g.						
g. Other collateral or reference assets G372 G373 G374 G375		0000		0070	0074	_
reference assets G372 G373 G374 G375 M.6.g.	-	G368	G369	G370	G371	M.6. f.
	-	0070	0070	0074	0075	_
	Insert A	G3/2	G3/3	G3/4	63/5	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.

8

Insert A – Schedule RC-B

	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amort	ized Cost	Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	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		

Schedule RC-C—Continued

Part I—Continued		(Column A) Consolidated Bank		(Column B) Domestic Offices	
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount]
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					-

Memoranda

	Dollar Amounts in Thousands	RCON	Amount	7
1. Loans restructured in troubled debt restructurings that are in com	pliance with their modified	1		
terms (included in Schedule RC-C, Part I, and not reported as pas	st due or nonaccrual in			
Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domes	stic offices:			
(1) 1–4 family residential construction loans		K158		M.1.a.(1)
(2) Other construction loans and all land development and othe	r 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 don	nestic offices	K160		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offic	es:			
(1) Loans secured by owner-occupied nonfarm nonresidential p	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	inancial difficulty*			
(<i>include</i> loans to individuals for household, family, and other pe	rsonal expenditures)	K165		M.1. f.
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):				
	RCON			
(1) Loans secured by farmland in domestic offices	K166			M.1. f.(1)
(2) Not applicable	RCFD	1		
(3) Loans to finance agricultural production and other loans				
to farmers	K168	1		M.1. f.(3)
(4) Loans to individuals for household, family, and other		1		
personal expenditures:				
(a) Credit card	K098			M.1. f.(4)(a)
(b) Automobile loans	К203			M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit ca	ırds,			
and other consumer loans)	K204			M.1. f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are				
modified terms (sum of Memorandum items 1.a.(1) through 1.f)	•	HK25		M.1. g.
loan modifications to borrowers experiencing financial difficulty*				_ •

Ioan modifications to borrowers experiencing financial difficulty*

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. 12/2024 10

*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]
Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.			
 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.
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).			
 b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1–4 family 	F231		M.8.b.
 9. Loans secured by 1–4 family residential properties in domestic offices in process of 	F232		M.8.c.
foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577		M.9.
B			_

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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
 Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only. 12. Loans (not 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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	1
10. Loans to nondepository financial institutions:					
a. Loans to mortgage credit intermediaries	XXXX		XXXX		Μ
b.Loans to business credit intermediaries	XXXX		XXXX		Μ
c.Loans to private equity funds	XXXX		XXXX		Μ
d.Loans to consumer credit intermediaries	XXXX		XXXX		M
e.Other loans to nondepository financial institutions	XXXX		XXXX		Μ

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.

		Dolla	ar Amounts	in Thousands	RCFD	Amount
. Unused commitments:						
a. Revolving, open-end lines secured by 1-4	family resi	dential prope	ties, e.g., ł	nome		
equity lines					3814	
Item 1.a.(1) is to be completed for the Dece	mber repo	ort only				
		-	old for invo	atmont in	RCON	
 Unused commitments for reverse mortgag domestic offices 		-			HT72	
					RCFD	
b. Credit card lines					3815	
D. Cledit card lines					0010	
Items 1.b.(1) and 1.b.(2) are to be complete	ed semiani	nually in the J	une and De	ecember		
reports only by banks with either \$300 million	on or more	in total asset	s or \$300 r	nillion or more		
in credit card lines ¹ (sum of items 1.b.(1) an	d 1.b.(2) n	nust equal ite	т 1.b).			
(1) Unused consumer credit card lines					J455	
(2) Other unused credit card lines					J456	
c. Commitments to fund commercial real estat						
(1) Secured by real estate:						
(a) 1–4 family residential construction lo	an commi	tments			F164	
(b) Commercial real estate, other constru						
commitments					F165	
(2) NOT secured by real estate					6550	
d. Securities underwriting					3817	
e. Other unused commitments:						
(1) Commercial and industrial loans					J457	
2) Loans to financial institutions					J458	
(4) All other unused commitments					J459	
2. Financial standby letters of credit					3819	
Item 2.a is to be completed by banks with \$1 b	illion or mo	re in total ass	etc 1			
					-	
a. Amount of financial standby letters of credit					0004	
B. Performance standby letters of credit					3821	
Item 3.a is to be completed by banks with \$1 bi	llion or mo	re in total asse	ets.1			
a. Amount of performance standby letters of creating					-	
. Commercial and similar letters of credit					3411	
5. Not applicable						
5. Securities lent and borrowed:						
a. Securities lent (including customers' securities	s lent when	e the custome	r is indemni	fied against		
loss by the reporting bank)					3433	
b. Securities borrowed					3432	
	(0	Column A)	(0	Column B)		
		d Protection		sed Protection		
. Credit derivatives:	RCFD	Amount	RCFD	Amount		
a. Notional amounts:						
(1) Credit default swaps	. C968		C969			
(2) Total return swaps	. C970		C971			
(3) Credit options	. C972		C973			
(4) Other credit derivatives	. C974		C975			

^{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)
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			
(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)

Schedule RC-N—Continued

Memoranda—Continued

		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule	loan mc	odifications to borrow	ers ex	periencing financial	difficulty	y*	
RC-N, items 1 through 7, above (sum of							
Memorandum items 1.a.(1) through 1.f) ¹	HK26		HK27		HK28		M.1.g.
 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.
							-
	30	(Column A) Past due through 89 days		(Column B) Past due 90 days or more			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	1		
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.

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 \geq

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

Insert D

	(Colu	umn A)	(Column B)		(Column C)		
	Past due		Past due 90		Nonaccrual		
	30 through 89		days or more				
	days and still		and still				
	accruing		accruing				
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
9. Loans to nondepository financial							
institutions included in Schedule RC-N, item 7	XXXX		XXXX		XXXX		M.9.