

FFIEC 041
Draft Reporting Form for Call Report Revisions
Effective Beginning with the
June 30, 2024, Report Date

The following draft reporting form, which is subject to change, presents the pages from the FFIEC 041 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget.

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 041 Call Report with certain modifications.

The initial and final PRA Federal Register notices and draft redlined instructions for these proposed revisions to the FFIEC 041 Call Report are available on the [FFIEC webpage for the FFIEC 041 Call Report](#).

Draft as of May 22, 2024

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Effective as of the June 30, 2024, Report Date

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Effective as of the December 31, 2024, Report Date

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Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only—FFIEC 041

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 banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the FFIEC 031.

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)

The estimated average burden associated with this information collection is ^{55.56}~~54.60~~ hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans			J464		9.b.
(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		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122		12.

Loan modifications to borrowers experiencing financial difficulty

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:			
(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	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160		M.1.c.
d. Secured by nonfarm nonresidential properties:			
(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	K256		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(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 (<i>include</i> loans to individuals loan modifications to borrowers experiencing financial difficulty 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.e plus 1.f):</i>			
(1) Loans secured by farmland	K166		M.1.f.(1)
(2) and (3) Not applicable			

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	RCON	Amount
1. f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards		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)
<i>Memorandum item 1.f.(5) is to be completed by:</i> ¹					
<ul style="list-style-type: none"> • Banks with \$300 million or more in total assets • 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 					
loan modifications to borrowers experiencing financial difficulty					
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above		K168			M.1. f.(5)
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.e plus 1.f)					
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.e plus 1.f)					
HK25					
M.1.g.					
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{2, 3}					
(1) Three months or less		A564			M.2.a.(1)
(2) Over three months through 12 months		A565			M.2.a.(2)
(3) Over one year through three years		A566			M.2.a.(3)
(4) Over three years through five years		A567			M.2.a.(4)
(5) Over five years through 15 years		A568			M.2.a.(5)
(6) Over 15 years		A569			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: ^{2, 4}					
(1) Three months or less		A570			M.2.b.(1)
(2) Over three months through 12 months		A571			M.2.b.(2)
(3) Over one year through three years		A572			M.2.b.(3)
(4) Over three years through five years		A573			M.2.b.(4)
(5) Over five years through 15 years		A574			M.2.b.(5)
(6) Over 15 years		A575			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)					
A247					
M.2.c.					

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

2. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

4. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), 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	
Dollar Amounts in Thousands							
Loan modifications to borrowers experiencing financial difficulty							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	K105		K106		K107		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family residential properties	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114		K115		K116		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117		K118		K119		M.1.d.(2)
e. Commercial and industrial loans	K257		K258		K259		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>							
(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.
<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.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland	K130		K131		K132		M.1.f.(1)
(2) and (3) Not applicable							

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, 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)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280		K281		K282		M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>							
• Banks with \$300 million or more in total assets							
• 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							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	K138		K139		K140		M.1. f.(5)
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.e plus 1.f) ²	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. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:¹</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		1249		1250		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		5381		5382		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254		1255		1256		M.3.c.

loan modifications to borrowers experiencing financial difficulty

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.
2. Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	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>← loan modifications to borrowers experiencing financial difficulty</p>				
<p>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)</p>		L189		M.16.
<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		M.17.a.
<p>b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions</p>		L195		M.17.b.
<p>c. Unsecured “Other borrowings” with a remaining maturity of one year or less</p>		L196		M.17.c.
<p>d. Estimated amount of uninsured deposits, including related interest accrued and unpaid</p>		L197		M.17.d.

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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		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	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	
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	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

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Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans			J464		9.b.
(1) Loans for purchasing or carrying securities					
(secured and unsecured) ←, including margin loans	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		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11)					
(must equal Schedule RC, sum of items 4.a and 4.b)			2122		12.

Loan modifications to borrowers experiencing financial difficulty*

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:			
(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	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160		M.1.c.
d. Secured by nonfarm nonresidential properties:			
(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	K256		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(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 ← loan modifications to borrowers experiencing financial difficulty* 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.e plus 1.f):</i>			
(1) Loans secured by farmland	K166		M.1. f.(1)
(2) and (3) Not applicable			

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

*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	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B ¹ ..	2746		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	5370		M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> ² Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a	C391		M.6.
7. Not applicable			
<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:			
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 (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 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

1. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.
2. The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

tests are

Insert B

Memorandum items 10.a through 10.e are to be completed by banks with \$10 billion or more in total assets.²

Dollar Amounts in Thousands	RCON	Amount	
10. Loans to nondepository financial institutions:			
a. Loans to mortgage credit intermediaries.....	XXXX		M.10.a
b. Loans to business credit intermediaries.....	XXXX		M.10.b
c. Loans to private equity funds.....	XXXX		M.10.c
d. Loans to consumer credit intermediaries.....	XXXX		M.10.d
e. Other loans to nondepository financial institutions.....	XXXX		M.10.e

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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		RCON	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 (included in item 1.a. above)				HT72		1.a.(1)
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	RCON	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)

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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		
	RCON	Amount	RCON	Amount	RCON	Amount	
3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166		F167		F168		M.3.d.
<i>Memorandum item 4 is to be completed by:</i> <ul style="list-style-type: none"> banks with \$300 million or more in total assets 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: 							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		1597		1583		M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240		C241		C226		M.5.
6. Not applicable							
<i>Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.</i>							
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. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

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

M.9.

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