FFIEC 031

Draft Reporting Form for Proposed Call Report Revisions
With Proposed Effective Dates Beginning with June 30, 2020

This draft reporting form, which is subject to change, presents the pages from the FFIEC 031 Call Report proposed to be revised beginning with the June 30, 2020, report date. These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) notice published in the *Federal Register* on July 22, 2020. The notice is available on the FFIEC's web page for the FFIEC 031 Call Report.

The revisions to the report form with the effective date of June 30, 2020, pertain to interim final rules (IFRs) and a final rule published by one or all of the banking agencies from March through June 2020 as well as Section 4013 of the 2020 Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which provides optional temporary relief from accounting for eligible loan modifications as troubled debt restructurings. The IFRs and final rule revise certain aspects of the agencies' regulatory capital rule, amend the Federal Reserve Board's (Board) Regulation D on reserve requirements, except certain insider loans from the Board's Regulation O, and modify the Federal Deposit Insurance Corporation's (FDIC) deposit insurance assessment rules. The agencies have received emergency approvals from the U.S. Office of Management and Budget to implement changes to the Call Report arising from these interim final rules, the final rule, and Section 4013 of the CARES Act. These revisions are included in the initial *Federal Register* notice noted above.

Certain other proposed revisions to the FFIEC 031 Call Report with effective dates beginning with the March 31, 2021, report date, which are described in the agencies' initial PRA *Federal Register* notice, also are included in this draft reporting form.

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Note: The changes to Schedule RC-C, Part I; Schedule RC-M; and Schedule RC-R, Part I, on pages 4 through 6 are effective as of the June 30, 2020, report date.

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Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I. item 35.a) as of December 31, 2019.			
13. Construction, land development, and other land loans in domestic offices with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B)	G376		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIAD G377		M.13.b.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378		M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466		M.15.a.(1)
(2) Proprietary reverse mortgages	J467		M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468		M.15.b.(1)
(2) Proprietary reverse mortgages	J469		M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470		M.15.c.(1)
(2) Proprietary reverse mortgages	J471		M.15.c.(2)
16. Not applicable			
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.			
17. Eligible loan modifications under Section 4013, *Temporary Relief from Troubled Debt Restructurings,* of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding	LG24		M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans	LG25		M.17.b.

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount			
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.					
16. International remittance transfers offered to consumers:[1]					
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?	RCON	Yes		No	
(1) International wire transfers	N517				16.a.(1)
(2) International ACH transactions	N518				16.a.(2)
(3) Other proprietary services operated by your institution	N519				16.a.(3)
(4) Other proprietary services operated by another party	N520				16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521				16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.					
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON	Number			
	N522				16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:					
(1) Estimated number of international remittance transfers	N523				16.d.(1)
		Amount			
(2) Estimated dollar value of international remittance transfers	N524				16.d.(2)
		Number			
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527				16.d.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans[2] and the Federal Reserve PPP Liquidity Facility (PPPLF):					
a. Number of PPP loans outstanding	LG26				17.a.
		Amount			
b. Outstanding balance of PPP loans	LG27				17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28				17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:					
(1) One year or less	LL59				17.d.(1)
(2) More than one year	LL60				17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57				17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):					
a. Outstanding balance of assets purchased under the MMLF	LL61				18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL58				18.b.

1. Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. *See* 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

2. Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

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Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742		1.
2. Retained earnings[1]	KW00		2.

a. To be completed only by institutions that have adopted ASU 2016-13:
Does your institution have a CECL transition election in effect as of the quarter-end report date?
(enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) RCOA JJ29 2.a.

	RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)	B530		3.

a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)
(Advanced approaches institutions must enter "0" for No.) 0=No 1=Yes RCOA P838 3.a.

	RCFA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840		5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)[2]	P844		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)[3]	P845		9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848		9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849		9.f.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020** CECL transition provision should include the applicable portion of the CECL transitional amount **or the modified CECL transitional amount, respectively,** in this item.
2. Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.
3. Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

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Note: The proposed revisions to Schedule RI; Schedule RI-B, Part II; Schedule RI-D; and Schedule RC-M, on pages 8 through 13 are proposed to be effective as of the March 31, 2021, report date.

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Schedule RI—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200		2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073		2.e.
3. Net interest income (item 1.h minus 2.e)	4074				3.
4. Provision for loan and lease losses[1]	JJ33				4.
5. Noninterest income:					
a. Income from fiduciary activities[2]			4070		5.a.
b. Service charges on deposit accounts			4080		5.b.
c. Trading revenue[3]			A220		5.c.
d. (1) Fees and commissions from securities brokerage			C886		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions			C888		5.d.(2)
(3) Fees and commissions from annuity sales			C887		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities			C386		5.d.(4)
(5) Income from other insurance activities			C387		5.d.(5)
e. Venture capital revenue			B491		5.e.
f. Net servicing fees			B492		5. f.
g. Net securitization income			B493		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416		5. i.
j. Net gains (losses) on sales of other real estate owned			5415		5. j.
k. Net gains (losses) on sales of other assets[4]			B496		5.k.
l. Other noninterest income*			B497		5. l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079				5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521				6.a.
b. Realized gains (losses) on available-for-sale securities	3196				6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217		7.b.
c. (1) Goodwill impairment losses			C216		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			C232		7.c.(2)
d. Other noninterest expense*			4092		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093				7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	HT69				8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading[5]	HT70				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301				8.c.
9. Applicable income taxes (on item 8.c)	4302				9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300				10.
11. Discontinued operations, net of applicable income taxes*	FT28				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104				12.

* Describe on Schedule RI-E—Explanations.

and off-balance sheet credit exposures

1. Institutions that have adopted ASU-2016-13 should report in item 4 the provisions for credit losses on all financial assets that fall within the scope of the standard.
2. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
3. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
5. Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses[1]

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities[2]		(Column C) Available-for-Sale Debt Securities[2]		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the *December 31, 2019*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		JH88		JH94		1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605		JH89		JH95		2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	C079		JH92		JH98		3.
4. LESS: Write-downs arising from transfers of financial assets[3]	5523		JJ00		JJ01		4.
5. Provision for credit losses[4,5]	4230		JH90		JH96		5.
6. Adjustments* (see instructions for this schedule)	C233		JH91		JH97		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	3123		JH93		JH99		7.

* Describe on Schedule RI-E—Explanations.

1. Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
2. Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
5. For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435		M.1.
Memorandum items 2 and 3 are 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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390		M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A above)[2]	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)[3]	JJ02		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)[3]	RCFD JJ03		M.6.

Insert A

1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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Insert A

	RIAD	Amount	
7. Provisions for credit losses on off-balance-sheet credit exposures[3]	XXXX		M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above)[3]	XXXX		M.8.

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Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of $10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899		1.
2. Total interest expense in foreign offices	C900		2.
3. Provision for loan and lease losses in foreign offices[1]	KW02		3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903		4.b.
c. Net securitization income	C904		4.c.
d. Other noninterest income	C905		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities[2]	JA28		5.
6. Total noninterest expense in foreign offices	C907		6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	C908		7.
8. Applicable income taxes (on items 1 through 7)	C909		8.
9. Discontinued operations, net of applicable income taxes, in foreign offices	GW64		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911		10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914		13.

and off-balance sheet credit exposures

1. Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets that fall within the scope of the standard in item 3.
2. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments in foreign offices not held for trading that are included in Schedule RI, item 8.b.

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Schedule RC-M—Continued

Insert B

Dollar Amounts in Thousands	RCON	Number			
~~*Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.*~~					
~~16. International remittance transfers offered to consumers:[1]~~					
~~a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?~~	~~RCON~~	~~Yes~~		~~No~~	
~~(1) International wire transfers~~	~~N517~~				~~16.a.(1)~~
~~(2) International ACH transactions~~	~~N518~~				~~16.a.(2)~~
~~(3) Other proprietary services operated by your institution~~	~~N519~~				~~16.a.(3)~~
~~(4) Other proprietary services operated by another party~~	~~N520~~				~~16.a.(4)~~
~~b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?~~	~~N521~~				~~16.b.~~
~~*Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.*~~					
~~c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)~~	~~RCON~~ ~~N522~~	~~Number~~			~~16.c.~~
~~d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:~~					
~~(1) Estimated number of international remittance transfers~~	~~N523~~				~~16.d.(1)~~
		~~Amount~~			
~~(2) Estimated dollar value of international remittance transfers~~	~~N524~~				~~16.d.(2)~~
		~~Number~~			
~~(3) Estimated number of international remittance transfers for which your institution applied the temporary exception~~	~~N527~~				~~16.d.(3)~~
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans[3] and the Federal Reserve PPP Liquidity Facility (PPPLF):					
a. Number of PPP loans outstanding	LG26				17.a.
		Amount			
b. Outstanding balance of PPP loans	LG27				17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28				17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:					
(1) One year or less	LL59				17.d.(1)
(2) More than one year	LL60				17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57				17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):					
a. Outstanding balance of assets purchased under the MMLF	LL61				18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL58				18.b.

~~1. Report information about international electronic transfers of funds offered to consumers in the United States that:~~
~~(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or~~
~~(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. *See* 12 CFR § 1005.30(f).~~
~~For purposes of this item 16, such transfers are referred to as international remittance transfers.~~

~~Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.~~

3. **Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.**

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INSERT B

Dollar Amounts in Thousands	RCON	Number	
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers:[1]			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	N523		16.a.
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.[2]			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date and:		Amount	
(1) Estimated dollar value of international remittance transfers..	N524		16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	XXXX	Number	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party exception.....	N527		16.b.(3)

[1] Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

[2] For the December 31, 2021, report date, your institution should complete Schedule RC-M, items 16.b.(1) through 16.b.(3), only if it reports 501 or more international remittance transfers in Schedule RC-M, item 16.a, in the December 31, 2021, Call Report or if it reported a combined total of 501 or more international remittance transfers in Schedule RC-M, item 16.d.(1), in the June 30 and December 31, 2020, Call Reports.

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Note: The proposed effective date for the proposed revision to Schedule RC-B on page 15 is TBD.

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Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCFD	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCFD	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCFD	Available-for-sale (Column D) Fair Value Amount	
4. c. (2) Other commercial MBS: (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1].....	K150		K151		K152		K153		4.c.(2)(a)
(b) All other commercial MBS	K154		K155		K156		K157		4.c.(2)(b)
5. Asset-backed securities and structured financial products: a. Asset-backed securities (ABS).....	C026		C988		C989		C027		5.a.
b. Structured financial products.....	HT58		HT59		HT60		HT61		5.b.
6. Other debt securities: a. Other domestic debt securities	1737		1738		1739		1741		6.a.
b. Other foreign debt securities	1742		1743		1744		1746		6.b.
~~7. Investments in mutual funds and other equity securities with readily determinable fair values[2,3] .....~~					XXXX		~~A511~~		7.
8. Total (sum of items 1 through 7)[2].....	1754		1771		1772		1773		8.

7. Unallocated last-of-layer fair value hedge basis adjustments

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
~~2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.~~
~~3. Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.~~
2. For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

TBD