The following draft reporting form, along with accompanying draft Supplemental Instructions, both of which are subject to change, presents the pages from the FFIEC 031 Call Report as they were revised as of the December 31, 2020, report date and will be as of the March 31, 2021, report date to implement temporary adjustments to the measurement date for certain total asset thresholds. These revisions are subject to final approval by the U.S. Office of Management and Budget (OMB).

The instructions will be included as an appendix to the Call Report Supplemental Instructions for the December 31, 2020, through December 31, 2021, report dates and will be updated, as appropriate, over this period. The temporary adjustments to the measurement date for certain total asset thresholds in the Call Reports are described in the federal banking agencies’ initial Paperwork Reduction Act (PRA) Federal Register Notice published on November 30, 2020. As discussed in the agencies’ final PRA Federal Register Notice published in the Federal Register on February 18, 2021, the agencies are proceeding with the revisions to the FFIEC 031 Call Report as proposed. The initial and final notices are available on the FFIEC’s web page for the FFIEC 031 Call Report.

The Call Report revisions relate to an interim final rule (IFR) that the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System, and the Office of the Comptroller of the Currency published in the Federal Register on December 2, 2020. This IFR provides relief to financial institutions with under $10 billion in total assets as of December 31, 2019, by allowing them to calculate their asset size for applicable thresholds in certain rules during calendar years 2020 and 2021 based on the lower of their total assets as of December 31, 2019, or their total assets as of the normal measurement date.

In accordance with the IFR, Call Report Schedule RC-R, Part I, was revised effective December 31, 2020, to reflect the IFR’s adjustment to the measurement date for the $10 billion total asset qualifying criterion for the use of the community bank leverage ratio framework. This adjustment applies through the December 31, 2021, report date.

In addition, consistent with the IFR, the agencies are permitting an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when determining whether the institution may be eligible to file the FFIEC 051 Call Report, and whether it has crossed certain total asset thresholds that require the reporting of additional data items in its Call Reports (FFIEC 031, FFIEC 041, or FFIEC 051, as applicable), for report dates in calendar year 2021.

Draft as of February 18, 2021
Temporary Adjustment to the Measurement Date for Certain Total Asset Thresholds in the Call Reports

During 2020, relief measures enacted by Congress through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in response to the strains on the U.S. economy and disruptions to the financial markets as a result of coronavirus disease 2019 (COVID-19) have led to unprecedented growth at many institutions, including from loans made through the Paycheck Protection Program (PPP). This rapid growth has caused the assets of some institutions to rise above certain asset-based thresholds, and may cause the assets of other community institutions to do so in the near future. Much of this growth, especially growth related to PPP lending, is likely to be temporary, and the increase in assets currently held by an institution may not reflect a change in the institution’s longer-term risk profile. To provide reporting relief due to institutions’ asset growth in 2020 related to participation in various COVID-19-related stimulus activities, the agencies are adjusting the measurement date for certain total asset thresholds that trigger additional reporting requirements in the Call Reports for report dates in 2021 only, as discussed below.

First, on December 2, 2020, the agencies published in the Federal Register an interim final rule (IFR) that, among other provisions, revises their rules on FFIEC 051 Call Report eligibility\(^1\) to permit an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when evaluating eligibility to use the FFIEC 051 for report dates in calendar year 2021 only.\(^2\) The institution still must meet the other criteria for eligibility for the FFIEC 051 in the Call Report instructions. In addition, the banking agencies also reserve the right to require an institution otherwise eligible to use the FFIEC 051 to file the FFIEC 041 Call Report instead based on supervisory needs.

For example, if an institution had $5.3 billion in total consolidated assets as of June 30, 2020, but had $4.8 billion as of December 31, 2019, and meets the other criteria for eligibility for the FFIEC 051 in the Call Report instructions, it could choose to file the FFIEC 051 for the March 31, 2021, report date. Unless a change of status event occurs as described in the Call Report General Instructions or as directed by its primary regulatory agency, the institution would continue to file the FFIEC 051 Call Report for the remaining three quarters of calendar year 2021.

Secondly, the agencies’ capital rules permit institutions that meet certain criteria to use the community bank leverage ratio (CBLR) framework to measure their regulatory capital.\(^3\) The agencies’ IFR also revises these capital rules to allow institutions that temporarily exceed the $10 billion total asset threshold in those rules to use the CBLR framework from December 31, 2020, through December 31, 2021, provided they meet the other qualifying criteria for this framework.\(^4\) For report dates through December 31, 2021, institutions that elect to use the CBLR framework would report in Call Report Schedule RC-R, Part I, item 32 (Total assets), the lesser of the institution’s total assets as of December 31, 2019, or as of the current quarter-end report date, which must be less than $10 billion.

In addition, on November 30, 2020, the agencies proposed to permit an institution to use the lesser of the total consolidated assets reported in its Call Report as of December 31, 2019, or June 30, 2020, when determining whether the institution has crossed a total asset threshold to report certain additional data items in its Call Reports for report dates in calendar year 2021.\(^5\) On February 18, 2021, the agencies

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1. See definition of covered depository institutions. 12 CFR 52.2 (OCC); 12 CFR 208.121 (Board); 12 CFR 304.12 (FDIC).
3. See 12 CFR 3.12 (OCC); 12 CFR 217.12 (Board); 12 CFR 324.12 (FDIC).
4. See footnote 2.
finalized these Call Report revisions as proposed and are subject to the Office of Management and Budget approval. Specifically, the following Call Report total asset thresholds are impacted by this change:

- For the FFIEC 041 and FFIEC 051 only, the $100 million threshold to report “Other borrowed money” in Schedule RC-K, item 13.

- For the FFIEC 041 and FFIEC 051 only, the $300 million threshold to report additional agricultural lending information in Schedule RI, Memorandum item 6; Schedule RI-B, Part I, Memorandum item 3; Schedule RC-C, Memorandum item 1.f.(5); Schedule RC-K, Memorandum item 1; and Schedule RC-N, Memorandum items 1.f.(5) and 4.

These same items also have an activity threshold that applies to institutions with less than $300 million in total consolidated assets based on whether an institution had agricultural loans (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans and leases (Schedule RC-C, Part I, item 12) reported as of June 30 of the prior calendar year. For these items, if an institution’s total consolidated assets are less than $300 million as of December 31, 2019, but are $300 million or more as of June 30, 2020 (or vice versa), the institution would determine whether it exceeded the 5 percent threshold as of the same date as of which its total consolidated assets are less than $300 million.

For example, if an institution’s total consolidated assets exceeded the $300 million total asset threshold as of the June 30, 2020, report date, but not as of the December 31, 2019, report date, the institution would use December 31, 2019, as its measurement date for determining whether it exceeded the 5 percent activity threshold for agricultural loans.

However, if an institution’s total consolidated assets are less than $300 million as of both December 31, 2019, and June 30, 2020, the institution has not crossed the $300 million total asset threshold as it would be measured under the agencies’ reporting relief proposal. Accordingly, the institution would measure the 5 percent activity threshold as of June 30, 2020, consistent with the existing Call Report instructions.

- For the FFIEC 031 and FFIEC 041 only, the $300 million threshold to report certain information on credit card lines in Schedule RC-L, items 1.b.(1) and (2).7

- For the FFIEC 041 only, the $300 million threshold to report cash and balances due from depository institutions in Schedule RC-A; credit losses on derivatives in Schedule RI, Memorandum item 10; and certain additional loan information in Schedule RI-B, Part I, Memorandum items 2.a, 2.c, and 2.d; Schedule RC-C, Part I, items 2.a, 2.b, 2.c, 4.a, 4.b, 9.b.(1), 9.b.(2), 10.a, and 10.b, column A; Schedule RC-C, Part I, Memorandum items 1.e.(1), 1.e.(2), and 5; and Schedule RC-N, Memorandum items 1.e.(1), 1.e.(2), and 3.a through 3.d.

- For all three versions of the Call Report (FFIEC 031, FFIEC 041, and FFIEC 051), the $1 billion threshold to report components of deposit fee income in Schedule RI, Memorandum items 15.a through 15.d; disaggregated credit loss allowance data in Schedule RI-C; components of transaction and nontransaction savings consumer deposit account products in Schedule RC-E,

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6 86 FR 10157, February 18, 2021.
7 The separate $300 million credit card lines threshold for reporting in Schedule RC-L, items 1.b.(1) and (2), as of report dates in 2021 would continue to be measured as of June 30, 2020, consistent with the existing Call Report instructions.
Memorandum items 6.a, 6.b, 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2); and estimated uninsured deposits in Schedule RC-O, Memorandum item 2.

- For the FFIEC 031 and FFIEC 041 only, the $1 billion threshold to report information on certain income from mutual funds and annuities in Schedule RI, Memorandum item 2; and financial and performance standby letters of credit conveyed to others in Schedule RC-L, items 2.a and 3.a.

- For the FFIEC 031 and FFIEC 041 only, the $10 billion threshold to report additional information on derivatives in Schedule RI, Memorandum items 9.a and 9.b, and Schedule RC-L, items 16.a and 16.b.(1) through 16.b.(8); holdings of asset-backed securities and structured financial products in Schedule RC-B, Memorandum items 5.a through 5.f and 6.a through 6.g; and securitizations and asset-backed commercial paper conduits in Schedule RC-S, items 6 and 10, and Memorandum items 3.a.(1), 3.a.(2), 3.b.(1), and 3.b.(2).

- For the FFIEC 031 only, the $10 billion threshold to report information on deposits in foreign offices by type of depositor in Schedule RC-E, Part II, items 1 through 6.
The revision to Schedule RC-R, Part I, on page 6 is effective for the report dates from December 31, 2020, through December 31, 2021.
### Schedule RC-R—Continued

#### Part I—Continued

**Qualifying Criteria and Other Information for CBLR Institutions**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>32. Total assets$^1$</td>
<td>2170</td>
<td></td>
</tr>
<tr>
<td>33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B.</td>
<td>KX77</td>
<td>KX78</td>
</tr>
<tr>
<td>34. Off-balance sheet exposures:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Unsecured portion of conditionally cancellable commitments</td>
<td>KX79</td>
<td></td>
</tr>
<tr>
<td>b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)</td>
<td>KX80</td>
<td></td>
</tr>
<tr>
<td>c. Other off-balance sheet exposures</td>
<td>KX81</td>
<td></td>
</tr>
<tr>
<td>d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.</td>
<td>KX82</td>
<td>KX83</td>
</tr>
<tr>
<td>35. Unconditionally cancellable commitments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36. Investments in the tier 2 capital of unconsolidated financial institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37. Allocated transfer risk reserve</td>
<td>3128</td>
<td></td>
</tr>
<tr>
<td>38. Amount of allowances for credit losses on purchased credit-deteriorated assets:$^2$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases held for investment</td>
<td>JJ30</td>
<td></td>
</tr>
<tr>
<td>b. Held-to-maturity debt securities</td>
<td>JJ31</td>
<td></td>
</tr>
<tr>
<td>c. Other financial assets measured at amortized cost</td>
<td>JJ32</td>
<td></td>
</tr>
</tbody>
</table>

**If your institution entered “0” for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered “1” for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.**

| Tier 2 Capital$^3$ | | | |
|-------------------|-----------|-----------|
| 39. Tier 2 capital instruments plus related surplus | P866 | | 39. |
| 40. Non-qualifying capital instruments subject to phase-out from tier 2 capital | P867 | | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital | P868 | | 41. |
| 42. a. Allowance for loan and lease losses includable in tier 2 capital$^4$ | S310 | | 42.a. |
| b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital | RCFW | | 42.b. |
| 43. Not applicable | RCFW | | |
| 44. a. Tier 2 capital before deductions (sum of items 39 through 42.a) | P870 | | 44.a. |
| b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b) | RCFW | | 44.b. |

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$^*$ Report each ratio as a percentage, rounded to four decimal places, e.g., 12.3456.

1. **For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than $10 billion.**

2. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

3. An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

4. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.

5. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
The revisions on pages 8 to 19 are proposed to be effective for the report dates from March 31, 2021, through December 31, 2021.
1. For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

3. The $100 billion asset-size test is based on the total assets reported in the June 30, 2020, Report of Condition.

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**Memoranda**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIAD</td>
<td>Amount</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes</td>
<td>4513</td>
</tr>
</tbody>
</table>

**Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.**

2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) | 8431 | M.2. |

3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) | 4313 | M.3. |

4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) | 4507 | M.4. |

5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | 4150 | Number M.5. |

6. Not applicable

7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) | 9106 | Date M.7. |

8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):

   **Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of $10 million or more for any quarter of the preceding calendar year.**

   a. Interest rate exposures | 8757 | M.8.a. |
   b. Foreign exchange exposures | 8758 | M.8.b. |
   c. Equity security and index exposures | 8759 | M.8.c. |
   d. Commodity and other exposures | 8760 | M.8.d. |
   e. Credit exposures | F186 | M.8.e. |

   **Memorandum items 8.f through 8.h are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.**

   f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):
      (1) Gross credit valuation adjustment (CVA) | FT36 | M.8.f.(1) |
      (2) CVA hedge | FT37 | M.8.f.(2) |

   g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):
      (1) Gross debit valuation adjustment (DVA) | FT38 | M.8.g.(1) |
      (2) DVA hedge | FT39 | M.8.g.(2) |

   h. Gross trading revenue, before including positive or negative net CVA and net DVA | FT40 | M.8.h. |
### Schedule RI—Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIAD</td>
<td>Amount</td>
</tr>
</tbody>
</table>

Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets:

9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:
   - a. Net gains (losses) on credit derivatives held for trading
   - b. Net gains (losses) on credit derivatives held for purposes other than trading

10. Credit losses on derivatives (see instructions)

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.

12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:
   - a. Net gains (losses) on assets:
     1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk
   - b. Net gains (losses) on liabilities:
     1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)

Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):
   - a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
   - b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
   - c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
   - d. All other service charges on deposit accounts

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1. For the $1 billion and $10 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses¹

Schedule RI-C, Part I, is to be completed by institutions with $1 billion or more in total assets.²

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)</th>
<th>(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)</th>
<th>(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)</th>
<th>(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Real estate loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Residential real estate</td>
<td>M721                                                             M722                                                            M723                                                                         M724                                                             M725                                                            M726                                                             1.c.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Credit cards</td>
<td>M733                                                             M734                                                            M735                                                                         M736                                                             M737                                                            M738                                                             3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Other consumer loans</td>
<td>M739                                                             M740                                                            M741                                                                         M742                                                             M743                                                            M744                                                             4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Unallocated, if any</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.
2. For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
## Schedule RI-C—Continued

### Part II. Disaggregated Data on the Allowances for Credit Losses

Schedule RI-C, Part II, is to be completed by institutions with $1 billion or more in total assets.

<table>
<thead>
<tr>
<th>Loans and Leases Held for Investment:</th>
<th>Dollar Amounts in Thousands (Column A)</th>
<th>(Column B)</th>
<th>Allowance Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>RCFD</td>
<td>Amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>JJ04</td>
<td>JJ12</td>
</tr>
<tr>
<td></td>
<td></td>
<td>JJ05</td>
<td>JJ13</td>
</tr>
<tr>
<td>a. Construction loans</td>
<td></td>
<td>JJ06</td>
<td>JJ14</td>
</tr>
<tr>
<td>c. Residential real estate loans</td>
<td></td>
<td>JJ08</td>
<td>JJ16</td>
</tr>
<tr>
<td>3. Credit cards</td>
<td></td>
<td>JJ10</td>
<td>JJ18</td>
</tr>
<tr>
<td>5. Unallocated, if any</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Total (sum of items 1.a. through 5)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Held-To-Maturity Securities:</th>
<th>Dollar Amounts in Thousands (Column A)</th>
<th>(Column B)</th>
<th>Allowance Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Amount</td>
<td>RCFD</td>
</tr>
<tr>
<td>7. Securities issued by states and political subdivision in the U.S.</td>
<td>JJ20</td>
<td>7.</td>
<td></td>
</tr>
<tr>
<td>8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)</td>
<td>JJ21</td>
<td>8.</td>
<td></td>
</tr>
<tr>
<td>10. Other debt securities</td>
<td>JJ23</td>
<td>10.</td>
<td></td>
</tr>
<tr>
<td>11. Total (sum of items 7 through 10)</td>
<td>JJ25</td>
<td>11.</td>
<td></td>
</tr>
</tbody>
</table>

---

1. Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.
2. For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.
4. Item 6, column B, must equal Schedule RC, item 4.c.
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.
### Schedule RC-B—Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column C)</td>
</tr>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
<tr>
<td>RCFD</td>
<td>Amount</td>
<td>RCFD</td>
</tr>
</tbody>
</table>

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

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
      - RCFD: B838
      - Amount: B839
      - Amortized Cost: B840
      - Fair Value: B841
      - M.5.a.
   b. Home equity lines
      - RCFD: B842
      - Amount: B843
      - Amortized Cost: B844
      - Fair Value: B845
      - M.5.b.
   c. Automobile loans
      - RCFD: B846
      - Amount: B847
      - Amortized Cost: B848
      - Fair Value: B849
      - M.5.c.
   d. Other consumer loans
      - RCFD: B850
      - Amount: B851
      - Amortized Cost: B852
      - Fair Value: B853
      - M.5.d.
   e. Commercial and industrial loans
      - RCFD: B854
      - Amount: B855
      - Amortized Cost: B856
      - Fair Value: B857
      - M.5.e.
   f. Other
      - RCFD: B858
      - Amount: B859
      - Amortized Cost: B860
      - Fair Value: 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
      - RCFD: G348
      - Amount: G349
      - Amortized Cost: G350
      - Fair Value: G351
      - M.6.a.
   b. Trust preferred securities issued by real estate investment trusts
      - RCFD: G352
      - Amount: G353
      - Amortized Cost: G354
      - Fair Value: G355
      - M.6.b.
   c. Corporate and similar loans
      - RCFD: G356
      - Amount: G357
      - Amortized Cost: G358
      - Fair Value: G359
      - M.6.c.
   d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)
      - RCFD: G360
      - Amount: G361
      - Amortized Cost: G362
      - Fair Value: G363
      - M.6.d.
   e. 1–4 family residential MBS not issued or guaranteed by GSEs
      - RCFD: G364
      - Amount: G365
      - Amortized Cost: G366
      - Fair Value: G367
      - M.6.e.
   f. Diversified (mixed) pools of structured financial products
      - RCFD: G368
      - Amount: G369
      - Amortized Cost: G370
      - Fair Value: G371
      - M.6.f.
   g. Other collateral or reference assets
      - RCFD: G372
      - Amount: G373
      - Amortized Cost: G374
      - Fair Value: G375
      - M.6.g.

¹ For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th>RCON</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Components of total nontransaction accounts
   (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):
   a. Savings deposits:
      1. Money market deposit accounts (MMDAs) ...............................................................
      2. Other savings deposits (excludes MMDAs) ..............................................................
   b. Total time deposits of less than $100,000 ....................................................................
   c. Total time deposits of $100,000 through $250,000 ........................................................
   d. Total time deposits of more than $250,000 ...................................................................
   e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above........................................................

3. Maturity and repricing data for time deposits of $250,000 or less:
   a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of: 
      1. Three months or less ..........................................................................................
      2. Over three months through 12 months .............................................................
      3. Over one year through three years .....................................................................
      4. Over three years .............................................................................................
   b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ............................................

4. Maturity and repricing data for time deposits of more than $250,000:
   a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of: 
      1. Three months or less ..........................................................................................
      2. Over three months through 12 months .............................................................
      3. Over one year through three years .....................................................................
      4. Over three years .............................................................................................
   b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ............................................

5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? ............................................................

**Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets**

**that answered “Yes” to Memorandum item 5 above.**

<table>
<thead>
<tr>
<th>RCON</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>P752</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Components of total transaction account deposits of individuals, partnerships, and corporations
   (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):
   a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use ............................................................
   b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use ............................................................

---

1. Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
5. For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

**Items 1 through 6 are to be completed by banks with $10 billion or more in total assets.**

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFN</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individuals, partnerships, and corporations (include all certified and official checks)</td>
<td>B553</td>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions</td>
<td>B554</td>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)</td>
<td>2625</td>
<td>3.</td>
<td></td>
</tr>
<tr>
<td>4. Foreign governments and official institutions (including foreign central banks)</td>
<td>2650</td>
<td>4.</td>
<td></td>
</tr>
<tr>
<td>5. U.S. Government and states and political subdivisions in the U.S.</td>
<td>B555</td>
<td>5.</td>
<td></td>
</tr>
<tr>
<td>6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)</td>
<td>2200</td>
<td>6.</td>
<td></td>
</tr>
</tbody>
</table>

### Memorandum

**Memorandum item 1 is to be completed by all banks.**

<table>
<thead>
<tr>
<th>1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b)</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFN</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A245</td>
<td>M.1.</td>
<td></td>
</tr>
</tbody>
</table>

---

1. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
# 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Amount</th>
</tr>
</thead>
</table>

## 1. Unused commitments:

- **a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home-equity lines**
  - Item 1.a.(1) is to be completed for the December report only.
  - (1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices | RCON | HT72 |
  - (2) Other unused credit card lines | RCFD | 1.b. |

- **b. Credit card lines**
  - 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 lines (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).
  - (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) |
  - (3) All other unused commitments | J459 | 1.e.(3) |

## 2. Financial standby letters of credit

- Item 2.a is to be completed by banks with $1 billion or more in total assets.

- **a. Amount of financial standby letters of credit conveyed to others** | 3820 | 2.a. |

## 3. Performance standby letters of credit

- Item 3.a is to be completed by banks with $1 billion or more in total assets.

- **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:

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sold Protection</td>
<td>Purchased Protection</td>
</tr>
</tbody>
</table>

- **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) |

---

1. For the $300 million and $1 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.

2. The $300 million credit card lines test is based on the credit card lines reported in the June 30, 2020, Report of Condition.
Schedule RC-L—Continued

1. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
Schedule RC-O—Continued

Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Deposit accounts (excluding retirement accounts) of $250,000 or less:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less</td>
<td>F049</td>
<td>M.1.a.(1)</td>
</tr>
<tr>
<td>(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less</td>
<td>F050</td>
<td>M.1.a.(2)</td>
</tr>
<tr>
<td>b. Deposit accounts (excluding retirement accounts) of more than $250,000:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000</td>
<td>F051</td>
<td>M.1.b.(1)</td>
</tr>
<tr>
<td>(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000</td>
<td>F052</td>
<td>M.1.b.(2)</td>
</tr>
<tr>
<td>c. Retirement deposit accounts of $250,000 or less:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of retirement deposit accounts of $250,000 or less</td>
<td>F045</td>
<td>M.1.c.(1)</td>
</tr>
<tr>
<td>(2) Number of retirement deposit accounts of $250,000 or less</td>
<td>F046</td>
<td>M.1.c.(2)</td>
</tr>
<tr>
<td>d. Retirement deposit accounts of more than $250,000:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of retirement deposit accounts of more than $250,000</td>
<td>F047</td>
<td>M.1.d.(1)</td>
</tr>
<tr>
<td>(2) Number of retirement deposit accounts of more than $250,000</td>
<td>F048</td>
<td>M.1.d.(2)</td>
</tr>
</tbody>
</table>

Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.2

2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)3 ..........................................................................

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank’s or parent savings association’s Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

4. Dually payable deposits in the reporting institution’s foreign branches ..................................

5. Not applicable

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
2. For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.
### Schedule RC-S—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans, All Leases, and All Other Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item 6 is to be completed by banks with $10 billion or more in total assets.¹</td>
<td>RCFD B776</td>
<td>RCFD HU16</td>
<td>RCFD HU17</td>
<td></td>
<td>RCFD B779</td>
<td>RCFD B780</td>
<td>RCFD B781</td>
</tr>
<tr>
<td>6. Total amount of ownership (or seller's) interest carried as securities or loans ………</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>7. and 8. Not applicable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</strong></td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements ……………</td>
<td>RCFD B776</td>
<td>RCFD HU16</td>
<td>RCFD HU17</td>
<td></td>
<td>RCFD B779</td>
<td>RCFD B780</td>
<td>RCFD B781</td>
</tr>
<tr>
<td>Item 10 is to be completed by banks with $10 billion or more in total assets.¹</td>
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<td></td>
</tr>
<tr>
<td>10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures ……………</td>
<td>RCFD B783</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bank Asset Sales</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank ………</td>
<td>RCFD B790</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ……………</td>
<td>RCFD B797</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

¹. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
 Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</td>
<td>B804</td>
<td>M.2.a.</td>
</tr>
<tr>
<td>b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</td>
<td>B805</td>
<td>M.2.b.</td>
</tr>
<tr>
<td>c. Other financial assets (includes home equity lines)</td>
<td>A591</td>
<td>M.2.c.</td>
</tr>
<tr>
<td>d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)</td>
<td>F699</td>
<td>M.2.d.</td>
</tr>
</tbody>
</table>

Memorandum item 3 is to be completed by banks with $10 billion or more in total assets.2

3. Asset-backed commercial paper conduits:
   a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:
      (1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company | B806 | M.3.a.(1)
      (2) Conduits sponsored by other unrelated institutions | B807 | M.3.a.(2)
   b. Unused commitments to provide liquidity to conduit structures:
      (1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company | B808 | M.3.b.(1)
      (2) Conduits sponsored by other unrelated institutions | B809 | M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C2,3 | C407 | M.4. |

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
2. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of December 31, 2019, or June 30, 2020.
3. Memorandum item 4 is to be completed by banks with $10 billion or more in total assets 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.