

FFIEC 051

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 051 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 051 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 051 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	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35) as of December 31, 2019.</i>			
13. Construction, land development, and other land loans 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)	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)(b))	RIAD G377		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases	RCON G378		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(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			
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			
a. Number of Section 4013 loans outstanding	LG24	Number	M.17.a.
b. Outstanding balance of Section 4013 loans	LG25	Amount	M.17.b.

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Number	
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans¹ 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 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.



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		RCOA	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.
3.	Accumulated other comprehensive income (AOCI).....	B530				3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	0=No 1=Yes		RCOA P838		3.a.
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.

Note: The proposed revisions to Schedule RI; Schedule RI-B, Part II; and Schedule RC-M, on pages 8 through 11 are proposed to be effective as of the March 31, 2021, report date.

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Consolidated Report of Income for the period January 1, 2020–June 30, 2020

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties	4435			1.a.(1)(a)
(b) All other loans secured by real estate	4436			1.a.(1)(b)
(2) Commercial and industrial loans	4012			1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	B485			1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486			1.a.(3)(b)
(4) Not applicable				
(5) All other loans ¹	4058			1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010			1.a.(6)
b. Income from lease financing receivables	4065			1.b.
c. Interest income on balances due from depository institutions ²	4115			1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488			1.d.(1)
(2) Mortgage-backed securities	B489			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060			1.d.(3)
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020			1.f.
g. Other interest income	4518			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107			1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs)	0093			2.a.(2)(a)
(b) Time deposits of \$250,000 or less	HK03			2.a.(2)(b)
(c) Time deposits of more than \$250,000	HK04			2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase ..	4180			2.b.
c. Other interest expense	GW44			2.c.
d. Not applicable				
e. Total interest expense (sum of items 2.a through 2.c.)	4073			2.e.
3. Net interest income (item 1.h minus 2.e)	4074			3.
4. Provision for loan and lease losses ³	JJ33			4.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans." and off-balance sheet credit exposures

2. Includes interest income on time certificates of deposit not held for trading.

3. 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.

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses¹

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. Provisions 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.

- Institutions that have not adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 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.
- 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.
- 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. through 4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ¹	JJ02		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ¹	RCON		
	JJ03		M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures ¹	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) ¹	XXXX		M.8.

1. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

Insert A →

~~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?~~

- ~~(1) International wire transfers.....~~
- ~~(2) International ACH transactions.....~~
- ~~(3) Other proprietary services operated by your institution.....~~
- ~~(4) Other proprietary services operated by another party.....~~

~~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?~~

~~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.).....~~

~~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.....~~
- ~~(2) Estimated dollar value of international remittance transfers.....~~
- ~~(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....~~

RCON	Number		
L133			15.a.
	Yes	No	
L135			15.b.
N517			16.a.(1)
N518			16.a.(2)
N519			16.a.(3)
N520			16.a.(4)
N521			16.b.
RCON	Number		
N522			16.c.
N523			16.d.(1)
	Amount		
N524			16.d.(2)
	Number		
N527			16.d.(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. 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.~~

INSERT A

Dollar Amounts in Thousands	RCON	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
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.
<i>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</i>			
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:			
(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.....			
		Number	
		XXXX	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.

Note: The proposed effective date for the proposed revision to Schedule RC-B on page 13 is TBD.

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Schedule RC-B—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	
4. c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142		K143		K144		K145		4.c.(1)(a)
(b) Other pass-through securities	K146		K147		K148		K149		4.c.(1)(b)
(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

- 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).
- ~~Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.~~
- ~~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.~~
- 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.