

FFIEC 031
Draft Reporting Form for Call Report Revisions
Proposed to Take Effect March 31, 2024

The following draft reporting form, which is subject to change, presents the pages from the FFIEC 031 Call Report as they are proposed to be revised. These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notice published in the Federal Register on September 28, 2023 (see FIL-53-2023, dated October 2, 2023).

The initial PRA Federal Register notice and draft redlined instructions for these proposed revisions to the FFIEC 031 Call Report are available on the [FFIEC webpage for the FFIEC 031 Call Report](#).

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March 31, 2027

Federal Financial Institutions Examination Council



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

March 31, 2024

Report at the close of business ~~June 30, 2023~~

(~~20230630~~) ← 20240331

(RCON 9999)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations.

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

NOTE: Each bank’s board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC’s Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank’s data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank’s completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank’s hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC’s sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

FDIC Certificate Number
(RSSD 9050)

State Abbreviation (RSSD 9200) _____
Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI.) (RCON 9224)

84.53

The estimated average burden associated with this information collection is 86.49 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563				9.
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545		9.b.(1)
(2) All other loans (exclude consumer loans)			J451		9.b.(2)
10. Lease financing receivables (net of unearned income):			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123		2123		11.
12. Total loans and leases held for investment and held for sale ¹ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) ..	2122		2122		12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
<i>Loan modifications to borrowers experiencing financial difficulty</i>					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans			XXXX		M.1.a.(1)
(2) Other construction loans and all land development and other land loans			XXXX		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices			XXXX		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices			XXXX		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			XXXX		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties			XXXX		M.1.d.(2)
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile)			XXXX		M.1.e.(1)
(2) To non-U.S. addressees (domicile)			XXXX		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)			XXXX		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices	RCON	XXXX			M.1.f.(1)
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers		XXXX			M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card		XXXX			M.1.f.(4)(a)
(b) Automobile loans		XXXX			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)		XXXX			M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)			XXXX		M.1.g.
<i>loan modifications to borrowers experiencing financial difficulty</i>					

1. For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):	← Loan modifications to borrowers experiencing financial difficulty						
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans	XXXX		XXXX		XXXX		
(2) Other construction loans and all land development and other land loans	XXXX		XXXX		XXXX		
b. Loans secured by 1–4 family residential properties in domestic offices	XXXX		XXXX		XXXX		
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	XXXX		XXXX		XXXX		
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	XXXX		XXXX		XXXX		
(2) Loans secured by other nonfarm nonresidential properties	XXXX		XXXX		XXXX		
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	XXXX		XXXX		XXXX		
(2) To non-U.S. addressees (domicile).....	XXXX		XXXX		XXXX		
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	XXXX		XXXX		XXXX		
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):	← loan modifications to borrowers experiencing financial difficulty						
(1) Loans secured by farmland in domestic offices	RCON		RCON		RCON		
	XXXX		XXXX		XXXX		
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD		RCFD		RCFD		
	XXXX		XXXX		XXXX		
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	XXXX		XXXX		XXXX		
(b) Automobile loans	XXXX		XXXX		XXXX		
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	XXXX		XXXX		XXXX		

Schedule RC-N—Continued

Memoranda—Continued

Total loan modifications to borrowers experiencing financial difficulty

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) ¹	XXXX		XXXX		XXXX		M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		6559		6560		M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		1249		1250		M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		C241		C226		M.5.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
6. Derivative contracts: Fair value of amounts carried as assets	3529		3530		M.6.

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410		M.7.
8. Nonaccrual assets sold during the previous six months	C411		M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): ²							
a. Outstanding balance	L183		L184		L185		M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186		L187		L188		M.9.b.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.
2. Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	XXXX		M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194		M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195		M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196		M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197		M.17.d.

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