

FFIEC 041
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 041 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 041 Call Report are available on the [FFIEC webpage for the FFIEC 041 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 Offices Only—FFIEC 041

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).

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

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

Legal Entity Identifier (LEI)

FDIC Certificate Number
(RSSD 9050)

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

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

Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454		9.a.
b. Other loans			J464		9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545				9.b.(1)
(2) All other loans (exclude consumer loans)	J451				9.b.(2)
10. Lease financing receivables (net of unearned income)			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122		12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
Loan modifications to borrowers experiencing financial difficulty					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans			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			XXXX		M.1.b.
c. Secured by multifamily (5 or more) residential properties			XXXX		M.1.c.
d. Secured by nonfarm nonresidential properties:					
(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			XXXX		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>					
(1) To U.S. addressees (domicile)		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.e plus 1.f):</i>					
(1) Loans secured by farmland		XXXX			M.1. f.(1)
(2) and (3) Not applicable					

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.

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

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

4. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

Schedule RC-N—Continued

Memoranda

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:							
(1) 1–4 family residential construction loans	XXXX		XXXX		XXXX		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	XXXX		XXXX		XXXX		M.1.a.(2)
b. Loans secured by 1–4 family residential properties	XXXX		XXXX		XXXX		M.1.b.
c. Secured by multifamily (5 or more) residential properties	XXXX		XXXX		XXXX		M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	XXXX		XXXX		XXXX		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	XXXX		XXXX		XXXX		M.1.d.(2)
e. Commercial and industrial loans	XXXX		XXXX		XXXX		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>							
(1) To U.S. addressees (domicile)	XXXX		XXXX		XXXX		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	XXXX		XXXX		XXXX		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	XXXX		XXXX		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 past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>	← loan modifications to borrowers experiencing financial difficulty						
(1) Loans secured by farmland	XXXX		XXXX		XXXX		M.1.f.(1)
(2) and (3) Not applicable							

1. The \$300 million asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	XXXX		XXXX		XXXX		M.1. f.(4)(a)
(b) Automobile loans.....	XXXX		XXXX		XXXX		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	XXXX		XXXX		XXXX		M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:¹</i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above.....	XXXX		XXXX		XXXX		M.1. f.(5)
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) ²	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. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:¹</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		1249		1250		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		5381		5382		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254		1255		1256		M.3.c.

1. The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2022, Report of Condition.
2. Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
<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)</i>		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>				
<i>17. Selected fully consolidated data for deposit insurance assessment purposes:</i>				
<i>a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....</i>		L194		M.17.a.
<i>b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions</i>		L195		M.17.b.
<i>c. Unsecured "Other borrowings" with a remaining maturity of one year or less</i>		L196		M.17.c.
<i>d. Estimated amount of uninsured deposits, including related interest accrued and unpaid</i>		L197		M.17.d.

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