

**FFIEC 051**  
**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 051 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 051 Call Report are available on the [FFIEC webpage for the FFIEC 051 Call Report](#).

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DRAFT

Federal Financial Institutions Examination Council



# Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion—FFIEC 051

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 banks with domestic offices only and total assets less than \$5 billion, except such banks that (1) are advanced approaches institutions or are subject to Category III capital standards for regulatory capital purposes, (2) are large or highly complex institutions for deposit insurance assessment purposes, or (3) have elected, or have been required by their primary federal regulator, to file the FFIEC 041.

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](mailto: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)

34.52

The estimated average burden associated with this information collection is 35.38 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

### Memoranda

Loan modifications to borrowers experiencing financial difficulty	Dollar Amounts in Thousands	RCON	Amount
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>			
1. <del>Loans restructured in troubled debt restructurings</del> 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 .....			
c. Secured by multifamily (5 or more) residential properties .....			
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 .....			
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....			
loan modifications to borrowers experiencing financial difficulty		XXXX	M.1. f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total <del>loans restructured in troubled debt restructurings</del> that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland .....	XXXX		M.1. f.(1)
(2) and (3) Not applicable			
(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:<sup>1</sup></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 ..	XXXX		M.1. f.(5)
g. <del>Total loans restructured in troubled debt restructurings</del> that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....			
Total loan modifications to borrowers experiencing financial difficulty		XXXX	M.1.g.

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.

**Schedule RC-M—Continued**

Items 6 and 7 are to be completed annually in the December report only.

		Dollar Amounts in Thousands				
		RCON	Yes		No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities? .....	B569				6.
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Amount			7.
		B570				

Items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.

8. Internet website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):

http:// \_\_\_\_\_ 8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):<sup>1</sup>

(1)	TE01 N528	http:// _____	8.b.(1)
(2)	TE02 N528	http:// _____	8.b.(2)
(3)	TE03 N528	http:// _____	8.b.(3)
(4)	TE04 N528	http:// _____	8.b.(4)
(5)	TE05 N528	http:// _____	8.b.(5)
(6)	TE06 N528	http:// _____	8.b.(6)
(7)	TE07 N528	http:// _____	8.b.(7)
(8)	TE08 N528	http:// _____	8.b.(8)
(9)	TE09 N528	http:// _____	8.b.(9)
(10)	TE10 N528	http:// _____	8.b.(10)

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1)	TE01 N529	_____	8.c.(1)
(2)	TE02 N529	_____	8.c.(2)
(3)	TE03 N529	_____	8.c.(3)
(4)	TE04 N529	_____	8.c.(4)
(5)	TE05 N529	_____	8.c.(5)
(6)	TE06 N529	_____	8.c.(6)

Items 9, 11, 12, 14.a, and 14.b are to be completed annually in the December report only.

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? .....

RCON	Yes		No
4088			

9.

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....

RCON	Amount
F064	

10.a.

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d)) .....

RCON	Amount
F065	

10.b.

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....

RCON	Yes		No
G463			

11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....

RCON	Yes		No
G464			

12.

13. Not applicable

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries<sup>2</sup> .....

RCON	Amount
K193	

14.a.

b. Total assets of captive reinsurance subsidiaries<sup>2</sup> .....

RCON	Amount
K194	

14.b.

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

## Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

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	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		K037		K038		11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" .....	K039		K040		K041		11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	K042		K043		K044		11.b.

### 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	
<i>Memorandum items 1.a.(1) through 1.f.(5) are to be completed semiannually in the June and December reports only. Memorandum item 1.g is to be completed quarterly.</i>							
1. <del>Loans restructured in troubled debt restructurings</del> 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.

**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. 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.f, columns A through C):</i>							
(1) Loans secured by farmland .....	XXXX		XXXX		XXXX		M.1. f.(1)
(2) and (3) Not applicable							
(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:<sup>1</sup></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 .....	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.f) <sup>2</sup> .....	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. Not applicable							

loan modifications to borrowers experiencing financial difficulty

Total loan modifications to borrowers experiencing financial difficulty

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.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.