FFIEC 051

CALL REPORT

INSTRUCTION BOOK UPDATE

MARCH 2022
**FILING INSTRUCTIONS**

NOTE: This update for the instruction book for the FFIEC 051 Call Report is designed for two-sided (duplex) printing. The pages listed in the column below headed “Remove Pages” are no longer needed in the *Instructions for Preparation of Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than $5 Billion* (FFIEC 051) and should be removed and discarded. The pages listed in the column headed “Insert Pages” are included in this instruction book update and should be filed promptly in your instruction book for the FFIEC 051 Call Report.

<table>
<thead>
<tr>
<th>Remove Pages</th>
<th>Insert Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover Page (12-21)</td>
<td>Cover Page (3-22)</td>
</tr>
<tr>
<td>7– 8 (3-20)</td>
<td>7– 8 (3-22)</td>
</tr>
<tr>
<td>RI-5 – RI-6 (12-20)</td>
<td>RI-5 – RI-6 (3-22)</td>
</tr>
<tr>
<td>RC-9 – RC-10 (12-21)*</td>
<td>RC-11 – RC-12 (12-21)</td>
</tr>
<tr>
<td>RC-R-21 – RC-R-22a (12-21)</td>
<td>RC-R-21 – RC-R-22a (3-22)</td>
</tr>
</tbody>
</table>

*Do not remove RC-9 and RC-10 dated (12-20). Only remove RC-9 and RC-10 dated (12-21) and replace with RC-11 and RC-12 dated (12-21). Updates to these pages are limited solely to the page numbers.*

(3-22)
This page intentionally left blank.
For example, if June 30, 2019, is the first June 30 as of which an institution reports $300 million or more in total assets, the institution must begin reporting the data items to which the $300 million total assets threshold applies as of the March 31, 2020, report date. If the institution reports less than $300 million in total assets each quarter-end from September 30, 2019, through June 30, 2020, it may cease reporting the data items applicable to institutions with $300 million or more in total assets beginning September 30, 2020. In contrast, if instead the institution reports $300 million or more in total assets as of September 30 and December 31, 2019, but then reports less than $300 million in total assets each quarter-end from March 31, 2020, through December 31, 2020, it may cease reporting the data items applicable to institutions with $300 million or more in total assets beginning March 31, 2021.

For a bank that files the FFIEC 051 report, other shifts in reporting status occur when:

(1) The bank establishes or acquires any "foreign" office. The bank must begin filing the FFIEC 031 report form (Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices) for the first quarterly report date following the commencement of operations by the "foreign" office. However, a bank with "foreign" offices that divests itself of all its "foreign" offices must continue filing the FFIEC 031 report form through the end of the calendar year in which the cessation of all operations of its "foreign" offices was completed.

(2) The institution is involved in a business combination, a transaction between entities under common control, or a branch acquisition that is not a business combination. Beginning with the first quarterly report date following the effective date of such a transaction involving an institution and one or more other depository institutions, the resulting institution, regardless of its size prior to the transaction, must (a) file the FFIEC 031 report form if it acquires any "foreign" office, or has total consolidated assets of $100 billion or more, and (b) report the additional required information described above on the FFIEC 031 report form or FFIEC 051 report form, as appropriate, if after the consummation of the transaction, its consolidated total assets surpass the total asset thresholds or it exceeds the agricultural loan percentage or the credit card lines threshold.

(3) The institution becomes an advanced approaches institution for regulatory capital purposes or a large or highly complex institution for deposit insurance assessment purposes. The institution must begin filing the FFIEC 031 report form for the first quarterly report date after the date it becomes such an institution.

(4) The institution becomes a Category III institution for regulatory capital purposes. The institution must begin filing the FFIEC 041 report form for the first quarterly report date after the date it becomes such an institution (unless it establishes or acquires a "foreign office" in the same quarter that it becomes such an institution, in which case the institution must begin filing the FFIEC 031 report form for that first quarterly report date).

In addition, beginning with the first quarterly report date after an operating depository institution that was not previously a member of the Federal Deposit Insurance Corporation (FDIC) becomes an FDIC-insured institution and is eligible to, and chooses to, file the FFIEC 051, it must report the additional required information described above, based on its total assets and agricultural loans at the time it becomes FDIC-insured.

ORGANIZATION OF THE INSTRUCTION BOOK

This instruction book covers the FFIEC 051 report form. It is divided into the following sections:

(1) The General Instructions describe overall reporting requirements.

(2) The Line Item Instructions for each schedule of the Consolidated Report of Income.

---

1 A separate instruction book covers both the FFIEC 031 and the FFIEC 041 report forms.
(3) The Line Item Instructions for each schedule of the Consolidated Report of Condition.

(4) The Line Item Instructions for Schedule SU – Supplemental Information.

The instructions and definitions in sections (2), (3), and (4) are not necessarily self-contained; reference to more detailed treatments in the Glossary may be needed.

(5) The Glossary presents, in alphabetical order, definitions and discussions of accounting and reporting issues and other topics that require more extensive treatment than is practical to include in the line item instructions or that are relevant to several line items or to the overall preparation of these reports. The Glossary is not, and is not intended to be, a comprehensive discussion of the principles of bank accounting or reporting.

In determining the required treatment of particular transactions or portfolio items or in determining the definitions and scope of the various items, the General Instructions, the line item instructions, and the Glossary (all of which are extensively cross-referenced) must be used jointly. A single section does not necessarily give the complete instructions for completing all the items of the reports.

The instruction book for the FFIEC 051 report form is available on the Internet on the FFIEC’s website (https://www.ffiec.gov/forms051.htm) and on the FDIC’s website (https://www.fdic.gov/regulations/resources/call/call.html).

PREPARATION OF THE REPORT

Banks are required to prepare and file the Call Report in accordance with these instructions. All reports shall be prepared in a consistent manner.

The bank's financial records shall be maintained in such a manner and scope so as to ensure that the Call Report can be prepared and filed in accordance with these instructions and reflect a fair presentation of the bank's financial condition and results of operations.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the bank's primary federal bank supervisory agency (i.e., the Federal Reserve Banks, the OCC, or the FDIC). Such inquiries will be referred for resolution to the Task Force on Reports of the Federal Financial Institutions Examination Council (FFIEC). Regardless of whether a bank requests an interpretation of a matter appearing in these instructions, when a bank's primary federal bank supervisory agency's interpretation of the instructions differs from the bank's interpretation, the supervisory agency may require the bank to prepare its Call Report in accordance with the agency's interpretation and to amend previously submitted reports.

SIGNATURES

Either the cover (signature) page of any agency-supplied sample set of report forms, a photocopy of this cover page, or a copy of the cover page printed from the bank’s report preparation software or from the FFIEC’s or the FDIC’s website should be used to fulfill the signature and attestation requirement.

Chief Financial Officer Declaration

The chief financial officer of the bank (or the individual performing an equivalent function) shall sign a declaration on the cover (signature) page attesting to the correctness of the Consolidated Reports of Condition and Income that the bank has filed with the appropriate supervisory agency.
<table>
<thead>
<tr>
<th>Item No.</th>
<th>Caption and Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.b (cont.)</td>
<td>Include income from:</td>
</tr>
<tr>
<td></td>
<td>(1) Direct financing leases accounted for under ASC Topic 840, Leases, by an institution that has not adopted ASC Topic 842, Leases;</td>
</tr>
<tr>
<td></td>
<td>(2) Direct financing and sales-type leases accounted for under ASC Topic 842 by an institution that has adopted ASC Topic 842; and</td>
</tr>
<tr>
<td></td>
<td>(3) Leveraged leases accounted for under ASC Topic 840 (including leveraged leases that were grandfathered upon the adoption of ASC Topic 842 and remain grandfathered).</td>
</tr>
<tr>
<td></td>
<td>Exclude from income from lease financing receivables:</td>
</tr>
<tr>
<td></td>
<td>(1) Any investment tax credits associated with leased property (include in Schedule RI, item 9, &quot;Applicable income taxes (on item 8.c)&quot;).</td>
</tr>
<tr>
<td></td>
<td>(2) Provisions for losses on leases (report in Schedule RI, item 4, &quot;Provision for loan and lease losses&quot;).</td>
</tr>
<tr>
<td></td>
<td>(3) Rental fees applicable to operating leases for furniture and equipment rented to others (report as &quot;Other noninterest income&quot; in Schedule RI, item 5.l).</td>
</tr>
<tr>
<td>1.c</td>
<td>Interest income on balances due from depository institutions. Report all income on assets reportable in Schedule RC, item 1.b, &quot;Interest-bearing balances due from depository institutions,&quot; including interest-bearing balances maintained to satisfy reserve balance requirements, excess balances, and term deposits due from Federal Reserve Banks. Include interest income earned on interest-bearing balances due from depository institutions that are reported at fair value under a fair value option.</td>
</tr>
<tr>
<td>1.d</td>
<td>Interest and dividend income on securities. Report in the appropriate subitem all income on debt securities that are reportable in Schedule RC-B, Securities. Include accretion of discount and deduct amortization of premium on debt securities. Refer to the Glossary entry for &quot;premiums and discounts.&quot; Include in the appropriate subitem prepayment penalties received on debt securities. Also include dividend income on equity securities with readily determinable fair values not held for trading that are reportable in Schedule RC, item 2.c.</td>
</tr>
<tr>
<td></td>
<td>Include interest on debt securities held in the bank's held-to-maturity and available-for-sale portfolios and dividends on equity securities with readily determinable fair values not held for trading, even if such securities have been lent, sold under agreements to repurchase that are treated as borrowings, or pledged as collateral for any purpose.</td>
</tr>
<tr>
<td></td>
<td>Include interest received at the sale of debt securities to the extent that such interest had not already been accrued on the bank's books.</td>
</tr>
<tr>
<td></td>
<td>Do not deduct accrued interest included in the purchase price of debt securities from income on securities and do not charge to expense. Record such interest in a separate asset account (to be reported in Schedule RC, item 11, &quot;Other assets&quot;) to be offset upon collection of the next interest payment.</td>
</tr>
<tr>
<td></td>
<td>Report income from detached U.S. Government security coupons and ex-coupon U.S. Government securities not held for trading in Schedule RI, item 1.d.(3), as interest and dividend income on &quot;All other securities.&quot; Refer to the Glossary entry for &quot;coupon stripping, Treasury receipts, and STRIPS.&quot;</td>
</tr>
<tr>
<td>Item No.</td>
<td>Caption and Instructions</td>
</tr>
<tr>
<td>---------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>1.d</td>
<td>Exclude from interest and dividend income on securities:</td>
</tr>
<tr>
<td></td>
<td>(cont.)</td>
</tr>
<tr>
<td>1.d.(3)</td>
<td>Interest and dividend income on all other securities. Report income from all securities reportable in Schedule RC-B, item 3, “Securities issued by states and political subdivisions in the U.S.,” item 5, “Asset-backed securities and structured financial products,” and item 6, “Other debt securities.” Also include dividend income from all securities reportable in Schedule RC, item 2.c, “Equity securities with readily determinable fair values not held for trading.”</td>
</tr>
<tr>
<td></td>
<td>Exclude from interest and dividend income on all other securities:</td>
</tr>
<tr>
<td></td>
<td>(1) Income from equity securities that do not have readily determinable fair values (report as “Other interest income” in Schedule RI, item 1.g).</td>
</tr>
<tr>
<td></td>
<td>(2) The bank’s proportionate share of the net income or loss from its investments in the stock of unconsolidated subsidiaries, associated companies, and those corporate joint ventures over which the bank exercises significant influence (report income or loss before discontinued operations as “Noninterest income” in the appropriate subitem of Schedule RI, item 5, and report the results of discontinued operations in Schedule RI, item 11).</td>
</tr>
<tr>
<td>1.e</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>1.f</td>
<td>Interest income on federal funds sold and securities purchased under agreements to resell. Report the gross revenue from assets reportable in Schedule RC, item 3, “Federal funds sold and securities purchased under agreements to resell.” Include interest income earned on federal funds sold and securities purchased under agreements to resell that are reported at fair value under a fair value option.</td>
</tr>
</tbody>
</table>
6  amount immediately after the impairment less any accumulated amortization. See the
discussion of accounting by an institution as lessee in the Glossary entry for "Lease
Accounting."

(9) (a) Stocks and bonds issued by nonmajority-owned corporations and
(b) Investments in limited partnerships or limited liability companies (other than
investments so minor that the institution has virtually no influence over the
partnership or company)
whose principal activity is the ownership of land, buildings, equipment, furniture, or
fixtures occupied or used (or to be occupied or used) by the institution, its branches, or
its consolidated subsidiaries. Report such stocks and investments at (i) fair value or
(ii) if chosen by the reporting institution for an equity investment that does not have a
readily determinable fair value, at cost minus impairment, if any, plus or minus changes
resulting from observable price changes in orderly transactions for the identical or a
similar investment of the same issuer.

Exclude from premises and fixed assets:

(1) Original paintings, antiques, and similar valuable objects (report in Schedule RC-F,
item 6, "All other assets").

(2) Favorable leasehold rights (report in Schedule RC-M, item 2.c, "All other intangible
assets")

Property formerly but no longer used for banking may be reported either in this item as
"Premises and fixed assets" or in Schedule RC-M, item 3, as "Other real estate owned."

7  Other real estate owned. Report the total amount of other real estate owned from
Schedule RC-M, item 3.f. For further information on other real estate owned, see the
instruction to Schedule RC-M, item 3, and the Glossary entry for "Foreclosed Assets."

8  Investments in unconsolidated subsidiaries and associated companies. Report the
amount of the bank's investments in subsidiaries that have not been consolidated; associated
companies; corporate joint ventures, unincorporated joint ventures, and general partnerships
over which the bank exercises significant influence; and noncontrolling investments in certain
limited partnerships and limited liability companies (described in the Glossary entry for
"Equity Method of Accounting"), excluding those that represent direct and indirect
investments in real estate ventures (which are to be reported in Schedule RC, item 9). The
entities in which these investments have been made are collectively referred to as
"investees." Include loans and advances to investees and holdings of their bonds, notes, and
debentures.

Investments in investees shall be reported using the equity method of accounting. Under the
equity method, the carrying value of the bank's investment in an investee is originally
recorded at cost but is adjusted periodically to record as income the bank's proportionate
share of the investee's earnings or losses and decreased by the amount of any cash
dividends or similar distributions received from the investee. For purposes of these reports,
the date through which the carrying value of the bank's investment in an investee has been
adjusted should, to the extent practicable, match the report date of the Consolidated Report
of Condition, but in no case differ by more than 93 days from the report date.

Unconsolidated subsidiaries include those majority-owned subsidiaries that do not meet the
significance standards for required consolidation that the bank chooses not to consolidate
under the optional consolidation provisions. Refer to the General Instructions section of this
book for a detailed discussion of consolidation. See also the Glossary entry for
"Subsidiaries."
<table>
<thead>
<tr>
<th>Item No.</th>
<th>Caption and Instructions</th>
</tr>
</thead>
</table>
| 9       | **Direct and indirect investments in real estate ventures.** Report the amount of the bank’s direct and indirect investments in real estate ventures. **Exclude** real estate acquired in any manner for debts previously contracted, including, but not limited to, real estate acquired through foreclosure or acquired by deed in lieu of foreclosure, and equity holdings that indirectly represent such real estate (report in Schedule RC-M, item 3, “Other real estate owned”).

**NOTE:** [12 USC 29](https://www.gpo.gov/fdsys/search.html?q=12+USC+29) limits the authority of national banks to hold real estate. State member banks are not authorized to invest in real estate except with the prior approval of the Board of Governors of the Federal Reserve System under [Federal Reserve Regulation H (12 CFR Part 208)](https://www.callreporting.org/resources/pdfs/FR-208.pdf). In certain states, nonmember banks may invest in real estate.

**Include** as direct and indirect investments in real estate ventures:

1. Any real estate originally acquired, directly or indirectly, by the bank or a consolidated subsidiary and held for development, resale, or other investment purposes.

2. Real estate acquisition, development, or construction (ADC) arrangements which are accounted for as direct investments in real estate or real estate joint ventures in accordance with ASC Subtopic 310-10, Receivables – Overall.

3. Real estate originally acquired and held for investment by the bank or a consolidated subsidiary that has been sold under contract, and the sale does not meet sale accounting treatment in accordance with ASC Subtopic 610-20 and ASC Topic 606.

4. Any other loans secured by real estate and advanced for real estate acquisition, development, or investment purposes if the reporting bank in substance has virtually the same risks and potential rewards as an investor in the borrower’s real estate venture.

5. Investments in subsidiaries that have not been consolidated; associated companies; corporate joint ventures, unincorporated joint ventures, and general partnerships over which the bank exercises significant influence; and noncontrolling investments in certain limited partnerships and limited liability companies (described in the Glossary entry for “Equity Method of Accounting”) that are primarily engaged in the holding of real estate for development, resale, or other investment purposes. The entities in which these investments have been made are collectively referred to as “investees.” Investments by the bank in these investees may be in the form of common or preferred stock, partnership interests, loans or other advances, bonds, notes, or debentures. Such investments shall be reported using the equity method of accounting. For further information on the equity method, see the instruction to Schedule RC, item 8, above.
<table>
<thead>
<tr>
<th>Item No.</th>
<th>Caption and Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>29 (cont.)</td>
<td>AOCI into earnings. The intent of the adjustment reported in this item (together with the amount reported in Schedule RC-R, Part I, item 9.d) is to reverse the effects on AOCI of applying ASC Topic 715 for regulatory capital purposes. Specifically, assets recognized or derecognized as an adjustment to AOCI as part of the incremental effect of applying ASC Topic 715 should be reported as an adjustment to total assets for leverage ratio purposes. For example, the derecognition of an asset recorded as an offset to AOCI as part of the initial incremental effect of applying ASC Topic 715 should be added back to total assets for leverage ratio purposes by reporting the amount as a negative number in this item. As another example, the portion of a benefit plan surplus asset that is included in Schedule RC, item 26.b, as an increase to AOCI and in total assets should be deducted from total assets for leverage ratio purposes by reporting the amount as a positive number in this item.</td>
</tr>
</tbody>
</table>

**Institutions that do not make the AOCI opt-out election – Available-for-sale debt securities:**

Available-for-sale debt securities are reflected at amortized cost when calculating average total consolidated assets for Schedule RC-K, item 9. Therefore, include in this item as a deduction from (addition to) assets for leverage ratio purposes the amount needed to adjust the quarterly average for available-for-sale debt securities included in Schedule RC-K, item 9, from an average based on amortized cost to an average based on fair value. If the deferred tax effects of any net unrealized gains (losses) on available-for-sale debt securities were excluded from the determination of average total consolidated assets for Schedule RC-K, item 9, also include in this item as a deduction from (addition to) assets for leverage ratio purposes the quarterly average amount necessary to reverse the effect of this exclusion on the quarterly average amount of net deferred tax assets included in Schedule RC-K, item 9.

**Financial Subsidiaries:**

If a financial subsidiary is not consolidated into the bank for purposes of the bank’s balance sheet, include in this item 29 as a deduction from the bank’s average total assets (as reported in Schedule RC-R, Part I, item 27) the quarterly average for the bank’s ownership interest in the financial subsidiary accounted for under the equity method of accounting that is included in the bank’s average total assets reported in Schedule RC-K, item 9.

If a financial subsidiary is consolidated into the bank for purposes of the bank’s balance sheet, include in this item 29 as a deduction from the bank’s average total assets (as reported in Schedule RC-R, Part I, item 27) the quarterly average of the assets of the subsidiary that have been included in the bank’s consolidated average total assets reported in Schedule RC-K, item 9; minus any deductions from common equity tier 1 capital and additional tier 1 capital attributable to the financial subsidiary that have been included in Schedule RC-R, Part I, item 28; and plus the quarterly average of bank assets representing claims on the financial subsidiary, other than the bank’s ownership interest in the subsidiary, that were eliminated in consolidation. Because the bank’s claims on the subsidiary were eliminated in consolidation, these bank assets were not included in the bank’s consolidated average total assets reported in Schedule RC-K, item 9.

**Non-Includable Subsidiaries:**

A savings association with a non-includable subsidiary should include in this item 29 a deduction from average total assets (as reported in Schedule RC-R, Part I, item 27) determined in the same manner as described above for financial subsidiaries, except that for a non-includable subsidiary accounted for under the equity method of accounting, the deduction should be the quarterly average for the savings association’s outstanding investments (both equity and debt) in, and extensions of credit to, the subsidiary.
Part I. (cont.)

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Caption and Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td><strong>Total assets for the leverage ratio.</strong> Report Schedule RC-R, Part I, item 27, less items 28 and 29.</td>
</tr>
</tbody>
</table>

**Leverage Ratio**

31     | **Leverage ratio.** Report the institution’s leverage ratio as a percentage, rounded to four decimal places. Divide Schedule RC-R, Part I, item 26 by item 30. |

31.a  | **Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date?** Enter “1” for Yes or enter “0” for No. Refer to the qualifying criteria for using the CBLR framework, which are explained in the instructions for Schedule RC-R, Part I, items 32 through 34, below. |

NOTE: Item 31.b is to be completed by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach. Other non-advanced approaches institutions that did not elect to use SA-CCR should leave this item blank.

31.b  | **Standardized Approach for Counterparty Credit Risk opt-in election:** A non-advanced approaches institution may continue to use Current Exposure Model or elect to use SA-CCR for purposes of the standardized approach and supplementary leverage ratio (as applicable). Where a banking institution has the option to choose among the approaches applicable to such institution under the capital rule, it must use the same approach for all purposes. The SA-CCR rule provides non-advanced approaches institutions the option to adopt SA-CCR for purposes of standardized total risk-weighted assets.¹ |

Non-advanced approaches institutions that elect to use SA-CCR must notify their appropriate federal supervisor. These institutions would complete this item as prescribed below:

A non-advanced approaches institution that adopts SA-CCR would enter “1” for “Yes” in item 31.b. A non-advanced approaches institution that does not make a SA-CCR opt-in election should leave item 31.b blank. A non-advanced approaches institution must use the same methodology to calculate the exposure amount for all its derivative contracts and, if an institution has elected to use SA-CCR, an institution may change its election only with prior approval of its appropriate federal supervisor.

¹ See 12 CFR 3 (OCC); 12 CFR 217 (Board); 12 CFR 324 (FDIC).
Part I. (cont.)

**Item No.**  **Caption and Instructions**

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

Schedule RC-R, Part I, items 32 through 37 and, if applicable, items 38.a through 38.c, are to be completed only by qualifying institutions that have elected to adopt the community bank leverage ratio (CBLR) framework or are within the grace period as of the quarter-end report date. (For further information on the grace period, see the General Instructions for Part I.)

If your institution entered “1” in item 31.a, then items 32 through 37 and, if applicable, items 38.a through 38.c, must be completed. Institutions that do not qualify for or have not adopted the community bank leverage ratio framework as of the quarter-end report date should leave items 32 through 38.c blank and go to Schedule RC-R, Part I, item 39. A qualifying institution can opt out of the community bank leverage ratio framework by completing Schedule RC-R, Parts I and II, excluding Schedule RC-R, Part I, items 32 through 38.c.

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Total assets.</th>
<th>Report total assets from Schedule RC, item 12. A bank’s total assets must be less than $10 billion as part of the qualifying criteria for the CBLR framework.</th>
</tr>
</thead>
<tbody>
<tr>
<td>32</td>
<td>Trading assets and trading liabilities.</td>
<td>Report in column A the sum of trading assets from Schedule RC, item 5, and trading liabilities from Schedule RC, Item 15 (i.e., added, not netted). Report in column B the sum of trading assets and trading liabilities as a percentage of total assets by dividing the amount of trading assets and trading liabilities reported in column A of this item by total assets reported in Schedule RC-R, Part I, item 32, above, rounded to four decimal places. The percentage reported in this item must be 5 percent or less of total assets as part of the qualifying criteria for the CBLR framework.</td>
</tr>
<tr>
<td>34</td>
<td>Off-balance sheet exposures.</td>
<td>Report in the appropriate subitem the specified off-balance sheet exposure amounts.</td>
</tr>
</tbody>
</table>
This page intentionally left blank.