FFIEC 051 CONTENTS

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)

CONTENTS

GENI	ERAL INSTRUCTIONS	
	Who Must Report on What Forms	1
	Eligibility to File the FFIEC 051	2
	Close of Business	2
	Frequency of Reporting	3
	Differences in Detail of Reports	5
	Shifts in Reporting Status	6a
	Organization of the Instruction Book	7
	Preparation of the Report	8
	Signatures	8
	Electronic Signatures	8
	Chief Financial Officer Declaration	8a
	Director Attestation	9
	Submission of the Reports	9
	Submission Date	10
	Amended Reports	10
	Retention of Reports	11
	Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports	11
	Exclusions from the Coverage of the Consolidated Report	11
	Rules of Consolidation	12
	Publication Requirements for the Consolidated Report of Condition	14
	Release of Individual Bank Reports	14
	Applicability of U.S. Generally Accepted Accounting Principles to	
	Regulatory Reporting Requirements	14
	Subsequent Events	15
	Accrual Basis Reporting	16
	Miscellaneous General Instructions	16
	Rounding	16
	Negative Entries	16
	Verification	17
	Transactions Occurring Near the End of a Reporting Period	17
	Legal Entity Identifier	18

LINE ITEM INSTRUCTIONS FOR THE CONSOLIDATED REPORT OF INCOME	
Schedule RI – Income Statement	RI-1
Schedule RI-A – Changes in Bank Equity Capital	RI-A-1
Schedule RI-B – Charge-offs and Recoveries and Changes in Allowances for Credit Losses	
Part I. Charge-offs and Recoveries on Loans and Leases	RI-B-1
Part II. Changes in Allowances for Credit Losses	RI-B-5
Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses	RI-C-1
Schedule RI-E – Explanations	RI-E-1
LINE ITEM INSTRUCTIONS FOR THE CONSOLIDATED REPORT OF CONDITION	
Schedule RC – Balance Sheet	RC-1
Schedule RC-B – Securities	RC-B-1
Schedule RC-C – Loans and Lease Financing Receivables	
Part I. Loans and Leases	RC-C-1
Part II. Loans to Small Businesses and Small Farms	RC-C-41
Schedule RC-E – Deposit Liabilities	RC-E-1
Schedule RC-F – Other Assets	RC-F-1
Schedule RC-G – Other Liabilities	RC-G-1
Schedule RC-K – Quarterly Averages	RC-K-1
Schedule RC-L – Off-Balance-Sheet Items	RC-L-1
Schedule RC-M – Memoranda	RC-M-1
Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-N-1
Schedule RC-O – Other Data for Deposit Insurance Assessments	RC-0-1
Schedule RC-R – Regulatory Capital	RC-R-1
Part I. Regulatory Capital Components and Ratios	RC-R-2
Part II. Risk-Weighted Assets	RC-R-35
Schedule RC-T – Fiduciary and Related Services	RC-T-1
LINE ITEM INSTRUCTIONS FOR SCHEDULE SU	
Schedule SU – Supplemental Information	SU-1
Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income	SU-19

GLOSSARY

Accounting Changes	A-1
Accrued Interest Receivable	A-3
Accrued Interest Receivable Related to Credit Card Securitizations	A-4
Acquisition, Development, or Construction (ADC) Arrangements	A-4a
Allowances for Credit Losses	A-4a
Amortized Cost Basis	A-6
Bankers Acceptances	A-6
Bank-Owned Life Insurance	A-8
Banks, U.S. and Foreign	A-9
Brokered Deposits	A-11
Broker's Security Draft	A-13
Business Combinations	A-13
Capital Contributions of Cash and Notes Receivable	A-16a
Capitalization of Interest Costs	A-17
Cash Management Arrangements	A-18
Commercial Paper	A-19
Commodity or Bill-of-Lading Draft	A-19
Coupon Stripping, Treasury Receipts, and STRIPS	A-19
Custody Account	A-20
Dealer Reserve Account	A-20
Debt Issuance Costs	A-20
Deferred Compensation Agreements	A-21
Defined Benefit Postretirement Plans	A-23
Depository Institutions in the U.S.	A-24
Deposits	A-24
Derivative Contracts	A-33
Dividends	A-39
Domestic Office	A-40
Due Bills	A-40
Edge and Agreement Corporation	A-40
Equity-Indexed Certificates of Deposit	A-40
Equity Method of Accounting	A-42
Excess Balance Account	A-43
Extinguishments of Liabilities	A-43
Fails	A-44

GLOSSARY (cont.)

FFIEC 051

Fair Value	A-44
Federal Funds Transactions	A-45
Federally-Sponsored Lending Agency	A-46
Foreclosed Assets	A-46
Foreign Currency Transactions and Translation	A-51
Foreign Debt Exchange Transactions	A-53
Foreign Governments and Official Institutions	A-53
Foreign Office	A-53
Goodwill	A-54
Hypothecated Deposit	A-57
Income Taxes	A-58
Internal-Use Computer Software	A-65
International Banking Facility (IBF)	A-66
Lease Accounting	A-67
Letter of Credit	A-68f
Loan	A-70
Loan Fees	A-70
Loan Modifications to Borrowers Experiencing Financial Difficulty	A-72
Loan Secured by Real Estate	A-72a
Loss Contingencies	A-74
Mandatory Convertible Debt	A-74
Nonaccrual Status	A-74
Offsetting	A-78
Overdraft	A-79
Pass-through Reserve Balances	A-80
Preferred Stock	A-81
Premiums and Discounts	A-81
Private Company	A-82
Public Business Entity	A-82
Purchased Credit-Deteriorated Assets	A-83
Reciprocal Balances	A-86
Repurchase/Resale Agreements	A-86
Revenue from Contracts with Customers	A-88

GLOSSARY (cont.)

Securities Activities	A-88a
Securities Borrowing/Lending Transactions	A-90
Servicing Assets and Liabilities	A-91
Shell Branches	A-93
Short Position	A-93
Start-Up Activities	A-94
Subordinated Notes and Debentures	A-95
Subsidiaries	A-95
Suspense Accounts	A-96
Sweep Deposits	A-96
Syndications	A-96a
Trade Date and Settlement Date Accounting	A-96a
Trading Account	A-97
Transfers of Financial Assets	A-98
Treasury Stock	A-104
Trust Preferred Securities	A-105
U.S. Territories and Possessions	A-105
Valuation Allowance	A-105
Variable Interest Entity	A-106
When-Issued Securities Transactions	A-107