

Call Report Form Changes

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No Call Report Form changes for September 2020

Call Report Instruction Changes

Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
3	Additional Information on Shares/Deposits	31	643	Report the total dollar amount of commercial deposit accounts may be opened in the name of the business using a Taxpayer Identification Number (TIN) or may be opened using an assumed name, trade name, or "Doit Busines As" (DBA) name. Do not include trust accounts.	Report the total dollar amount of commercial deposit accounts. Organizations (corporations, partnerships, associations, charities, clubs) and sole proprietorships may open accounts using a Taxpayer Identification Number (TIN), assumed name, trade name, or "Doing Business As" (DBA) name. Do not include trust accounts.	Provide clarity	Sep-20
6	Loans & Leases				Note – Loans should be reported in Schedule A, Sections 2 through 7 without regard for the channel (direct or indirect, purchased or participation) used to obtain the loan. It is possible for a single loan to be reported in multiple sections of Schedule A, including Section 1 and Section 3.	Provide clarity	Sep-20

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6	Loans & Leases - Commercial Loans/Lines of Credit	12	525, 900K4 and 718A5	<p>Include the rate, number and outstanding balance of all commercial loans defined in §723.2 and secured by real estate. Commercial loan means any loan, line of credit, or letter of credit and any interest a credit union obtains in such loans made by another lender, to individuals, sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, agricultural, or professional purposes, but not for personal expenditure purposes. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.</p> <p>Excluded from this definition per §723.2 are loans:</p>	<p>Include the rate, number and outstanding balance of all commercial loans defined in §723.2 and secured by real estate. Commercial loan means any loan, line of credit, or letter of credit and any interest a credit union obtains in such loans made by another lender, to individuals, sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, agricultural, or professional purposes, but not for personal expenditure purposes. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.</p> <p>Excluded from this definition per §723.2 are covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36), and loans:</p>	<p>Provide changes to the commercial loan definition, excludes SBA PPP loans.</p>	Sep-20

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6	Loans & Leases - Commercial Loans/Lines of Credit	13	526, 900P, and 400P	<p>Include the rate, number, and outstanding balance of all commercial loans defined in §723.2 and not secured by real estate. Unused loan commitments must be reported in the Off- Balance Sheet Commitments section.</p> <p>Excluded from this definition per §723.2 are loans:</p>	<p>Include the rate, number, and outstanding balance of all commercial loans defined in §723.2 and not secured by real estate. Unused loan commitments must be reported in the Off- Balance Sheet Commitments section.</p> <p>Excluded from this definition per §723.2 are covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36), as well as loans:</p>	<p>Provide changes to the commercial loan definition, excludes SBA PPP loans.</p>	Sep-20

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6	CARES Act (COVID-19 RESPONSE)		CV0001 and CV0002	Report loans granted forbearance consistent with Section 4013 of the CARES Act.	Report loans granted forbearance consistent with Section 4013 of the CARES Act. To be an eligible loan modification under Section 4013, a loan modification must be: 1) related to COVID-19; 2) executed on a loan that was not more than 30 days past due as of December 31, 2019; and 3) executed between March 1, 2020, and the earlier of (A) 60 days after the date of termination of the national emergency concerning the COVID- 19 outbreak declared by the President on March 13, 2020, under the National Emergencies Act or (B) December 31, 2020. Section 4013 is applicable for the term of the loan modification. Loan modifications include forbearance, an interest rate modification, and any other similar arrangement that defers or delays the payment of principal or interest occurring during the period described in (3) above and the loan was not more than 30 days past due as of 12/31/19. If loans meeting the above criteria are in the forbearance, modification, deferral, etc period on the last day of the quarter, they will be reported in CV0001 and CV0002.	Provide additional guidance on reporting loans granted forbearance or modified under Section 4013 of the CARES Act.	Sep-20

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6	CARES Act (COVID-19 RESPONSE)	1	CV0001 and CV0002		The information reported in CV0001 and CV0002 is not publicly available consistent with 5 U.S.C. §552(b)(8), which specifically exempts from disclosure information “contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions.”	Provide information on the confidentiality of loans modified under the CARES Act.	Sep-20
10	Loan Charge Offs and Recoveries - Loan loss Information	9	550C and 551C	Report all charge offs and recoveries for loans not already reported in items 1-8. (e.g., all other consumer loans, commercial loans not secured by real estate, etc.). Include charge offs and recoveries from an overdraft protection program on this line.	Report all charge offs and recoveries for loans not already reported in items 1-8. (e.g., all other consumer loans, commercial loans not secured by real estate, etc.). Include charge offs and recoveries from an overdraft protection program on this line. Also, report charge offs and recoveries from overdrawn commercial share accounts on this line.	Provide additional guidance on reporting overdrawn commercial share accounts.	Sep-20
14	Schedule A - Specialized Lending Section 2 through Section 7				Note – Loans should be reported in Schedule A, Sections 2 through 7 without regard for the channel (direct or indirect, purchased or participation) used to obtain the loan. It is possible for a single loan to be reported in multiple sections of Schedule A, including Section 1 and Section 3.	Provide clarity	Sep-20
16	Schedule A - Specialized Lending Section 4				The definition of commercial loan also excludes covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36).	Provide changes to the commercial loan definition, excludes SBA PPP loans.	Sep-20

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Page (Form)	Section	Line	Account(s) (if any)	Previous Content	New Content	Justification/ Reason	Change Date
16	Schedule A - Specialized Lending Section 4 Table describing the differences between a Member Business Loan and a Commercial loan			Type of Loan - Business loan in which a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase the loan in full; Member Business Loan - No; Commercial Loan - Yes	Type of Loan - Business loan in which a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase the loan in full; Member Business Loan - No; Commercial Loan - Yes (Except PPP loans)	Provide changes to the commercial loan definition, excludes SBA PPP loans.	20-Sep
22	Schedule E - Bank Secrecy Act/Anti-Money Laundering				The information reported on Schedule E is not publicly available consistent with 5 U.S.C. § 552(b)(8), which specifically exempts from disclosure information “contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions.”	Provide information on the confidentiality of items reported on Schedule E.	Sep-20