

**2017 Interagency Review of the
Consolidated Reports of Condition and Income**

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Executive Summary

This document describes the compliance by the federal banking agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), with Section 604 of the Financial Services Regulatory Relief Act of 2006 (Section 604), which requires a review of the information and schedules collected on the FFIEC Consolidated Reports of Condition and Income (commonly referred to as the Call Report) every five years in order to reduce or eliminate requirements that are no longer necessary or appropriate. The banking agencies last conducted this required review in 2012, and were scheduled to do so again in 2017. In December of 2014, the FFIEC launched a formal initiative to reduce Call Report burden on community banks. In order to bolster this initiative, the FFIEC Task Force on Reports (TFOR) accelerated the banking agencies' Section 604 review to begin in 2015 instead of commencing in 2017, implemented burden-reducing changes from the 2012 review, performed a feasibility analysis for a new streamlined small bank Call Report, which subsequently led to the creation of a small bank Call Report, and conducted outreach with the banking industry to identify options to further reduce Call Report burden. This outreach included onsite visits to community banks and meetings with banking trade groups.

The current Section 604 review centered on a survey conducted at each of the FFIEC member entities that use Call Report data where users had to justify the retention of each Call Report data item. To support the retention of a data item, a user had to explain how he or she uses the item in performing his or her job responsibilities at his or her FFIEC member entity, how often the item is needed to be collected from institutions, from what population of institutions the item is needed, and how the item adheres to the FFIEC's guiding principles for adopting Call Report revisions. As a result of this effort, the FFIEC has implemented or proposed burden-reducing changes that would remove or

consolidate data items, add new or raise certain existing reporting thresholds, or reduce the frequency of reporting data items. The burden-reducing changes are being implemented through a phased approach and were effective or are proposed to be effective March 31, 2017, and June 30, 2018, respectively. Collectively, these changes affect approximately 51 percent of required data items for smaller, less complex institutions, and 28 percent of required data items for all other institutions that were included in the Call Reports for December 31, 2016.

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I. Introduction

As mandated by Section 604,¹ the federal banking agencies are required to review the information and schedules that are filed by an insured depository institution in its “report of condition” within one year of the legislation’s enactment, and then perform a similar review every five years thereafter. After completing this review, the agencies are directed to reduce or eliminate reporting requirements that are no longer necessary or appropriate.

The agencies’ last statutory review occurred in 2012, and the next scheduled review would not have commenced until 2017. However, in an effort to respond to recent industry burden concerns associated with the Call Report, at the Council’s direction, on behalf of the banking agencies, the TFOR launched a formal initiative in December 2014² to identify potential opportunities to reduce burden associated with Call Report requirements for Call Report respondents, particularly community institutions. Significant actions under this initiative included an acceleration of the start of the next statutory review and community bank outreach efforts. The foundation for this first action was a series of internal surveys of users of Call Report data at FFIEC member entities. This initiative has resulted in the creation of a new significantly streamlined Call Report for eligible small institutions, and proposals for significant burden-reducing revisions to the versions of the Call Report filed by larger institutions through the removal or consolidation of numerous data items, the raising of certain reporting thresholds, and a reduction in reporting frequency for certain data items.

¹ See 12 U.S.C. 1817(a)(11).

² See 80 FR 56539 (September 18, 2015) and 81 FR 45357 (July 13, 2016) for information on this initiative.

This report provides an overview of the Call Report burden-reduction initiative and a description of the actions taken under this initiative, a summary of the proposed burden reductions emanating from this initiative, and a discussion of the overall justification for the remaining information collected in the Call Report.

II. Overview of Call Report Burden-Reduction Initiative

The FFIEC launched a formal initiative in December 2014 to identify potential opportunities to reduce burden associated with Call Report requirements for community banks and respond to industry concerns about the cost and burden associated with the Call Report. The formal initiative, which was supported by the adoption of a set of guiding principles that Call Report data items should meet, was comprised of actions in several areas:

- Accelerating the start of the statutorily required review of data items collected in the Call Report;
- Implementing certain other burden-reducing changes to the Call Report in addition to those identified, but deferred, in the 2012 statutorily mandatory review of the Call Report;³
- Evaluating the feasibility and merits of creating a streamlined version of the quarterly Call Report for community banks;
- Increasing dialogue with community banks to identify additional opportunities to reduce reporting burden by revising or redefining Call Report data items;
- Conducting industry outreach through teleconferences and webinars to explain upcoming reporting changes and clarify technical reporting requirements.

A. Guiding Principles

The FFIEC developed a set of guiding principles for use as a framework in evaluating potential additions and deletions of Call Report data items and other revisions

³ See 80 FR 56539 (September 18, 2015). The burden-reducing changes from the 2012 review are not included in the burden-reducing changes identified in this current Section 604 review.

to the Call Report. In general, any Call Report data items to be added or retained must meet three guiding principles:

- The data items serve a long-term regulatory or public policy purpose by assisting the FFIEC's member entities in fulfilling their missions of ensuring the safety and soundness of financial institutions and the financial system and the protection of consumer financial rights, as well as entity-specific missions affecting federally and state-chartered institutions;
- The data items to be collected maximize practical utility and minimize, to the extent practicable and appropriate, burden on financial institutions; and
- Equivalent data items are not readily available through other means.

B. Call Report Agency User Surveys and Implementation of Findings

The TFOR accelerated the start of the statutorily mandated review of the existing Call Report data items, which the banking agencies are required to perform under Section 604 and otherwise would not have commenced until 2017. Users of Call Report data items at the Council's member entities participated in a series of surveys that began in July 2015 and ended in February 2017. The survey review process was different from surveys conducted to support prior statutory reviews as it was delivered to survey participants in multiple parts, which allowed participants to focus on providing well developed responses concerning their usage of related Call Report schedules and specific data items. A working group followed up with survey participants and other agency stakeholders and performed data analysis to clarify responses, validate survey users' assertions, and develop recommended Call Report revisions for consideration by the TFOR.

The TFOR began taking the steps necessary to implement the review working group's proposed burden-reducing changes by the second quarter of 2016, rather than waiting until the completion of the entire review and the reporting of all results to the Council in late 2017. The intent of this staggered approach was to signal to institutions that the agencies were making progress on the burden-reduction initiative and to begin providing burden relief to community banks at an earlier date. The approach has also

allowed external stakeholders and the industry to provide feedback for the TFOR to consider in terms of further modifications to the Call Report, in addition to the feedback already received from the internal stakeholder user surveys.

C. Development of Streamlined Call Report for Eligible Small Institutions

As a result of the formal Call Report burden-reduction initiative, the agencies created a new, streamlined Call Report for eligible small institutions (Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$1 Billion—FFIEC 051) with an effective date of March 31, 2017. Three of the initiative’s five actions served as the foundation for the FFIEC 051, including: 1) community bank outreach, 2) surveys of agency Call Report data users, and 3) consideration of a more streamlined Call Report for eligible small institutions. Based on the analysis of the external and internal feedback and the resulting recommendations it presented to the FFIEC, the TFOR received approval to move forward with a proposal for a new small institution Call Report.

D. Community Bank Outreach

The agencies conducted and participated in several outreach efforts to better understand, through industry dialogue, the aspects of reporting institutions’ Call Report preparation process that are significant sources of reporting burden, including where manual intervention by an institution’s staff is necessary to report particular information. As an initial step toward improving this understanding, representatives from the FFIEC member entities visited nine community banks during the third quarter of 2015. In addition, in the first quarter of 2016, two bank trade groups, the Independent Community Bankers of America (ICBA) and the American Bankers Association (ABA), each organized three conference call meetings with small groups of community bankers in which representatives from the FFIEC member entities participated. During the visits to banks and the conference call meetings, the bankers explained how they prepare the Call

Reports at their respective institutions and identified which schedules or data items take a significant amount of time and/or manual processes to complete.⁴

The schedules of the Call Report that were mentioned as the most time consuming to complete by bankers included Schedule RC-R – Regulatory Capital, Schedule RC-C, Part II – Loans to Small Businesses and Small Farms, Schedule RC-E – Deposit Liabilities, and Schedule RC-L – Derivatives and Off-Balance-Sheet Items. Some of the bankers also expressed interest in variations of a short-form Call Report to be filed in the first and third quarters, with the entire Call Report filed in the second and fourth quarters. A similar short-form concept also was mentioned by commenters responding to the Federal Register notice in which the agencies proposed the FFIEC 051 report.⁵ One version of a short-form Call Report recommended by commenters would consist only of an institution’s balance sheet, income statement, and statement of changes in equity capital. Many of the bankers also described the substantive burden arising from reviewing the Call Report instructions on a quarterly or other periodic basis even for those data items for which the institution determines that there is no information for it to report. The FFIEC 051 and other Call Report changes were based on recommendations from the agencies’ community bank outreach efforts and review of the agencies’ user surveys.

III. User Survey

From July 13, 2015, through February 6, 2017, the Call Report User Survey was administered in a series of nine surveys grouped in three survey segments. The surveys covered all 27 Call Report schedules in the Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices (FFIEC 031) and Consolidated

⁴ Many comments received during the outreach efforts were made regarding the burden of reporting in accordance with the revised regulatory capital rules in Call Report Schedule RC-R – Regulatory Capital. The agencies issued a proposal for modifications to simplify the regulatory capital rules (82 FR 49984, October 27, 2017). To the extent the modifications in that proposal are adopted in a final rule, the agencies would incorporate those simplifications into Schedule RC-R – Regulatory Capital.

⁵ See 82 FR 2444 (January 9, 2017).

Reports of Condition and Income for a Bank with Domestic Offices Only (FFIEC 041) and the schedules were prioritized for review, generally based on the perceived level of burden as cited by banking industry representatives.

Survey participants represented a wide variety of functional areas from all FFIEC member entities that use the Call Report, including the FDIC, the OCC, the FRB, the CSBS on behalf of the State Liaison Committee, and the CFPB. The survey participants from these entities included research analysts, resolution specialists, safety and soundness examiners, compliance examiners, policy development specialists, trust specialists, accounting policy analysts, capital markets specialists, economists, attorneys, and other specialists.

The design of the survey allowed participants to respond to every data item on the FFIEC 031 and FFIEC 041. However, most survey participants perform specialized roles and responded primarily for the Call Report data items most relevant to their specific job responsibilities.

As an integral part of the surveys, users were asked to identify items they defined as essential in order to perform their supervisory or other public policy responsibility or to comply with laws or regulations. The users also were asked whether the Call Report is the only source that provides those essential data items (other than a specific request to institutions for the data).

In addition, participants were asked to provide written comments on:

- How the data item is used in the performance of their job function;
- The frequency with which each data item is needed;
- The population of institutions from which each data item is needed; and
- How the data item meets each of the “guiding principles” adopted by the FFIEC for information to be collected in the Call Report.

The working group reviewed the comments, followed up with participants if there were questions, and discussed potential burden relief measures from their evaluation of responses applicable to items users frequently cited as not used or needed. The working group focused significant attention on the comments of those participants who asserted that data items were essential in order to determine how the Call Report data items are being used and whether ongoing use of the items is justified in accordance with the FFIEC's guiding principles. The working group members also downloaded Call Report data and performed data analysis to determine the number of institutions reporting specific data items over prior years, the reported dollar amounts of the data items, and the materiality of the data items to the evaluation of institutions' condition, performance, and risk profiles. The group members then shared the results of these analyses with their respective entities' stakeholders to confirm that proposed burden-reducing changes would not have a significant adverse impact on their job function or the missions of their entity. Based on the survey comments, data analyses, and stakeholder input, the working group identified, clarified, and validated which parts of the Call Report were essential and used by various FFIEC member entity stakeholders, and also identified data items that should be considered for elimination, less frequent collection, or new or upwardly revised reporting thresholds.

As a result of this process, three phases of burden-reducing reporting changes were proposed to allow for the implementation of revisions identified in earlier user surveys while the agencies were still collecting and reviewing information from later surveys. For each phase of the user surveys, the agencies identified potential revisions to groups of Call Report schedules covered by those surveys. In addition, based on additional feedback from FFIEC member entities' stakeholders and bankers, in later phases the working group re-evaluated certain Call Report schedules reviewed in prior phases. The results of these efforts led to additional proposed reporting changes to further reduce regulatory burden on institutions. Exhibit 1 provides further detail on the activities conducted in connection with each of the three phases and the timeframes during which these phases took place. Exhibit 2 provides detail regarding the phase when each Call Report schedule was reviewed or re-reviewed.

Exhibit 1: Examination Council's Burden-Reduction Proposals

Banker Outreach to Support Development of Burden-Reduction Proposals

Activity	Dates
On-site visits at financial institutions	July 2015-September 2015
Participate in industry-organized outreach teleconferences	February 2016

Phase I

Activity	Dates
Conduct agency user surveys 1-3	7/13/2015-2/1/2016
Working group review of results of surveys 1-3	September 2015 – May 2016
Issue Federal Register Notice for 60-day public comment (81 FR 54190)	August 15, 2016
Issue Federal Register Notice for 30-day public comment (82 FR 2444)	January 9, 2017
Banker webinar to discuss revisions	March 8, 2017
Effective date of Call Report revisions	March 31, 2017

Phase II

Activity	Dates
Conduct agency user surveys 4-7	3/7/2016-10/4/2016
Working group review of results of surveys 4-7 and re-review of surveys 1-3	May 2016 – January 2017
Issue Federal Register Notice for 60-day public comment (82 FR 29147)	June 27, 2017
Issue Federal Register Notice for 30-day public comment (TBD)	January 2018 (expected date)
Proposed effective date of Call Report revisions	June 30, 2018

Phase III

Activity	Dates
Conduct agency user surveys 8-9	11/7/2016-2/6/2017
Working group review of results of surveys 8-9 and re-review of surveys 1-7	February 2017 – July 2017
Issue Federal Register Notice for 60-day public comment (82 FR 51908)	November 8, 2017
Issue Federal Register Notice for 30-day public comment (TBD)	March 2018 (target date)
Proposed effective date of Call Report revisions	June 30, 2018

Exhibit 2: Call Report User Survey Windows and Review Phases by Schedule

Phase	Schedule	Survey	Dates
I & II	RI – Income Statement	1	7/13/2015 - 8/10/2015
I & II	RC – Balance Sheet	1	7/13/2015 - 8/10/2015
II & III	RC-C – Loans and Lease Financing Receivable	2	10/5/2015 - 11/2/2015
I	RI-B – Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	2	10/5/2015 - 11/2/2015
I, II, & III	RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	2	10/5/2015 - 11/2/2015
I	RC-E – Deposit Liabilities	3	1/4/2016 - 2/1/2016
I	RC-O – Other Data for Deposit Insurance and FICO Assessments	3	1/4/2016 - 2/1/2016
II & III	RC-B – Securities	4	3/7/2016 - 4/4/2016
II	RC-D – Trading Assets and Liabilities	4	3/7/2016 - 4/4/2016
II	RC-K – Quarterly Averages	4	3/7/2016 - 4/4/2016
II	RC-L – Derivatives and Off-Balance Sheet Items	5	5/2/2016 - 5/30/2016
II	RC-M – Memoranda	5	5/2/2016 - 5/30/2016
II ⁶	RC-R – Regulatory Capital	6	7/5/2016 - 8/2/2016
III	RI-A – Changes in Bank Equity Capital	7	9/6/2016 - 10/4/2016
III	RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses	7	9/6/2016 - 10/4/2016
II	RI-D – Income from Foreign Offices	7	9/6/2016 - 10/4/2016
II	RI-E – Explanations	7	9/6/2016 - 10/4/2016
III	RC-A – Cash and Balances Due from Depository Institutions	8	11/7/2016 - 12/5/2016
III	RC-F – Other Assets	8	11/7/2016 - 12/5/2016
III	RC-G – Other Liabilities	8	11/7/2016 - 12/5/2016
III	RC-H – Selected Balance Sheet Items for Domestic Offices	8	11/7/2016 - 12/5/2016
III	RC-I – Assets and Liabilities of International Banking Facilities (IBFs)	8	11/7/2016 - 12/5/2016
III	RC-P – 1-4 Family Residential Mortgage Banking Activities	9	1/9/2017 - 2/6/2017
III	RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis	9	1/9/2017 - 2/6/2017
III	RC-S – Servicing, Securitization, and Asset Sale Activities	9	1/9/2017 - 2/6/2017
III	RC-T – Fiduciary and Related Services	9	1/9/2017 - 2/6/2017
III	RC-V – Variable Interest Entities	9	1/9/2017 - 2/6/2017
III	SU – Supplemental Information ⁷		

⁶ Refer to Footnote 3 for more information on the proposed Simplifications to the Capital Rule Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996.

⁷ Schedule SU was implemented as part of the new streamlined FFIEC 051 Call Report effective March 31, 2017, after the conclusion of the user surveys. As discussed in Appendix A, the indicator questions and indicator data items included in Schedule SU replaced five entire schedules and parts of several other schedules from the FFIEC 041, the content of which was within the scope of the user surveys.

IV. Creation of a Streamlined Small Bank Call Report (FFIEC 051)

As part of the burden-reduction initiative, the agencies considered how to balance financial institutions' requests for a less burdensome regulatory reporting process with FFIEC member entities' need for sufficient data to monitor the condition and performance of, and ensure the safety and soundness of, institutions, and to carry out the specific missions of the respective member entities. With these primary goals in mind, the TFOR developed and subsequently implemented a separate, more streamlined, and noticeably shorter Call Report to be completed by eligible small institutions (FFIEC 051). The actions the agencies took to better understand both the burden for the institutions and the data necessary for safety and soundness or mission specific needs are discussed below.

In developing the FFIEC 051 for eligible small institutions, the agencies reviewed data items currently collected in the FFIEC 041, including individual schedules, to determine how the agencies could apply a global threshold to the existing reporting requirements to create a Call Report that would be less burdensome for smaller, noncomplex institutions without adversely affecting FFIEC member entities' data needs.

The TFOR established a separate working group consisting of representatives from FFIEC member entities that use Call Report data to review the data items and schedules of the FFIEC 041 to determine what information would need to be retained for a Call Report for small institutions that engage in noncomplex activities. The focus was on six targeted areas: a) replacement of partial or entire schedules with a supplemental schedule to collect indicator data items on certain complex and specialized activities in which smaller institutions typically are not significantly engaged, b) review of infrequently reported items by institutions with total assets of less than \$1 billion, c) changes to the frequency of data collection, d) removal of data items for which a reporting threshold currently exists, e) elimination of data items identified during the statutorily mandated full review of the Call Report as no longer necessary, and f) preparation of separate, shorter instruction book for the FFIEC 051. A summary of the

working group's efforts in these six targeted areas is provided in the next paragraph, and details of the targeted areas are discussed in more detail in Appendix A.

To facilitate discussions on what items could be removed from the FFIEC 041 to create a streamlined Call Report for eligible small institutions, working group members reviewed historical data for each data item on the FFIEC 041 to identify those individual items that had been infrequently reported by institutions with total assets less than \$1 billion. They were asked to determine which of these items should be retained in the FFIEC 051 to meet the mission-specific data needs of the FFIEC member entities. The working group aggregated and analyzed the historical data to determine which of the infrequently reported data items could be consolidated into a supplemental schedule and which items could be removed entirely. The working group also reviewed which data items could be collected less frequently than quarterly from smaller, non-complex institutions. The FFIEC 051 threshold also allowed the agencies to remove many items that are applicable only to larger or more complex institutions, which also allowed the agencies to shorten and streamline the associated instructions for this report. The working group also considered how additional proposed changes in Phase II and Phase III could be incorporated into the FFIEC 051.

Based on the analysis on each of the targeted areas, the working group developed a prototype of the FFIEC 051. In designing the prototype, the agencies sought to maintain, to the extent possible, the existing structure of the FFIEC 041 Call Report, including the numbering and sequencing of data items within Call Report schedules. Based on the outreach initiatives, bankers involved in the preparation of the Call Report stated that they were familiar with how the FFIEC 041 Call Report is organized, and thus they did not favor the rearranging of existing data items in a streamlined Call Report because the need for their institutions to adapt to these structural changes would itself be burdensome.

The TFOR concurred with the design and structure of the working group's prototype of the FFIEC 051, which it presented to the FFIEC. The FFIEC approved

the TFOR’s recommendation to move forward with a new, streamlined FFIEC 051 Call Report for eligible small institutions. The banking agencies proposed and implemented the FFIEC 051 Call Report in connection with the Phase I burden-reduction revisions under the timeline presented in Exhibit 1 above.

V. Detail of Proposed or Finalized Burden-Reducing Revisions

As previously described, the agencies implemented an initial set of burden-reducing revisions through the finalization of the Phase I proposal effective March 31, 2017. The Phase I revisions affected 37 items on the FFIEC 031, 33 items on the FFIEC 041, and 1,039 items on the FFIEC 051 (compared to the number of items collected on the FFIEC 041 prior to the creation of the FFIEC 051).⁸ Table 1 summarizes the overall number of changes already finalized and implemented in Phase I of the FFIEC’s Call Report burden-reduction initiative.

Table 1 – Phase I - Data Items Revised Effective March 31, 2017⁹

Finalized Call Report Revisions	051	041	031
Items Removed, Net ¹⁰	933	26	24
Change in Item Frequency to Semiannual	96		
Change in Item Frequency to Annual	10		
Items with a New or Increased Reporting Threshold		7	13

In Phases II and III, the agencies proposed additional burden-reducing revisions affecting 649 items on the FFIEC 031, 611 items on the FFIEC 041, and 167 items on the

⁸ This number for the FFIEC 051 includes approximately 300 items in the FFIEC 041 that institutions with less than \$1 billion in total assets were exempt from reporting due to existing reporting thresholds in the FFIEC 041.

⁹ Table 1 does not include the changes that resulted from the 2012 statutorily mandated review that also had an effective date of March 31, 2017.

¹⁰ “Items Removed, Net” reflects the effects of consolidating existing items, adding control totals, and, for the FFIEC 051, relocating individual items from other schedules to Schedule SU, some of which were consolidated in Schedule SU.

FFIEC 051. Table 2 summarizes the overall number of proposed burden-reducing revisions to data items that, if approved by the OMB, would take effect June 30, 2018.

Table 2 – Phases II and III - Proposed Data Revisions

Proposed Call Report Revisions	051	041	031
Items Proposed to be Removed, Net ¹¹	69	290	220
Proposed Change in Item Frequency to Semiannual	17	31	31
Proposed Change in Item Frequency to Annual	26	3	3
Items with a Proposed New or Increased Reporting Threshold	55	287	395

The following tables present the counts of revisions by specific schedule for each version of the Call Report (FFIEC 051, FFIEC 041, and FFIEC 031).

Table 3.a summarizes the number of data items affected by proposed or finalized revisions by Call Report schedule and type of revision for the FFIEC 051. A listing of the specific data item revisions, including the MDRM codes used to identify each affected data item, can be found in Appendix B.

Table 3.a – Proposed or Finalized Data Item Revisions by Schedule (FFIEC 051)

Call Report Schedule (FFIEC 051)	Items Removed or Proposed to be Removed, Net ¹²	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RI – Income Statement	27	1	
RI-A – Changes in Bank Equity Capital			

¹¹ “Items Proposed to be Removed, Net” reflects the effects of consolidating existing items and relocating individual items to other schedules.

¹² Items Removed or Proposed to be Removed, Net” reflects the effects of consolidating existing items, adding control totals, and relocating individual items from other schedules to new Schedule SU, some of which were consolidated in Schedule SU. The negative value for Schedule SU indicates that items were moved from other schedules into Schedule SU.

Call Report Schedule (FFIEC 051)	Items Removed or Proposed to be Removed, Net¹²	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RI-B – Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	14		
RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses	43		
RI-E – Explanations	2	26	26
RC – Balance Sheet	1		
RC-A – Cash and Balances Due from Depository Institutions	8	8	
RC-B – Securities	68	29	
RC-C – Loans and Lease Financing Receivables Part I. Loans and Leases	49	9	
RC-C – Loans and Lease Financing Receivables Part II. Loans to Small Businesses and Small Farms		30	
RC-D – Trading Assets and Liabilities	72		
RC-E – Deposit Liabilities	7		
RC-F – Other Assets	2	11	
RC-G – Other Liabilities		7	
RC-K – Quarterly Averages	1		
RC-L – Derivatives and Off-Balance Sheet Items	135	10	
RC-M – Memoranda	22	7	
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	65	11	
RC-O – Other Data for Deposit Insurance	179		
RC-P – 1-4 Family Residential Mortgage Banking Activities	25		
RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis	145		
RC-R – Regulatory Capital			
RC-S – Servicing, Securitization, and Asset Sale Activities	120		

Call Report Schedule (FFIEC 051)	Items Removed or Proposed to be Removed, Net¹²	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RC-T – Fiduciary and Related Services			29
RC-V – Variable Interest Entities	54		
SU – Supplemental Information	-37		
Totals	1,002	149	55

Table 3.b summarizes the number of data items affected by proposed or finalized revisions by Call Report schedule and type of revision for the FFIEC 041. A listing of the specific data item revisions, including the MDRM codes used to identify affected each data item, can be found in Appendix C.

Table 3.b – Proposed Data Revisions by Schedule (FFIEC 041)

Call Report Schedule (FFIEC 041)	Items Removed or Proposed to be Removed, Net¹³	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RI – Income Statement	12	1	7
RI-A – Changes in Bank Equity Capital			
RI-B – Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	6		
RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses			
RI-E – Explanations	2		26
RC – Balance Sheet	1		
RC-A – Cash and Balances Due from Depository Institutions	2		
RC-B – Securities	12	1	52
RC-C – Loans and Lease Financing Receivables	2	17	

¹³ Items Removed or Proposed to be Removed, Net” reflects the effects of consolidating existing items and adding control totals. .

Call Report Schedule (FFIEC 041)	Items Removed or Proposed to be Removed, Net¹³	Change in Item Frequency	Items with a New or Increased Reporting Threshold
Part I. Loans and Leases			
RC-C – Loans and Lease Financing Receivables			
Part II. Loans to Small Businesses and Small Farms			
RC-D – Trading Assets and Liabilities	45		27
RC-E – Deposit Liabilities	1		
RC-F – Other Assets	2		
RC-G – Other Liabilities			
RC-K – Quarterly Averages			1
RC-L – Derivatives and Off-Balance Sheet Items	35	4	
RC-M – Memoranda	5	3	
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	17	8	
RC-O – Other Data for Deposit Insurance			
RC-P – 1-4 Family Residential Mortgage Banking Activities	16		9
RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis	36		135
RC-R – Regulatory Capital			
RC-S – Servicing, Securitization, and Asset Sale Activities	88		8
RC-T – Fiduciary and Related Services			29
RC-V – Variable Interest Entities	34		
Totals	316	34	294

Table 3.c summarizes the number of data items affected by proposed or finalized revisions by Call Report schedule and type of revision for the FFIEC 031. A listing of the specific data item revisions, including the MDRM codes used to identify each affected data item, can be found in Appendix D.

Table 3.c – Proposed Data Revisions by Schedule (FFIEC 031)

Call Report Schedule (FFIEC 031)	Items Removed or Proposed to be Removed, Net ¹⁴	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RI – Income Statement		1	12
RI-A – Changes in Bank Equity Capital			
RI-B – Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	4		
RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses			
RI-D – Income from Foreign Offices			15
RI-E – Explanations	2		26
RC – Balance Sheet	1		
RC-A – Cash and Balances Due from Depository Institutions	2		
RC-B – Securities	12	1	52
RC-C – Loans and Lease Financing Receivables Part I. Loans and Leases	-1	17	
RC-C – Loans and Lease Financing Receivables Part II. Loans to Small Businesses and Small Farms	5		
RC-D – Trading Assets and Liabilities	63		79
RC-E – Deposit Liabilities	1		6
RC-F – Other Assets	2		
RC-G – Other Liabilities			
RC-H – Selected Balance Sheet Items for Domestic Offices	-4		4
RC-I – Assets and Liabilities of IBFs			
RC-K – Quarterly Averages			1
RC-L – Derivatives and Off-Balance Sheet Items	10	4	

¹⁴ Items Removed or Proposed to be Removed, Net” reflects the effects of consolidating existing items and adding control totals. Negative values indicate that items were moved from another schedule to the schedule to which the negative value pertains.

Call Report Schedule (FFIEC 031)	Items Removed or Proposed to be Removed, Net¹⁴	Change in Item Frequency	Items with a New or Increased Reporting Threshold
RC-M – Memoranda	5	3	
RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	17	8	
RC-O – Other Data for Deposit Insurance			
RC-P – 1-4 Family Residential Mortgage Banking Activities	16		9
RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis	30		155
RC-R – Regulatory Capital			
RC-S – Servicing, Securitization, and Asset Sale Activities	45		20
RC-T – Fiduciary and Related Services	34		29
RC-V – Variable Interest Entities			
Totals	244	34	408

VI. Overall Justification for Call Report Information

The agencies recognize that certain information reported in the Call Report may be more granular than information presented in standard financial statements prepared in accordance with U.S. generally accepted accounting principles (GAAP), including the notes to the financial statements, and can require refining or subdividing the information contained in accounts reported in an institution’s general ledger system or another database. This process may be burdensome for institutions, particularly when account balances have not materially changed from the prior period. However, a key element that sets banking apart from other industries is the regulatory framework made necessary by the fiduciary nature of the depository relationship.

Effective safety and soundness supervision requires certain granular data to facilitate the evaluation of changes in an institution’s activities, condition, performance,

or risk profile on a quarterly basis. For example, granular data on loan categories, past due and nonaccrual loans, and loan charge-offs and recoveries feed into an analysis of credit risk. Data on the maturities and repricing dates for loans and leases, debt securities, time deposits, and other borrowed money feed into analyses of interest rate risk and liquidity risk.

Quarterly reporting is necessary for many of the data items in the Call Report in order for an institution's primary federal supervisory agency to timely identify and monitor anomalies and trends. The earlier that anomalies, based on identified trends, are found to evidence deficiencies in risk management or deterioration in an institution's financial condition, the less difficult it will be for its supervisory agency to follow up and implement appropriate corrective action. Moreover, the agencies note that extending the examination cycle from 12 to 18 months for certain qualifying institutions is discretionary, and the analysis of trends in a particular institution's Call Report data is a significant factor in deciding whether to exercise that discretion with respect to that institution.

The quarterly reporting of the more granular Call Report items also aids in the identification of lower-risk areas prior to commencing on-site examinations, allowing the agencies to reduce the scope of examination resources in these areas and limit the amount of time bank examiners spend on-site at institutions. While the quarterly monitoring process enabled by the more granular Call Report items historically has focused on raising "red flags" on higher-risk situations, similar emphasis has also been placed on the identification of lower-risk areas. Reduced frequency of reporting of certain granular Call Report items could hamper the agencies' ability to form timely risk assessments and reduce the burden of on-site examinations for lower-risk institutions.

In addition to data needed for safety and soundness purposes, other data items are required due to various laws or regulations. For example, leverage ratios based on average quarterly assets and risk-based capital ratios are necessary under the prompt corrective action framework established under 12 U.S.C. 1831o; data on off-balance

sheet assets and liabilities are required every quarter for which an institution submits a balance sheet to the agencies pursuant to 12 U.S.C. 1831n; data on deposit liabilities and data affecting risk assessments for deposit insurance are required four times per year under 12 U.S.C. 1817; and specific capital data is necessary to calculate limits on loans and investments under certain state laws and regulations.

Further, the public availability of most quarterly Call Report information from institutions that are not publicly held is desired by their depositors (particularly those whose deposits are not fully insured), other creditors, investors, and other institutions. An institution's depositors and other creditors may use quarterly Call Report information to perform their own assessments of the condition of the institution.

Call Report data over multiple periods are included in the Uniform Bank Performance Report (UBPR), which is an analytical tool available created for bank supervisory, examination, and institution management purposes that is available to examiners, bankers, and the public. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition. The performance and condition data contained in the report can be used as an aid in evaluating the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of an institution's financial condition, and through such understanding, perform their duties more effectively.

Existing and potential investors may evaluate Call Report data to assess an institution's condition and future prospects; the absence of quarterly information could impair the institution's ability to raise capital or could limit the liquidity of the institution's shares for existing stockholders. Other institutions that engage in transactions with the reporting institution may utilize Call Report data to assess the condition of their counterparties to these transactions. In addition, some institutions use peer analysis to benchmark against local competitors using data obtained from their Call Reports directly, the UBPR, or by using third-party vendors who often leverage

information from the FFIEC Central Data Repository's Public Data Distribution website. For example, as part of their financial control structures, some institutions analyze their allowance for loan and lease losses (ALLL) by comparing their delinquency ratios and their ratios of ALLL to loans and leases to peer group ranges and averages on the UBPR.

To provide additional detail on the uses of Call Report information, Appendix E provides a summary by reporting schedule of the FFIEC member entities' uses of the information retained in those schedules.

VII. Conclusion

In accordance with Section 604 of the Financial Services Regulatory Relief Act of 2006, the agencies have conducted an extensive review of the information and schedules collected on the Call Report. As a result of this review, the agencies have implemented or proposed changes that would remove or consolidate data items, add new or raise certain existing reporting thresholds, or reduce the frequency of reporting data items. Collectively, these changes have affected or will affect approximately 51 percent of the data items for smaller, less complex institutions that file the FFIEC 051 compared to the FFIEC 041 report applicable to such institutions before the implementation of the FFIEC 051 and 28 percent of the data items for all other institutions compared to the FFIEC 041 and FFIEC 031 Call Report forms that existed prior to the review.

**2017 Interagency Review of the
Consolidated Reports of Condition and Income**

Appendices

Appendix A
Targeted Areas on Creation of the FFIEC 051

A. Replacement of Partial or Entire Schedules with a Supplemental Schedule

The working group identified Call Report schedules in the FFIEC 041 requiring the reporting of data on activities considered complex or specialized and in which smaller institutions typically are not significantly engaged. The working group reviewed these schedules to determine which schedules (or portions of schedules) could be eliminated from the FFIEC 051 and replaced with questions asking whether an institution engages in any of these complex or specialized activities. If the institution engages in a particular activity, each indicator question would have one or more required data items that would allow users of the Call Report at FFIEC member entities to ascertain the degree to which an institution engages in that activity. The indicator questions and related data items would be located on a new schedule called “Schedule SU – Supplemental Information.”

The resulting Schedule SU – Supplemental Information replaced the following schedules in their entirety with indicator questions and one or more indicator data items:

- Schedule RC-D – Trading Assets and Liabilities
- Schedule RC-P – 1-4 Family Residential Mortgage Banking Activities
- Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis
- Schedule RC-S – Servicing, Securitization, and Asset Sale Activities
- Schedule RC-V – Variable Interest Entities

In addition, information on the following activities was removed from their existing location on the FFIEC 041 and is collected on Schedule SU – Supplemental Information, to allow for additional streamlining on the original schedules:

- Derivatives activities data items collected on Schedule RC-L – Derivatives and Off-Balance Sheet Items

- FDIC Loss-Sharing Agreement data items included in Schedule RC-M – Memoranda; and Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets
- Credit Card Lending specialized data items included in Schedule RI-B – Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses; Schedule RC-C – Loans and Lease Financing Receivables; and Schedule RC-S – Servicing, Securitization, and Asset Sale Activities

The March 2017 report form for the FFIEC 051 was 61 pages compared to 85 pages for the FFIEC 041. A shorter report form also resulted in a shorter Call Report instruction book, which helped address the substantive burden for institutions arising from reviewing instructions for those data items for which there is no information to report. The March 2017 instruction book for the FFIEC 051 was 538 pages compared to 728 pages for the FFIEC 031 and FFIEC 041 instruction book.

B. Review of Infrequently Reported Items

Data items infrequently reported in the FFIEC 041 by banks with domestic offices only and total assets less than \$1 billion were reviewed by the FFIEC member entities to determine which of these items remain necessary for monitoring the safety and soundness of, and meeting entity mission-specific needs with respect to, such smaller, less complex institutions. Of these data items, those deemed no longer essential were excluded from the FFIEC 051.

C. Changes to the Frequency of Data Collection

The FFIEC member entities reviewed existing data items in the FFIEC 041 that are retained in the FFIEC 051 to determine whether some of these data items could be collected less frequently than quarterly from eligible small institutions without adversely affecting member entities' data needs. Data items are collected in the FFIEC 051 on a less than quarterly basis if quarterly collection was deemed no longer necessary for a supervisory, surveillance, monitoring, or entity mission-specific purpose relevant to institutions with domestic offices only and total assets of less than \$1 billion.

D. Removal of Data Items for Which a Reporting Threshold Currently Exists

Those FFIEC 041 data items with an existing reporting threshold that are not applicable to institutions with total assets less than \$1 billion were not included in the FFIEC 051.

E. Elimination of Data Items Identified during the Statutorily Mandated Full Review of the Call Report

As described in the Overview of Call Report Burden Reduction Initiative: User Survey above, all of the Call Report schedules have been reviewed as part of the statutorily mandated review of the Call Report. The resulting burden-reducing changes from that effort relevant to institutions with domestic offices only and less than \$1 billion in total assets have been incorporated into the FFIEC 051.

F. Preparation of Separate Instruction Book for the FFIEC 051

A single instruction book has long applied to both the FFIEC 031 and the FFIEC 041 Call Reports. The TFOR created a separate shorter set of Instructions for Preparation of Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$1 Billion (FFIEC 051). Instructions for identical data items in the FFIEC 051 and the FFIEC 041 generally reflect the same text in both sets of instructions. Instructions for those FFIEC 031 and FFIEC 041 data items that are not included in the FFIEC 051 are excluded from the instructions for the FFIEC 051. Glossary entries and regulatory capital schedule instructions in the instruction book for the FFIEC 031 and FFIEC 041 that typically are not relevant to institutions eligible to file the FFIEC 051 also are excluded from the FFIEC 051 instruction book. Instructions were added to the FFIEC 051 instruction book for the indicator questions and indicator data items in Schedule SU – Supplemental Information.

Appendix B

FFIEC 051: To be completed by banks with domestic offices only and total assets less than \$1 billion.

Data Items Removed, Other Impacts to Data Items, Data Items with a Reduction in Frequency of Collection, or Data Items with an Increase in Reporting Threshold Relative to the December 31, 2016, FFIEC 041 Call Report

Schedules Replaced by Schedule SU – Supplemental Information:

Schedule RC-D – Trading Assets and Liabilities
 Schedule RC-P – 1-4 Family Residential Mortgage Banking Activities
 Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis
 Schedule RC-S – Servicing, Securitization, and Asset Sale Activities
 Schedule RC-V – Variable Interest Entities

Schedule RC-A – Cash and Balances Due from Depository Institutions, removed.

Schedules with a Change in Frequency of Collection:

Schedule RC-C, Part II – Loans to Small Businesses and Small Farms – For all institutions that file the FFIEC 051, the frequency of collection will move from quarterly to semiannual (June and December).

Data Items Removed:

Schedule	Item	Item Name	MDRM Number
RI	1.a.(4)	Loans to foreign governments and official institutions	RIAD4056
RI	1.e	Interest income from trading assets	RIAD4069
RI	2.c	Interest on trading liabilities and other borrowed money	RIAD4185
RI	2.d	Interest on subordinated notes and debentures Note: Items 2.c and 2.d of Schedule RI will be combined into one data item for “Other interest expense.”	RIAD4200
RI	5.c	Trading revenue	RIADA220
RI	5.e	Venture capital revenue	RIADB491
RI	M2*	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431
RI	M8.a	Interest rate exposures	RIAD8757
RI	M8.b	Foreign exchange exposures	RIAD8758
RI	M8.c	Equity security and index exposures	RIAD8759
RI	M8.d	Commodity and other exposures	RIAD8760
RI	M8.e	Credit exposures	RIADF186
RI	M8.f*	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e)	RIADK090

Schedule	Item	Item Name	MDRM Number
RI	M8.g*	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e).	RIADK094
RI	M9.a	Net gains (losses) on credit derivatives held for trading	RIADC889
RI	M9.b	Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890
RI	M10	Credit losses on derivatives	RIADA251
RI	M13.a.(1)	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552
RI	M13.b.(1)	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554
RI	M15.a*	Consumer overdraft-related service charges levied on those transaction account and non-transaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH032
RI	M15.b*	Consumer account periodic maintenance charges levied on those transaction account and non-transaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH033
RI	M15.c*	Consumer customer automated teller machine (ATM) fees levied on those transaction account and non-transaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH034
RI	M15.d*	All other service charges on deposit accounts	RIADH035
RI-B, Part I	2	Loans to depository institutions and acceptances of other banks (Columns A and B)	RIAD4481, RIAD4482
RI-B, Part I	6	Loans to foreign governments and official institutions (Columns A and B)	RIAD4643, RIAD4627
RI-B, Part I	M2.a	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1) (Columns A and B)	RIAD4652, RIAD4662
RI-B, Part I	M2.b	Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2) (Columns A and B)	RIAD4654, RIAD4664
RI-B, Part I	M2.c	Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4) (Columns A and B)	RIAD4646, RIAD4618
RI-B, Part I	M2.d	Leases to individuals for household, family, and other personal expenditures	RIADF185, RIADF187

Schedule	Item	Item Name	MDRM Number
		(included in Schedule RI-B, part I, item 8) (Columns A and B)	
RI-B, Part II	M1	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7	RIADC435
RI-C	1.a*	Construction loans (Columns A through F)	RCONM708, RCONM709, RCONM710, RCONM711, RCONM712, RCONM713
RI-C	1.b*	Commercial real estate loans (Columns A through F)	RCONM714, RCONM715, RCONM716, RCONM717, RCONM719, RCONM720
RI-C	1.c*	Residential real estate loans (Columns A through F)	RCONM721, RCONM722, RCONM723, RCONM724, RCONM725, RCONM726
RI-C	2*	Commercial loans (Columns A through F)	RCONM727, RCONM728, RCONM729, RCONM730, RCONM731, RCONM732
RI-C	3*	Credit cards (Columns A through F)	RCONM733, RCONM734, RCONM735, RCONM736, RCONM737, RCONM738
RI-C	4*	Other consumer loans (Columns A through F)	RCONM739, RCONM740, RCONM741, RCONM742, RCONM743, RCONM744
RI-C	5*	Unallocated, if any	RCONM745
RI-C	6*	Total (for each column, sum of items 1.a through 5) (Columns A through F)	RCONM746, RCONM747, RCONM748, RCONM749, RCONM750, RCONM751
RC-B	4.a.(1)	Residential mortgage pass-through securities: Guaranteed by GNMA (Columns A through D)	RCONG300, RCONG301, RCONG302, RCONG303
RC-B	4.a.(2)	Residential mortgage pass-through securities: Issued by FNMA and FHLMC (Columns A through D) Note: Items 4.a.(1) and 4.a.(2) of Schedule RC-B will be combined into one data item (new item 4.a).	RCONG304, RCONG305, RCONG306, RCONG307
RC-B	M5.a*	Credit card receivables (Columns A through D)	RCONB838, RCONB839, RCONB840, RCONB841
RC-B	M5.b*	Home equity lines (Columns A through D)	RCONB842, RCONB843, RCONB844, RCONB845
RC-B	M5.c*	Automobile loans (Columns A through D)	RCONB846, RCONB847, RCONB848, RCONB849
RC-B	M5.d*	Other consumer loans (Columns A through D)	RCONB850, RCONB851, RCONB852, RCONB853
RC-B	M5.e*	Commercial and industrial loans (Columns A through D)	RCONB854, RCONB855, RCONB856, RCONB857

Schedule	Item	Item Name	MDRM Number
RC-B	M5.f*	Other (Columns A through D)	RCONB858, RCONB859, RCONB860, RCONB861
RC-C, Part I	2a.(1)	To U.S. branches and agencies of foreign banks	RCONB532
RC-C, Part I	2a.(2)	To other commercial banks in the U.S.	RCONB533
RC-C, Part I	2.b	To other depository institutions in the U.S.	RCONB534
RC-C, Part I	2.c.(1)	To foreign branches of other U.S. banks	RCONB536
RC-C, Part I	2.c.(2)	To other banks in foreign countries	RCONB537
RC-C, Part I	4.a	To U.S. addressees (domicile)	RCON1763
RC-C, Part I	4.b	To non-U.S. addressees (domicile)	RCON1764
RC-C, Part I	7	Loans to foreign governments and official institutions (including foreign central banks)	RCON2081
RC-C, Part I	9.b.(1)	Loans for purchasing or carrying securities (secured and unsecured)	RCON1545
RC-C, Part I	9.b.(2)	All other loans (exclude consumer loans)	RCONJ451
RC-C, Part I	10.a	Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162
RC-C, Part I	10.b	All other leases	RCONF163
RC-C, Part I	M1.e.(1)	To U.S. addressees (domicile)	RCONK163
RC-C, Part I	M1.e.(2)	To non-U.S. addressees (domicile)	RCONK164
RC-C, Part I	M5	Loans secured by real estate to non U.S. addressees (domicile)	RCONB837
RC-C, Part I	M10.a.(1)	Construction, land development, and other land loans	RCONF578
RC-C, Part I	M10.a.(2)	Secured by farmland (including farm residential and other improvements)	RCONF579
RC-C, Part I	M10.a.(3)(a)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580
RC-C, Part I	M10.a.(3)(b)(1)	Secured by first liens	RCONF581
RC-C, Part I	M10.a.(3)(b)(2)	Secured by junior liens	RCONF582
RC-C, Part I	M10.a.(4)	Secured by multifamily (5 or more) residential properties	RCONF583
RC-C, Part I	M10.a.(5)	Secured by nonfarm nonresidential properties	RCONF584
RC-C, Part I	M10.b	Commercial and industrial loans	RCONF585
RC-C, Part I	M10.c.(1)	Credit cards	RCONF586
RC-C, Part I	M10.c.(2)	Other revolving credit plans	RCONF587
RC-C, Part I	M10.c.(3)	Automobile loans	RCONK196
RC-C, Part I	M10.c.(4)	Other consumer loans	RCONK208
RC-C, Part I	M10.d	Other loans	RCONF589
RC-C, Part I	M11.a.(1)	Construction, land development, and other land loans	RCONF590

Schedule	Item	Item Name	MDRM Number
RC-C, Part I	M11.a.(2)	Secured by farmland (including farm residential and other improvements)	RCONF591
RC-C, Part I	M11.a.(3)(a)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592
RC-C, Part I	M11.a.(3)(b)(1)	Secured by first liens	RCONF593
RC-C, Part I	M11.a.(3)(b)(2)	Secured by junior liens	RCONF594
RC-C, Part I	M11.a.(4)	Secured by multifamily (5 or more) residential properties	RCONF595
RC-C, Part I	M11.a.(5)	Secured by nonfarm nonresidential properties	RCONF596
RC-C, Part I	M11.b	Commercial and industrial loans	RCONF597
RC-C, Part I	M11.c.(1)	Credit cards	RCONF598
RC-C, Part I	M11.c.(2)	Other revolving credit plans	RCONF599
RC-C, Part I	M11.c.(3)	Automobile loans	RCONK195
RC-C, Part I	M11.c.(4)	Other consumer loans	RCONK209
RC-C, Part I	M11.d	Other loans	RCONF601
RC-C, Part I	M12.a	Loans secured by real estate (Columns A through C)	RCONG091, RCONG092, RCONG093
RC-C, Part I	M12.b	Commercial and industrial loans (Columns A through C)	RCONG094, RCONG095, RCONG096
RC-C, Part I	M12.c	Loans to individuals for household, family and other personal expenditures (Columns A through C)	RCONG097, RCONG098, RCONG099
RC-C, Part I	M12.d	All other loans and all leases (Columns A through C) Note: Memorandum items 12.a through 12.d of Schedule RC-C, Part I, will be combined into data items for "Total loans and leases" (Columns A through C).	RCONG100, RCONG101, RCONG102
RC-E	M6.a*	Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753
RC-E	M6.b*	Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP754
RC-E	M6.c*	Total deposits in all other transaction accounts of individuals, partnerships, and corporations	RCONP755
RC-E	M7.a.(1)*	Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756
RC-E	M7.a.(2)*	Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757

Schedule	Item	Item Name	MDRM Number
RC-E	M7.b.(1)*	Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758
RC-E	M7.b.(2)*	Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759
RC-F	3.a	Interest-only strips receivable (not in the form of a security) on mortgage loans	RCONA519
RC-F	3.b	Interest-only strips receivable (not in the form of a security) on other financial assets Note: Items 3.a and 3.b of Schedule RC-F will be combined into one data item (new item 3).	RCONA520
RC-F	6.d	Retained interests in accrued interest receivable related to securitized credit cards	RCONC436
RC-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477
RC-L	1.a.(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a)	RCONJ478
RC-L	2.a*	Amount of financial standby letters of credit conveyed to others	RCON3820
RC-L	3.a*	Amount of performance standby letters of credit conveyed to others	RCON3822
RC-L	7.a.(1)	Credit default swaps (Columns A and B)	RCONC968, RCONC969
RC-L	7.a.(2)	Total return swaps (Columns A and B)	RCONC970, RCONC971
RC-L	7.a.(3)	Credit options (Columns A and B)	RCONC972, RCONC973
RC-L	7.a.(4)	Other credit derivatives (Columns A and B)	RCONC974, RCONC975
RC-L	7.b.(1)	Gross positive fair value (Columns A and B)	RCONC219, RCONC221
RC-L	7.b.(2)	Gross negative fair value (Columns A and B)	RCONC220, RCONC222
RC-L	7.c.(1)(a)	Sold protection	RCONG401
RC-L	7.c.(1)(b)	Purchased protection	RCONG402
RC-L	7.c.(2)(a)	Sold protection	RCONG403
RC-L	7.c.(2)(b)	Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCONG404
RC-L	7.c.(2)(c)	Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCONG405
RC-L	7.d.(1)(a)	Investment grade (Columns A through C)	RCONG406, RCONG407, RCONG408

Schedule	Item	Item Name	MDRM Number
RC-L	7.d.(1)(b)	Sub-investment grade (Columns A through C)	RCONG409, RCONG410, RCONG411
RC-L	7.d.(2)(a)	Investment grade (Columns A through C)	RCONG412, RCONG413, RCONG414
RC-L	7.d.(2)(b)	Sub-investment grade (Columns A through C)	RCONG415, RCONG416, RCONG417
RC-L	8	Spot foreign exchange contracts	RCON8765
RC-L	9.b	Commitments to purchase when-issued securities	RCON3434
RC-L	10.a	Commitments to sell when-issued securities	RCON3435
RC-L	12.a	Futures contracts (Columns A through D)	RCON8693, RCON8694, RCON8695, RCON8696
RC-L	12.b	Forward contracts (Columns A through D)	RCON8697, RCON8698, RCON8699, RCON8700
RC-L	12.c.(1)	Written options (Columns A through D)	RCON8701, RCON8702, RCON8703, RCON8704
RC-L	12.c.(2)	Purchased options (Columns A through D)	RCON8705, RCON8706, RCON8707, RCON8708
RC-L	12.d.(1)	Written options (Columns A through D)	RCON8709, RCON8710, RCON8711, RCON8712
RC-L	12.d.(2)	Purchased options (Columns A through D)	RCON8713, RCON8714, RCON8715, RCON8716
RC-L	12.e	Swaps (Columns A through D)	RCON3450, RCON3826, RCON8719, RCON8720
RC-L	13	Total gross notional amount of derivative contracts held for trading (Columns B through D)	RCONA127, RCON8723, RCON8724
RC-L	14	Total gross notional amount of derivative contracts held for purposes other than trading (Columns B through D)	RCON8726, RCON8727, RCON8728
RC-L	14.a	Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589
RC-L	15.a.(1)	Gross positive fair value (Columns A through D)	RCON8733, RCON8734, RCON8735, RCON8736
RC-L	15.a.(2)	Gross negative fair value (Columns A through D)	RCON8737, RCON8738, RCON8739, RCON8740
RC-L	15.b.(1)	Gross positive fair value (Columns A through D)	RCON8741, RCON8742, RCON8743, RCON8744
RC-L	15.b.(2)	Gross negative fair value (Columns A through D)	RCON8745, RCON8746, RCON8747, RCON8748
RC-L	16.a*	Net current credit exposure (Columns A through E)	RCONG418, RCONG419, RCONG420, RCONG421, RCONG422

Schedule	Item	Item Name	MDRM Number
RC-L	16.b.(1)*	Cash - U.S. dollar (Columns A through E)	RCONG423, RCONG424, RCONG425, RCONG426, RCONG427
RC-L	16.b.(2)*	Cash - Other currencies (Columns A through E)	RCONG428, RCONG429, RCONG430, RCONG431, RCONG432
RC-L	16.b.(3)*	U.S. Treasury securities (Columns A through E)	RCONG433, RCONG434, RCONG435, RCONG436, RCONG437
RC-L	16.b.(4)*	U.S. Government agency and U.S. Government-sponsored agency debt securities (Columns A through E)	RCONG438, RCONG439, RCONG440, RCONG441, RCONG442
RC-L	16.b.(5)*	Corporate bonds (Columns A through E)	RCONG443, RCONG444, RCONG445, RCONG446, RCONG447
RC-L	16.b.(6)*	Equity securities (Columns A through E)	RCONG448, RCONG449, RCONG450, RCONG451, RCONG452
RC-L	16.b.(7)*	All other collateral (Columns A through E)	RCONG453, RCONG454, RCONG455, RCONG456, RCONG457
RC-L	16.b.(8)*	Total fair value of collateral (sum of items 16.b.(1) through (7)) (Columns A through E)	RCONG458, RCONG459, RCONG460, RCONG461, RCONG462
RC-M	13.a.(1)(a)(1)	1-4 family residential construction loans	RCONK169
RC-M	13.a.(1)(a)(2)	Other construction loans and all land development and other land loans	RCONK170
RC-M	13.a.(1)(b)	Secured by farmland	RCONK171
RC-M	13.a.(1)(c)(1)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172
RC-M	13.a.(1)(c)(2)(a)	Secured by first liens	RCONK173
RC-M	13.a.(1)(c)(2)(b)	Secured by junior liens	RCONK174
RC-M	13.a.(1)(d)	Secured by multifamily (5 or more) residential properties	RCONK175
RC-M	13.a.(1)(e)(1)	Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176
RC-M	13.a.(1)(e)(2)	Loans secured by other nonfarm nonresidential properties	RCONK177
RC-M	13.a.(3)	Commercial and industrial loans	RCONK179
RC-M	13.a.(4)(a)	Credit cards	RCONK180
RC-M	13.a.(4)(b)	Automobile loans	RCONK181
RC-M	13.a.(4)(c)	Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK182
RC-M	13.a.(5)	All other loans and all leases	RCONK183
RC-M	13.b.(1)	Construction, land development, and other land	RCONK187
RC-M	13.b.(2)	Farmland	RCONK188
RC-M	13.b.(3)	1-4 family residential properties	RCONK189

Schedule	Item	Item Name	MDRM Number
RC-M	13.b.(4)	Multifamily (5 or more) residential properties	RCONK190
RC-M	13.b.(5)	Nonfarm nonresidential properties	RCONK191
RC-M	13.c	Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461
RC-M	13.d	Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462
RC-N	6	Loans to foreign governments and official institutions (Columns A through C)	RCON5389, RCON5390, RCON5391
RC-N	11a.(1)(a)	1-4 family residential construction loans (Columns A through C)	RCONK045, RCONK046, RCONK047
RC-N	11.a.(1)(b)	Other construction loans and all land development and other land loans (Columns A through C)	RCONK048, RCONK049, RCONK050
RC-N	11.a.(2)	Secured by farmland (Columns A through C)	RCONK051, RCONK052, RCONK053
RC-N	11.a.(3)(a)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (Columns A through C)	RCONK054, RCONK055, RCONK056
RC-N	11.a.(3)(b)(1)	Secured by first liens (Columns A through C)	RCONK057, RCONK058, RCONK059
RC-N	11.a.(3)(b)(2)	Secured by junior liens (Columns A through C)	RCONK060, RCONK061, RCONK062
RC-N	11.a.(4)	Secured by multifamily (5 or more) residential properties (Columns A through C)	RCONK063, RCONK064, RCONK065
RC-N	11.a.(5)(a)	Loans secured by owner-occupied nonfarm nonresidential properties (Columns A through C)	RCONK066, RCONK067, RCONK068
RC-N	11.a.(5)(b)	Loans secured by other nonfarm nonresidential properties (Columns A through C)	RCONK069, RCONK070, RCONK071
RC-N	11.c	Commercial and industrial loans (Columns A through C)	RCONK075, RCONK076, RCONK077
RC-N	11d1	Credit cards (Columns A through C)	RCONK078, RCONK079, RCONK080
RC-N	11d2	Automobile loans (Columns A through C)	RCONK081, RCONK082, RCONK083
RC-N	11d3	Other (includes revolving credit plans other than credit cards and other consumer loans) (Columns A through C)	RCONK084, RCONK085, RCONK086
RC-N	11e	All other loans and all leases (Columns A through C)	RCONK087, RCONK088, RCONK089
RC-N	M1.e.(1)	To U.S. addressees (domicile) (Columns A through C)	RCONK120, RCONK121, RCONK122
RC-N	M1.e.(2)	To non-U.S. addressees (domicile) (Columns A through C)	RCONK123, RCONK124, RCONK125
RC-N	M3.a	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1) (Columns A through C)	RCON1248, RCON1249, RCON1250

Schedule	Item	Item Name	MDRM Number
RC-N	M3.b	Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2) (Columns A through C)	RCON5380, RCON5381, RCON5382
RC-N	M3.c	Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4) (Columns A through C)	RCON1254, RCON1255, RCON1256
RC-N	M3.d	Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8) (Columns A through C)	RCONF166, RCONF167, RCONF168
RC-N	M5.b.(1)	Loans measured at fair value: Fair value (Columns A through C)	RCONF664, RCONF665, RCONF666
RC-N	M5.b.(2)	Loans measured at fair value: Unpaid principal balance (Columns A through C)	RCONF667, RCONF668, RCONF669
RC-N	M6	Derivative contracts: Fair value of amounts carried as assets (Columns A and B)	RCON3529, RCON3530
RC-O	M2*	Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCON5597
RC-O	M6.a*	Special mention	RCONK663
RC-O	M6.b*	Substandard	RCONK664
RC-O	M6.c*	Doubtful	RCONK665
RC-O	M6.d*	Loss	RCONK666
RC-O	M7.a*	Nontraditional 1-4 family residential mortgage loans	RCONN025
RC-O	M7.b*	Securitizations of nontraditional 1-4 family residential mortgage loans	RCONN026
RC-O	M8.a*	Higher-risk consumer loans	RCONN027
RC-O	M8.b*	Securitizations of higher-risk consumer loans	RCONN028
RC-O	M9.a*	Higher-risk commercial and industrial loans and securities	RCONN029
RC-O	M9.b*	Securitizations of higher-risk commercial and industrial loans and securities	RCONN030
RC-O	M10.a*	Total unfunded commitments	RCONK676
RC-O	M10.b*	Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677
RC-O	M11*	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCONK669
RC-O	M12*	Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678
RC-O	M13.a*	Construction, land development, and other land loans secured by real estate	RCONN177
RC-O	M13.b*	Loans secured by multifamily residential	RCONN178

Schedule	Item	Item Name	MDRM Number
		and nonfarm nonresidential properties	
RC-O	M13.c*	Closed-end loans secured by first liens on 1-4 family residential properties	RCONN179
RC-O	M13.d*	Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONN180
RC-O	M13.e*	Commercial and industrial loans	RCONN181
RC-O	M13.f*	Credit card loans to individuals for household, family, and other personal expenditures	RCONN182
RC-O	M13.g*	All other loans to individuals for household, family, and other personal expenditures	RCONN183
RC-O	M13.h*	Non-agency residential mortgage-backed securities	RCONM963
RC-O	M14*	Amount of the institution's largest counterparty exposure	RCONK673
RC-O	M15*	Total amount of the institution's 20 largest counterparty exposures	RCONK674
RC-O	M16*	Portion of loans restructured in troubled debt restructurings 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)	RCONL189
RC-O	M17.a*	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194
RC-O	M17.b*	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195
RC-O	M17.c*	Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196
RC-O	M17.d*	Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197
RC-O	M18.a*	"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations (Columns A through O)	RCONM964, RCONM965, RCONM966, RCONM967, RCONM968, RCONM969, RCONM970, RCONM971, RCONM972, RCONM973, RCONM974, RCONM975, RCONM976, RCONM977, RCONM978
RC-O	M18.b*	Closed-end loans secured by first liens on 1-4 family residential properties (Columns A through O)	RCONM979, RCONM980, RCONM981, RCONM982, RCONM983, RCONM984, RCONM985, RCONM986, RCONM987, RCONM988,

Schedule	Item	Item Name	MDRM Number
			RCONM989, RCONM990, RCONM991, RCONM992, RCONM993
RC-O	M18.c*	Closed-end loans secured by junior liens on 1-4 family residential properties (Columns A through O)	RCONM994, RCONM995, RCONM996, RCONM997, RCONM998, RCONM999, RCONN001, RCONN002, RCONN003, RCONN004, RCONN005, RCONN006, RCONN007, RCONN008, RCONN009
RC-O	M18.d*	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (Columns A through O)	RCONN010, RCONN011, RCONN012, RCONN013, RCONN014, RCONN015, RCONN016, RCONN017, RCONN018, RCONN019, RCONN020, RCONN021, RCONN022, RCONN023, RCONN024
RC-O	M18.e*	Credit cards (Columns A through O)	RCONN040, RCONN041, RCONN042, RCONN043, RCONN044, RCONN045, RCONN046, RCONN047, RCONN048, RCONN049, RCONN050, RCONN051, RCONN052, RCONN053, RCONN054
RC-O	M18.f*	Automobile loans (Columns A through O)	RCONN055, RCONN056, RCONN057, RCONN058, RCONN059, RCONN060, RCONN061, RCONN062, RCONN063, RCONN064, RCONN065, RCONN066, RCONN067, RCONN068, RCONN069
RC-O	M18.g*	Student loans (Columns A through O)	RCONN070, RCONN071, RCONN072, RCONN073, RCONN074, RCONN075, RCONN076, RCONN077, RCONN078, RCONN079, RCONN080, RCONN081, RCONN082, RCONN083, RCONN084
RC-O	M18.h*	Other consumer loans and revolving credit plans other than credit cards (Columns A through O)	RCONN085, RCONN086, RCONN087, RCONN088, RCONN089, RCONN090, RCONN091, RCONN092, RCONN093, RCONN094, RCONN095, RCONN096, RCONN097, RCONN098, RCONN099

Schedule	Item	Item Name	MDRM Number
RC-O	M18.i*	Consumer leases (Columns A through O)	RCONN100, RCONN101, RCONN102, RCONN103, RCONN104, RCONN105, RCONN106, RCONN107, RCONN108, RCONN109, RCONN110, RCONN111, RCONN112, RCONN113, RCONN114
RC-O	M18.j*	Total (Columns A through N)	RCONN115, RCONN116, RCONN117, RCONN118, RCONN119, RCONN120, RCONN121, RCONN122, RCONN123, RCONN124, RCONN125, RCONN126, RCONN127, RCONN128
RC-T	M3.a	Collective investment funds and common trust funds: Domestic equity (Columns A and B)	RCONB931, RCONB932
RC-T	M3.b	Collective investment funds and common trust funds: International/Global equity (Columns A and B)	RCONB933, RCONB934
RC-T	M3.c	Collective investment funds and common trust funds: Stock/Bond blend (Columns A and B)	RCONB935, RCONB936
RC-T	M3.d	Collective investment funds and common trust funds: Taxable bond (Columns A and B)	RCONB937, RCONB938
RC-T	M3.e	Collective investment funds and common trust funds: Municipal bond (Columns A and B)	RCONB939, RCONB940
RC-T	M3.f	Collective investment funds and common trust funds: Short-term investments/Money market (Columns A and B)	RCONB941, RCONB942
RC-T	M3.g	Collective investment funds and common trust funds: Specialty/Other (Columns A and B)	RCONB943, RCONB944
SU	8.e	Outstanding credit card fees and finance charges included in retail credit card receivables sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	RCONC407

NOTE: Data items for which a \$1 billion or more threshold previously existed in the FFIEC 041 are marked with an “*”.

Other Impacts to Data Items

Schedule	Item	Item Name	MDRM Number
RI	5.d.(1) (New)	Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities Note: Items 5.d.(1) and 5.d.(2) of Schedule RI removed above will be combined into this data item.	To be determined (TBD)
RI	5.d.(2) (New)	Income from other insurance activities (includes underwriting income from insurance and reinsurance activities) Note: Items 5.d.(3), 5.d.(4), and 5.d.(5) of Schedule RI removed above will be combined into this data item.	TBD
RC	10 (New)	Intangible assets (from Schedule RC-M) Note: Items 10.a and 10.b of Schedule RC removed above will be combined into this data item.	RCON2143
RC-B	2 (New)	U.S. Government agency obligations (exclude mortgage-backed securities (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-B	4.a.(1) (New)	Residential mortgage pass-through securities: Issued or guaranteed by FNMA, FHLMC, or GNMA (Columns A through D) Note: Items 4.a.(1) and 4.a.(2) of Schedule RC-B will be combined into this data item.	To be determined (TBD) – 4 MDRM Numbers
RC-B	5.b (New)	Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this line item (Columns A through D).	TBD (4 MDRMs)
RC-F	3 (New)	Interest-only strips receivable (not in the form of a security) Note: Items 3.a and 3.b of Schedule RC-F removed above will be combined into this data item.	TBD
RC-M	2.b (Re-mapping)	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b., and the phrase “other than goodwill” will be removed from the caption for Schedule RC-M, item 2.	RCON3163

Data Items Moved to Schedule SU – Supplemental Information:

Schedule	Item	Item Name	MDRM Number
RI	M13.a	Net gains (losses) on assets	RIADF551
RI	M13.b	Net gains (losses) on liabilities	RIADF553
RI-B, Part I	M4	Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388
RI-B, Part II	M2	Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389
RI-B, Part II	M3	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390
RC-C, Part I	M6	Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391
RC-L	13	Total gross notional amount of derivative contracts held for trading (Column A)	RCONA126
RC-L	14	Total gross notional amount of derivative contracts held for purposes other than trading (Columns A)	RCON8725
RC-M	13.b.(7)	Portion of covered other real estate owned included in items 13.b.(1) through (5) that is protected by FDIC loss-sharing agreements	RCONK192
RC-N	11.f	Portion of covered loans and leases included in items 11.a through 11.e that is protected by FDIC loss-sharing agreements (Columns A through C)	RCONK102, RCONK103, RCONK104
RC-S	M4	Outstanding fees and credit card charges included in Schedule RC-S, item 1, column C	RCONC407

Data Items with a Change in Frequency of Collection:**Semiannual Reporting (June and December)**

Schedule	Item	Item Name	MDRM Number
RC-B	M3	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	RCON1778

Schedule	Item	Item Name	MDRM Number
RC-B	M6.a through M6.g	Structured financial products by underlying collateral or reference assets (Columns A through D)	RCONG348, RCONG349, RCONG350, RCONG351, RCONG352, RCONG353, RCONG354, RCONG355, RCONG356, RCONG357, RCONG358, RCONG359, RCONG360, RCONG361, RCONG362, RCONG363, RCONG364, RCONG365, RCONG366, RCONG367, RCONG368, RCONG369, RCONG370, RCONG371, RCONG372, RCONG373, RCONG374, RCONG375
RC-C, Part I	M4	Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	RCON5370
RC-C, Part I	M7.a	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance	RCONC779
RC-C, Part I	M7.b	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Amount included in Schedule RC-C, Part I, items 1 through 9	RCONC780
RC-C, Part I	M8.a	Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties	RCONF230
RC-C, Part I	M12	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year (Columns A through C)	RCONGW45, RCONGW46, RCONGW47
RC-L	10.b through 10.e	All other off-balance sheet assets (exclude derivatives): itemized items over 25 percent of Schedule RC, item 27.a. "Total bank equity capital"	RCONC5592, RCON5593, RCON5594, RCON5595
RC-L	11.a	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank	RCONC223
RC-L	11.b	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk	RCONC224
RC-N	M5.a	Loans and leases held for sale (Columns A through C)	RCONC240, RCONC241, RCONC226
RC-N	M7	Additions to nonaccrual assets during the quarter Note: This caption would be revised to "Additions to nonaccrual assets during the last	RCONC410

Schedule	Item	Item Name	MDRM Number
		6 months.”	
RC-N	M8	Nonaccrual assets sold during the quarter Note: This caption would be revised to “Nonaccrual assets sold during the last 6 months.”	RCONC411
RC-N	M9.a	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Outstanding balance (Columns A through C)	RCONL183, RCONL184, RCONL185
RC-N	M9.b	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Amount included in Schedule RC-N, items 1 through 7, above (Columns A through C)	RCONL186, RCONL187, RCONL188

Annual Reporting (December 31)

Schedule	Item	Item Name	MDRM Number
RI	M.12	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228
RI-E	1.a through 1.1	Other noninterest income (from Schedule RI, item 5.l)	RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463
RI-E	2.a through 2.p	Other noninterest expense (from Schedule RI, item 7.d)	RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468
RC-C, Part I	M8.b	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.	RCONF231
RC-C, Part I	M8.c	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a	RCONF232
RC-M	6	Does the reporting bank sell private label or third-party mutual funds and annuities?	RCONB569
RC-M	7	Assets under the reporting bank’s management in proprietary mutual funds and annuities	RCONB570
RC-M	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?	RCON4088

Schedule	Item	Item Name	MDRM Number
RC-M	11	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463
RC-M	12	Does the bank provide custody, safekeeping, or other services involving the acceptance of order for the sale or purchase of securities?	RCONG464
RC-M	14.a	Total assets of captive insurance subsidiaries	RCONK193
RC-M	14.b	Total assets of captive reinsurance subsidiaries	RCONK194

Data Items with an Increase in Reporting Threshold

To be completed by banks with components of other noninterest income in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.1

Schedule	Item	Item Name	MDRM Number
RI-E	1.a through 1.1	Other noninterest income (from Schedule RI, item 5.1)	RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463

To be completed by banks with components of other noninterest expense in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d

Schedule	Item	Item Name	MDRM Number
RI-E	2.a through 2.p	Other noninterest expense (from Schedule RI, item 7.d)	RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468

Schedule RC-T: Increase the threshold for the exemption from reporting Schedule RC-T, data items 14 through 26, from institutions with fiduciary assets of \$100 million or less to institutions with fiduciary assets of \$250 million or less (that do not meet the fiduciary income test for quarterly reporting).

Schedule	Item	Item Name	MDRM Number
RC-T	14	Income from personal trust and agency accounts	RIADB904
RC-T	15.a	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined contribution	RIADB905
RC-T	15.b	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined benefit	RIADB906

Schedule	Item	Item Name	MDRM Number
RC-T	15.c	Income from employee benefit and retirement-related trust and agency accounts: Other employee benefit and retirement-related accounts	RIADB907
RC-T	16	Income from corporate trust and agency accounts	RIADA479
RC-T	17	Income from investment management and investment advisory agency accounts	RIADJ315
RC-T	18	Income from foundation and endowment trust and agency accounts	RIADJ316
RC-T	19	Income from other fiduciary accounts	RIADA480
RC-T	20	Income from custody and safekeeping accounts	RIADB909
RC-T	21	Other fiduciary and related services income	RIADB910
RC-T	22	Total gross fiduciary and related services income	RIAD4070
RC-T	23	Less: Expenses	RIADC058
RC-T	24	Less: Net losses from fiduciary and related services	RIADA488
RC-T	25	Plus: Intracompany income credits for fiduciary and related services	RIADB911
RC-T	26	Net fiduciary and related services income	RIADA491

Appendix C

FFIEC 041: To be completed by banks with domestic offices only and consolidated total assets less than \$100 billion, except those banks that file the FFIEC 051.

Data Items Removed, Other Impacts to Data Items, Data Items with a Reduction in Frequency of Collection, or Data Items with an Increase in Reporting Threshold

Data Items Removed

Schedule	Item	Item Name	MDRM Number
RI-B, Part I	2.a	Loans to and acceptances of U.S. banks and other U.S. depository institutions (Column A and Column B)	RIAD4653, RIAD4663
RI	5.d.(1)	Fees and commissions from securities brokerage	RIADC886
RI	5.d.(2)	Investment banking, advisory, and underwriting fees and commissions Note: Items 5.d.(1) and 5.d.(2) of Schedule RI will be combined into one data item.	RIADC888
RI	5.d.(3)	Fees and commissions from annuity sales	RIADC887
RI	5.d.(4)	Underwriting income from insurance and reinsurance activities	RIADC386
RI	5.d.(5)	Income from other insurance activities Note: Items 5.d.(3), 5.d.(4), and 5.d.(5) of Schedule RI will be combined into one data item.	RIADC387
RI	5.g	Net securitization income	RIADB493
RI	M1	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513
RI	M8.a	Trading revenue from interest rate exposures	RIAD8757
RI	M8.b	Trading revenue from foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue from equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue from commodity and other exposures	RIAD8760

Schedule	Item	Item Name	MDRM Number
RI	M8.e	Trading revenue from credit exposures	RIADF186
RI	M8.f.(1)	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets: Gross credit valuation adjustment (CVA)	RIADFT36
RI	M8.f.(2)	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets: CVA hedge	RIADFT37
RI	M8.g.(1)	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities: Gross debit valuation adjustment (DVA)	RIADFT38
RI	M8.g.(2)	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities: DVA hedge	RIADFT39
RI	M8.h	Gross trading revenue before including positive or negative net CVA and net DVA	RIADFT40
RI-B, Part I	2.b	Loans to and acceptances of foreign banks (Column A and Column B)	RIAD4654, RIAD4664
RI-B, Part II	M4	Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3)	RIADC781
RI-E	1.f	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229
RI-E	1.h	Gains on bargain purchases	RIADJ447
RC	10.a	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b.	RCON3163
RC	10.b	Other intangible assets (from Schedule RC-M) Note: Items 10.a and 10.b of Schedule RC will be combined into one data item.	RCON0426
RC-A	2.a	Balances due from U.S. branches and agencies of foreign banks	RCON0083
RC-A	2.b	Balances due from other commercial banks in the U.S. and other depository institutions in the U.S. Note: Items 2.a and 2.b of Schedule RC-A will be combined into one data item (new item 2).	RCON0085
RC-A	3.a	Balances due from foreign branches of other U.S. banks	RCON0073
RC-A	3.b	Balances due from other banks in foreign	RCON0074

Schedule	Item	Item Name	MDRM Number
		countries and foreign central banks Note: Items 3.a and 3.b of Schedule RC-A will be combined into one data item (new item 3).	
RC-B	2.a	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government agencies (Columns A through D)	RCON1289, RCON1290, RCON1291, RCON1293
RC-B	2.b	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government-sponsored agencies (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B will be combined into one data item (Columns A through D).	RCON1294, RCON1295, RCON1297, RCON1298
RC-B	5.b.(1)	Structured financial products: Cash (Columns A through D)	RCONG336, RCONG337, RCONG338, RCONG339
RC-B	5.b.(2)	Structured financial products: Synthetic (Columns A through D)	RCONG340, RCONG341, RCONG342, RCONG343
RC-B	5.b.(3)	Structured financial products: Hybrid (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B will be combined into one line item (Columns A through D).	RCONG344, RCONG345, RCONG346, RCONG347
RC-B	M6.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D)	RCONG348, RCONG349, RCONG350, RCONG351
RC-B	M6.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Columns A through D)	RCONG352, RCONG353, RCONG354, RCONG355
RC-B	M6.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D)	RCONG356, RCONG357, RCONG358, RCONG359
RC-B	M6.d	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Columns A through D)	RCONG360, RCONG361, RCONG362, RCONG363
RC-B	M6.e	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs (Columns A through D)	RCONG364, RCONG365, RCONG366, RCONG367
RC-B	M6.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D)	RCONG368, RCONG369, RCONG370, RCONG371
RC-B	M6.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A	RCONG372, RCONG373, RCONG374, RCONG375

Schedule	Item	Item Name	MDRM Number
		through D)	
RC-C, Part II	1	Yes/No indicator whether all or substantially all of the dollar volume of 'loans secured by nonfarm nonresidential properties' and 'commercial and industrial loans to U.S. addressees' have original amounts of \$100,000 or less	RCON6999
RC-C, Part II	2.a	Total number of loans secured by nonfarm nonresidential properties currently outstanding	RCON5562
RC-C, Part II	2.b	Total number of commercial and industrial loans to U.S. addressees currently outstanding	RCON5563
RC-C, Part II	5	Yes/No indicator whether all or substantially all of the dollar volume of 'Loans secured by farmland' and 'Loans to finance agricultural production and other loans to farmers' have original amounts of \$100,000 or less	RCON6860
RC-C, Part II	6.a	Total number of loans secured by farmland currently outstanding	RCON5576
RC-C, Part II	6.b	Total number of loans to finance agricultural production and other loans to farmers currently outstanding	RCON5577
RC-D	5.a.(1)	Structured financial products: Cash	RCONG383
RC-D	5.a.(2)	Structured financial products: Synthetic	RCONG384
RC-D	5.a.(3)	Structured financial products: Hybrid Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D will be combined into one data item.	RCONG385
RC-D	6.a.(1)	Construction, land development, and other land loans	RCONF604
RC-D	6.a.(2)	Loans secured by farmland	RCONF605
RC-D	6.a.(3)(a)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606
RC-D	6.a.(3)(b)(1)	Closed-end loans secured by 1-4 family residential properties: Secured by first liens	RCONF607
RC-D	6.a.(3)(b)(2)	Closed-end loans secured by 1-4 family residential properties: Secured by junior liens	RCONF611
RC-D	6.a.(4)	Loans secured by multifamily (5 or more) residential properties	RCONF612

Schedule	Item	Item Name	MDRM Number
RC-D	6.a.(5)	Loans secured by nonfarm nonresidential properties Note: Items 6.a.(1), 6.a.(2), 6.a.(3)(a), 6.a.(3)(b)(1), 6.a.(3)(b)(2), 6.a.(4), and 6.a.(5) of Schedule RC-D will be replaced by two data items: (1) Loans secured by 1-4 family residential properties, and (2) All other loans secured by real estate.	RCONF613
RC-D	6.c.(1)	Loans to individuals for household, family, and other personal expenditures: Credit cards	RCONF615
RC-D	6.c.(2)	Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans	RCONF616
RC-D	6.c.(3)	Loans to individuals for household, family, and other personal expenditures: Automobile loans	RCONK199
RC-D	6.c.(4)	Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D will be combined into one data item.	RCONK210
RC-D	M1.a.(1)	Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans	RCONF625
RC-D	M1.a.(2)	Unpaid principal balance of loans measured at fair value: Loans secured by farmland	RCONF626
RC-D	M1.a.(3)(a)	Unpaid principal balance of loans measured at fair value: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627
RC-D	M1.a.(3)(b)(1)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	RCONF628
RC-D	M1.a.(3)(b)(2)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1-4 family residential properties: Secured by junior liens	RCONF629
RC-D	M1.a.(4)	Unpaid principal balance of loans measured at fair value: Loans secured by multifamily (5 or more) residential properties	RCONF630
RC-D	M1.a.(5)	Unpaid principal balance of loans measured at fair value: Loans secured by nonfarm nonresidential properties Note: Items M1.a.(1), M1.a.(2), M1.a.(3)(a), M1.a.(3)(b)(1),	RCONF631

Schedule	Item	Item Name	MDRM Number
		M1.a.(3)(b)(2), M1.a.(4), and M1.a.(5) of Schedule RC-D will be replaced by two data items: (1) Unpaid principal balance of loans measured at fair value: Loans secured by 1-4 family residential properties, and (2) Unpaid principal balance of loans measured at fair value: All other loans secured by real estate.	
RC-D	M1.c.(1)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Credit cards	RCONF633
RC-D	M1.c.(2)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans	RCONF634
RC-D	M1.c.(3)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Automobile loans	RCONK200
RC-D	M1.c.(4)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D will be combined into one data item.	RCONK211
RC-D	M2.a	Loans measured at fair value that are past due 90 days or more: Fair value	RCONF639
RC-D	M2.b	Loans measured at fair value that are past due 90 days or more: Unpaid principal balance	RCONF640
RC-D	M3.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions	RCONG299
RC-D	M3.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts	RCONG332
RC-D	M3.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans	RCONG333
RC-D	M3.d	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	RCONG334

Schedule	Item	Item Name	MDRM Number
RC-D	M3.e	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs	RCONG335
RC-D	M3.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products	RCONG651
RC-D	M3.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets	RCONG652
RC-D	M4.a	Pledged trading assets: Pledged securities	RCONG387
RC-D	M4.b	Pledged trading assets: Pledged loans	RCONG388
RC-D	M5.a	Asset-backed securities: Credit card receivables	RCONF643
RC-D	M5.b	Asset-backed securities: Home equity lines	RCONF644
RC-D	M5.c	Asset-backed securities: Automobile loans	RCONF645
RC-D	M5.d	Asset-backed securities: Other consumer loans	RCONF646
RC-D	M5.e	Asset-backed securities: Commercial and industrial loans	RCONF647
RC-D	M5.f	Asset-backed securities: Other	RCONF648
RC-D	M6	Retained beneficial interests in securitizations	RCONF651
RC-D	M7.a	Equity securities: Readily determinable fair values	RCONF652
RC-D	M7.b	Equity securities: Other	RCONF653
RC-D	M8	Loans pending securitization	RCONF654
RC-D	M9	Other trading assets	RCONF655, RCONF656, RCONF657
RC-D	M10	Other trading liabilities	RCONF658, RCONF659, RCONF660
RC-E, Part I	M6.c	Total deposits in all other transaction accounts of individuals, partnerships, and corporations	RCONP755
RC-F	3.a	Interest-only strips receivable (not in the form of a security) on mortgage loans	RCONA519

Schedule	Item	Item Name	MDRM Number
RC-F	3.b	Interest-only strips receivable (not in the form of a security) on other financial assets Note: Items 3.a and 3.b of Schedule RC-F will be combined into one data item (new item 3).	RCONA520
RC-F	6.d	Retained interests in accrued interest receivable related to securitized credit cards	RCONC436
RC-K	7	Trading assets	RCON3401
RC-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment	RCONJ477
RC-L	1.a.(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L will be combined into one data item.	RCONJ478
RC-L	1.b.(1)	Unused consumer credit card lines	RCONJ455
RC-L	1.b.(2)	Other unused credit card lines	RCONJ456
RC-L	1.d	Unused commitments: Securities underwriting	RCON3817
RC-L	8	Spot foreign exchange contracts	RCON8765
RC-L	16.a	Over-the-counter derivatives: Net current credit exposure (Columns B, C, and D)	RCONG419, RCONG420, RCONG421
RC-L	16.b.(1)	Over-the-counter derivatives: Fair value of collateral: Cash—U.S. dollar (Columns B, C, and D)	RCONG424, RCONG425, RCONG426
RC-L	16.b.(2)	Over-the-counter derivatives: Fair value of collateral: Cash—Other currencies (Columns B, C, and D)	RCONG429, RCONG430, RCONG431
RC-L	16.b.(3)	Over-the-counter derivatives: Fair value of collateral: U.S. Treasury securities (Columns B, C, and D)	RCONG434, RCONG435, RCONG436
RC-L	16.b.(4)	Over-the-counter derivatives: Fair value of collateral: U.S. Government agency and U.S. Government-sponsored agency debt securities (Columns A, B, C, D, and E)	RCONG438, RCONG439, RCONG440, RCONG441, RCONG442
RC-L	16.b.(5)	Over-the-counter derivatives: Fair value of collateral: Corporate bonds (Columns A, B, C, D, and E)	RCONG443, RCONG444, RCONG445, RCONG446, RCONG447
RC-L	16.b.(6)	Over-the-counter derivatives: Fair value of collateral: Equity securities (Columns A, B, C, D, and E)	RCONG448, RCONG449, RCONG450, RCONG451, RCONG452
RC-L	16.b.(7)	Over-the-counter derivatives: Fair value of collateral: All other collateral (Columns B, C, and D) Note: Amounts reported in items 16.b.(4),	RCONG454, RCONG455 RCONG456

Schedule	Item	Item Name	MDRM Number
		16.b.(5), and 16.b.(6), Columns A and E, will be included in item 16.b.(7), Columns A and E.	
RC-L	16.b.(8)	Over-the-counter derivatives: Fair value of collateral: Total fair value of collateral (Columns B, C, and D) Note: Amounts reported in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6), and 16.b.(7), Columns B, C, and D, will be included in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), and 16.b.(7), Column E.	RCONG459, RCONG460 RCONG461
RC-M	2.b	Purchased credit card relationships and nonmortgage servicing assets Note: Amounts reported in item 2.b will be included in item 2.c, All other identifiable intangible assets.	RCONB026
RC-M	3.f	Foreclosed properties from "GNMA loans" Note: Amounts reported in item 3.f will be included in item 3.c, Other real estate owned: 1-4 family residential properties.	RCONC979
RC-M	13.a.(2)	Loans to finance agricultural production and other loans to farmers covered by loss-sharing agreements with the FDIC	RCFDK178
RC-M	13.a.(3)	Commercial and industrial loans covered by loss-sharing agreements with the FDIC	RCFDK179
RC-M	13.a.(4)(a)	Credit card loans covered by loss-sharing agreements with the FDIC	RCFDK180
RC-M	13.a.(4)(b)	Automobile loans covered by loss-sharing agreements with the FDIC	RCFDK181
RC-M	13.a.(4)(c)	All other consumer loans covered by loss-sharing agreements with the FDIC	RCFDK182
RC-N	M5.b.(1)	Loans measured at fair value: Fair value (Columns A through C)	RCONF664, RCONF665, RCONF666
RC-N	11.b	Loans to finance agricultural production and other loans to farmers covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCFDK072, RCFDK073, RCFDK074
RC-N	11.c	Commercial and industrial loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCFDK075, RCFDK076, RCFDK077
RC-N	11.d.(1)	Credit card loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCFDK078, RCFDK079, RCFDK080
RC-N	11.d.(2)	Automobile loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCFDK081, RCFDK082, RCFDK083
RC-N	11.d.(3)	All other consumer loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCFDK084, RCFDK085, RCFDK086

Schedule	Item	Item Name	MDRM Number
RC-P	1.a	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end first liens	RCONF066
RC-P	1.b	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end junior liens	RCONF067
RC-P	1.c.(1)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into one data item (new item 1).	RCONF670
RC-P	1.c.(2)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Principal amount funded under the lines of credit	RCONF671
RC-P	2.a	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Closed-end first liens	RCONF068
RC-P	2.b	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Closed-end junior liens	RCONF069
RC-P	2.c.(1)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into one data item (new item 2).	RCONF672
RC-P	2.c.(2)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Principal amount funded under the lines of credit	RCONF673
RC-P	3.a	1–4 family residential mortgage loans sold during the quarter: Closed-end first liens	RCONF070
RC-P	3.b	1–4 family residential mortgage loans sold during the quarter: Closed-end junior liens	RCONF071
RC-P	3.c.(1)	1–4 family residential mortgage loans sold during the quarter: Total commitment under the lines of credit Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into one data item (new item 3).	RCONF674
RC-P	3.c.(2)	1–4 family residential mortgage loans sold during the quarter: Principal amount funded under the lines of credit	RCONF675

Schedule	Item	Item Name	MDRM Number
RC-P	4.a	1-4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end first liens	RCONF072
RC-P	4.b	1-4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end junior liens	RCONF073
RC-P	4.c.(1)	1-4 family residential mortgage loans held for sale or trading at quarter-end: Total commitment under the lines of credit Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into one data item (new item 4).	RCONF676
RC-P	4.c.(2)	1-4 family residential mortgage loans held for sale or trading at quarter-end: Principal amount funded under the lines of credit	RCONF677
RC-P	5.a	Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans: Closed-end 1-4 family residential mortgage loans	RIADF184
RC-P	5.b	Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans: Open-end 1-4 family residential mortgage loans extended under lines of credit Note: Items 5.a and 5.b of Schedule RC-P will be combined into one data item (new item 5).	RIADF560
RC-P	6.a	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: Closed-end first liens	RCONF678
RC-P	6.b	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: Closed-end junior liens	RCONF679
RC-P	6.c.(1)	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: Total commitment under the lines of credit Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into one data item (new item 6).	RCONF680
RC-P	6.c.(2)	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter: Principal amount funded under the lines of credit	RCONF681
RC-Q	2	Federal funds sold and securities purchased under agreements to resell (Columns A through E) Note: Item 2 of Schedule RC-Q will be included in item 6, All other assets.	RCONG478, RCONG479, RCONG480, RCONG481, RCONG482
RC-Q	9	Federal funds purchased and securities sold under agreements to repurchase (Columns A through E)	RCONG507, RCONG508, RCONG509, RCONG510, RCONG511

Schedule	Item	Item Name	MDRM Number
RC-Q	11	Other borrowed money (Columns A through E)	RCONG521, RCONG522, RCONG523, RCONG524, RCONG525
RC-Q	12	Subordinated notes and debentures (Columns A through E) Note: Items 9, 11 and 12 of Schedule RC-Q will be included in item 13, All other liabilities.	RCONG526, RCONG527, RCONG528, RCONG529, RCONG530
RC-Q	M3.a.(1)	Loans measured at fair value: Construction, land development, and other land loans	RCONF578
RC-Q	M3.a.(2)	Loans measured at fair value: Secured by farmland	RCONF579
RC-Q	M3.a.(4)	Loans measured at fair value: Secured by multifamily (5 or more) residential properties	RCONF583
RC-Q	M3.a.(5)	Loans measured at fair value: Secured by nonfarm nonresidential properties Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5) of Schedule RC-Q will be combined into one data item (new item M3.a.(2)).	RCONF584
RC-Q	M3.a.(3)(a)	Loans measured at fair value: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF580
RC-Q	M3.a.(3)(b)(1)	Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by first liens	RCONF581
RC-Q	M3.a.(3)(b)(2)	Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by junior liens Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2) of Schedule RC-Q will be combined into one data item (new item M3.a.(1)).	RCONF582
RC-Q	M3.c.(1)	Loans measured at fair value: Credit cards	RCONF586
RC-Q	M3.c.(2)	Loans measured at fair value: Other revolving credit plans	RCONF587
RC-Q	M3.c.(3)	Loans measured at fair value: Automobile loans	RCONK196
RC-Q	M3.c.(4)	Loans measured at fair value: Other consumer loans Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4) of Schedule RC-Q will be combined into one data item (new item M3.c.).	RCONK208
RC-Q	M4.a.(1)	Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans	RCONF590
RC-Q	M4.a.(2)	Unpaid principal balance of loans measured at fair value: Secured by farmland	RCONF591
RC-Q	M4.a.(4)	Unpaid principal balance of loans measured at fair value: Secured by multifamily (5 or more) residential properties	RCONF595

Schedule	Item	Item Name	MDRM Number
RC-Q	M4.a.(5)	Unpaid principal balance of loans measured at fair value: Secured by nonfarm nonresidential properties Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5) of Schedule RC-Q will be combined into one data item (new item M4.a.(2)).	RCONF596
RC-Q	M4.a.(3)(a)	Unpaid principal balance of loans measured at fair value: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592
RC-Q	M4.a.(3)(b)(1)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	RCONF593
RC-Q	M4.a.(3)(b)(2)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1-4 family residential properties: Secured by junior liens Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2) of Schedule RC-Q will be combined into one data item (new item M4.a.(1)).	RCONF594
RC-Q	M4.c.(1)	Unpaid principal balance of loans measured at fair value: Credit cards	RCONF598
RC-Q	M4.c.(2)	Unpaid principal balance of loans measured at fair value: Other revolving credit plans	RCONF599
RC-Q	M4.c.(3)	Unpaid principal balance of loans measured at fair value: Automobile loans	RCONK195
RC-Q	M4.c.(4)	Unpaid principal balance of loans measured at fair value: Other consumer loans Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4) of Schedule RC-Q will be combined into one data item (new item M4.c).	RCONK209
RC-S	1	Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements (Columns B through F) Note: Item 1, Columns B through F, of Schedule RC-S will be included in item 1, Column G.	RCONB706, RCONB707, RCONB708, RCONB709, RCONB710
RC-S	2.a	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Credit-enhancing interest-only strips (Columns A through G)	RCONB712, RCONB713, RCONB714, RCONB715, RCONB716, RCONB717, RCONB718
RC-S	2.b	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Subordinated securities	RCONC393, RCONC394, RCONC395, RCONC396, RCONC397, RCONC398, RCONC399

Schedule	Item	Item Name	MDRM Number
		and other residual interests (Columns A through G)	
RC-S	2.c	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Standby letters of credit and other enhancements (Columns A through G) Note: Items 2.a, 2.b, and 2.c, Columns A and G, of Schedule RC-S will be combined into one data item (new item 2) for Columns A and G.	RCONC400, RCONC401, RCONC402, RCONC403, RCONC404, RCONC405, RCONC406
RC-S	3	Reporting bank's unused commitments to provide liquidity to structures reported in item 1 (Columns A through G)	RCONB726, RCONB727, RCONB728, RCONB729, RCONB730, RCONB731, RCONB732
RC-S	4.a	Past due loan amounts included in item 1: 30–89 days past due (Columns B through F) Note: Item 4.a, Columns B through F, of Schedule RC-S will be included in item 4.a, Column G.	RCONB734, RCONB735, RCONB736, RCONB737, RCONB738
RC-S	4.b	Past due loan amounts included in item 1: 90 days or more past due (Columns B through F) Note: Item 4.b, Columns B through F, of Schedule RC-S will be included in item 4.b, Column G.	RCONB741, RCONB742, RCONB743, RCONB744, RCONB745
RC-S	5.a	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements: Charge-offs (Columns B through F) Note: Item 5.a, Columns B through F, of Schedule RC-S will be included in item 5.a, Column G.	RIADB748, RIADB749, RIADB750, RIADB751, RIADB752
RC-S	5.b	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements: Recoveries (Columns B through F) Note: Item 5.b, Columns B through F, of Schedule RC-S will be included in item 5.b, Column G.	RIADB755, RIADB756, RIADB757, RIADB758, RIADB759
RC-S	6.a	Amount of ownership (or seller's) interests carried as: Securities (Columns B, C, and F)	RCONB761, RCONB762, RCONB763
RC-S	6.b	Amount of ownership (or seller's) interests carried as: Loans (Columns B, C, and F) Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into one data item (new item 6) for Column G.	RCONB500, RCONB501, RCONB502
RC-S	7.a	Past due loan amounts included in interests	RCONB764, RCONB765,

Schedule	Item	Item Name	MDRM Number
		reported in item 6.a: 30–89 days past due (Columns B, C, and F)	RCONB766
RC-S	7.b	Past due loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)	RCONB767, RCONB768, RCONB769
RC-S	8.a	Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 30–89 days past due (Columns B, C, and F)	RIADB770, RIADB771, RIADB772
RC-S	8.b	Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)	RIADB773, RIADB774, RIADB775
RC-S	9	Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements (Columns B through F) Note: Item 9, Columns B through F, of Schedule RC-S will be included in item 9, Column G.	RCONB777, RCONB778, RCONB779, RCONB780, RCONB781
RC-S	10	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns B through F) Note: Item 10, Columns B through F, of Schedule RC-S will be included in item 10, Column G.	RCONB784, RCONB785, RCONB786, RCONB787, RCONB788
RC-S	11	Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank (Columns B through F) Note: Item 11, Columns B through F, of Schedule RC-S will be included in item 11, Column G.	RCONB791, RCONB792, RCONB793, RCONB794, RCONB795
RC-S	12	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 (Columns B through F) Note: Item 12, Columns B through F, of Schedule RC-S will be included in item 12, Column G.	RCONB798, RCONB799, RCONB800, RCONB801, RCONB802
RC-S	M1.a	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Outstanding principal balance Note: Item M.1.a of Schedule RC-S will be included in item 1 or item 11, Column G, as appropriate.	RCONA249

Schedule	Item	Item Name	MDRM Number
RC-S	M1.b	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Amount of retained recourse on these obligations as of the report date Note: Item M.1.b of Schedule RC-S will be included in item 2 or 12, Column G, as appropriate.	RCONA250
RC-T	M3.a	Collective investment funds and common trust funds: Domestic equity (Columns A and B)	RCONB931, RCONB932
RC-T	M3.b	Collective investment funds and common trust funds: International/Global equity (Columns A and B)	RCONB933, RCONB934
RC-T	M3.c	Collective investment funds and common trust funds: Stock/Bond blend (Columns A and B)	RCONB935, RCONB936
RC-T	M3.d	Collective investment funds and common trust funds: Taxable bond (Columns A and B)	RCONB937, RCONB938
RC-T	M3.e	Collective investment funds and common trust funds: Municipal bond (Columns A and B)	RCONB939, RCONB940
RC-T	M3.f	Collective investment funds and common trust funds: Short-term investments/Money market (Columns A and B)	RCONB941, RCONB942
RC-T	M3.g	Collective investment funds and common trust funds: Specialty/Other (Columns A and B)	RCONB943, RCONB944
RC-V	All data items reported for "ABCP Conduits" (Column B)	ABCP Conduits (Column B) Note: Data items currently reported for "ABCP Conduits" (Column B) will be included in the "Other VIEs" column (Column C, to be relabeled as Column B) of Schedule RC-V by line item, as reflected below.	RCONJ982, RCONJ985, RCONJ988, RCONJ991, RCONJ994, RCONJ997, RCONK001, RCONK004, RCONK007, RCONK010, RCONK013, RCONK016, RCONK019, RCONK022, RCONK025, RCONK028, RCONK031, RCONK034
RC-V	1.b	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Held-to-maturity securities (Columns A and C)	RCONJ984, RCONJ986
RC-V	1.c	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Available-for-sale securities (Columns A and C) Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V will be combined into one data item (new item 1.b) for Columns A and C (the latter to be relabeled as Column B).	RCONJ987, RCONJ989
RC-V	1.d	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities purchased under agreements to resell (Columns A and C) Note: Item 1.d, Columns A and C, of Schedule	RCONJ990, RCONJ992

Schedule	Item	Item Name	MDRM Number
		RC-V will be included in item 1.k, Other assets (renumbered as item 1.e), for Columns A and C (the latter to be relabeled as Column B).	
RC-V	1.e	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for sale (Column A and C)	RCONJ993, RCONJ995
RC-V	1.f	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment (Column A and C)	RCONJ996, RCONJ998
RC-V	1.g	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Less: Allowance for loan and lease losses (Columns A and C) Note: Items 1.e, 1.f, and 1.g, Columns A and C, of Schedule RC-V will be combined into one data item (new item 1.c) for Columns A and C (the latter to be relabeled as Column B).	RCONJ999, RCONK002
RC-V	1.h	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Trading assets (other than derivatives) (Columns A and C) Note: Item 1.h, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.e), for Columns A and C (the latter to be relabeled as Column B).	RCONK003, RCONK005
RC-V	1.i	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Derivative trading assets (Columns A and C) Note: Item 1.i, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.e), for Columns A and C (the latter to be relabeled as Column B).	RCONK006, RCONK008
RC-V	2.a	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Securities sold under agreements to repurchase (Columns A and C) Note: Item 2.a, Columns A and C, of Schedule RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B).	RCONK015, RCONK017
RC-V	2.b	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Derivative trading liabilities (Columns A and C) Note: Item 2.b, Columns A and C, of Schedule	RCONK018, RCONK020

Schedule	Item	Item Name	MDRM Number
		RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B).	
RC-V	2.c	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Commercial paper (Columns A and C) Note: Item 2.c, Columns A and C, of Schedule RC-V will be included in item 2.d, Other borrowed money (renumbered as item 2.a and recaptioned as Borrowed money), for Columns A and C (the latter to be relabeled as Column B).	RCONK021, RCONK023

Other Impacts to Data Items

Schedule	Item	Item Name	MDRM Number
RC	10 (New)	Intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into this data item.	RCON2143
RC-A	2 (New)	Balances due from depository institutions in the U.S. Note: Items 2.a. and 2.b of Schedule RC-A will be combined into this data item.	RCON0082
RC-A	3 (New)	Balances due from banks in foreign countries and foreign central banks Note: Items 3.a. and 3.b of Schedule RC-A will be combined into this data item.	RCON0070
RC-B	2 (New)	U.S. Government agency obligations (exclude mortgage-backed securities (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D).	To be determined (TBD) (4 MDRMs)
RC-B	5.b (New)	Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-D	5.a (New)	Structured financial products Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	6.a.(1) (New)	Loans secured by 1-4 family residential properties	TBD

		Note: Items 6.a.(3)(a), 6.a.(3)(b)(1), and 6.a.(3)(b)(2) of Schedule RC-D removed above will be combined into this data item.	
RC-D	6.a.(2) (New)	All other loans secured by real estate Note: Items 6.a.(1), 6.a.(2), 6.a.(4), and 6.a.(5) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	6.c (New)	Loans to individuals for household, family and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Loans secured by 1-4 family residential properties Note: Items M1.a.(3)(a), M1.a.(3)(b)(1), and M1.a.(3)(b)(2) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate Note: Items M1.a.(1), M1.a.(2), M1.a.(4), and M1.a.(5) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-F	3 (New)	Interest-only strips receivable (not in the form of a security) Note: Items 3.a and 3.b of Schedule RC-F will be combined into this data item.	To be determined (TBD)
RC-L	1.a.(1) (New)	Unused commitments for reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L removed above will be combined into this data item.	TBD
RC-M	2.b (Re-mapping)	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b., and the phrase "other than goodwill" will be removed from the caption for Schedule RC-M, item 2.	RCON3163

Schedule	Item	Item Name	MDRM Number
RC-P	1 (New)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	2 (New)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	3 (New)	1–4 family residential mortgage loans sold during the quarter Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	4 (New)	1–4 family residential mortgage loans held for sale or trading at quarter-end Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	5 (New)	Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans Note: Items 5.a and 5.b of Schedule RC-P will be combined into this data item.	TBD
RC-P	6 (New)	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-Q	M3.a.(1) (New)	Loans measured at fair value: Secured by 1–4 family residential properties Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(1) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M3.a.(2) (New)	Loans measured at fair value: All other loans secured by real estate Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M3.c (New)	Loans measured at fair value: Loans to individuals for household, family, and other personal expenditures Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M4.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Secured by 1–4 family residential properties	TBD

		Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2) of Schedule RC-Q will be combined into this data item.	
RC-Q	M4.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M4.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4) of Schedule RC-Q will be combined into this data item.	TBD
RC-S	2 (New)	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 (Columns A and G) Note: Items 2.a, 2.b, and 2.c, Columns A and G, of Schedule RC-S will be combined into this data item.	TBD (2 MDRM numbers)
RC-S	6 (New)	Total amount of ownership (or seller's) interest carried as securities or loans (Columns B, C, and F) Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into this data item for Column G.	TBD (3 MDRM Numbers)
RC-V	1.b (New)	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities (Columns A and C) Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter to be relabeled as Column B).	TBD (2 MDRM Numbers)
RC-V	1.c (New)	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment, net of allowance, and held for sale (Columns A and C) Note: Items 1.e, 1.f, and 1.g, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter to be relabeled as Column B).	TBD (2 MDRM Numbers)
RC-V	5 (New)	Total assets of asset-backed commercial paper (ABCP) conduit VIEs	TBD
RC-V	6 (New)	Total liabilities of ABCP conduit VIEs	TBD

Data Items with a Reduction in Frequency of Collection**Semiannual Reporting (June 30 and December 31)**

Schedule	Item	Item Name	MDRM Number
RI	M12	Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties	RIADF228
RC-B	M3	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	RCON1778
RC-C, Part I	M7.a	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance	RCONC779
RC-C, Part I	M7.b	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Amount included in Schedule RC-C, Part I, items 1 through 9	RCONC780
RC-C, Part I	M8.a	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties	RCONF230
RC-C, Part I	M8.b	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231
RC-C, Part I	M8.c	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232
RC-C, Part I	M12.a	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans secured by real estate (Columns A through C)	RCONG091, RCONG092, RCONG093
RC-C, Part I	M12.b	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Commercial and industrial loans (Columns A through C)	RCONG094, RCONG095, RCONG096
RC-C, Part I	M12.c	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans to individuals for household, family, and other personal expenditures (Columns A through C)	RCONG097, RCONG098, RCONG099
RC-C, Part I	M12.d	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: All other loans and all leases (Columns A through C)	RCONG100, RCONG101, RCONG102

Schedule	Item	Item Name	MDRM Number
RC-L	1.b.(1)	Unused consumer credit card lines	RCONJ455
RC-L	1.b.(2)	Other unused credit card lines	RCONJ456
RC-L	11.a	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank	RCONC223
RC-L	11.b	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk	RCONC224
RC-N	M7	Additions to nonaccrual assets during the quarter Note: This caption would be revised to "Additions to nonaccrual assets during the last 6 months."	RCONC410
RC-N	M8	Nonaccrual assets sold during the quarter Note: This caption would be revised to "Nonaccrual assets sold during the last 6 months."	RCONC411
RC-N	M9.a	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Outstanding balance (Columns A through C)	RCONL183, RCONL184, RCONL185
RC-N	M9.b	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Amount included in Schedule RC-N, items 1 through 7, above (Columns A through C)	RCONL186, RCONL187, RCONL188

Annual Reporting (December)

Schedule	Item	Item Name	MDRM Number
RC-M	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?	RCON4088
RC-M	14.a	Total assets of captive insurance subsidiaries	RCONK193
RC-M	14.b	Total assets of captive reinsurance subsidiaries	RCONK194

Change in Reporting Threshold

To be completed by banks with \$10 billion or more in total assets

Schedule	Item	Item Name	MDRM Number
RI	M9.a	Net gains (losses) on credit derivatives held for trading	RIADC889
RI	M9.b	Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890
RC-E, Part II	1	Deposits of Individuals, partnerships, and corporations (include all certified and official checks)	RCFNB553

RC-E, Part II	2	Deposits of U.S. banks and other U.S. depository institutions in foreign offices	RCFNB554
RC-E, Part II	3	Deposits of foreign banks in foreign offices	RCFN2625
RC-E, Part II	4	Deposits of foreign governments and official institutions in foreign offices	RCFN2650
RC-E, Part II	5	Deposits of U.S. Government and states and political subdivisions in the U.S in foreign offices	RCFNB555
RC-E, Part II	6	Total deposits in foreign offices	RCFN2200
RC-S	6 (New)	Total amount of ownership (or seller's) interest carried as securities or loans (Column G)	TBD
RC-S	10	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns A and G)	RCONB783, RCONB789
RC-S	M3.a.(1)	Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806
RC-S	M3.a.(2)	Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by other unrelated institutions	RCONB807
RC-S	M3.b.(1)	Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808
RC-S	M3.b.(2)	Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by other unrelated institutions	RCONB809
RC-S	M4	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C Note: With the combining of Columns B through F of item 1 of Schedule RC-S into item 1, Column G, of Schedule RC-S, the reference to column C in the caption for M4 will be changed to column G.	RCONC407

To be completed by banks with \$10 million or more in average trading assets

Schedule	Item	Item Name	MDRM Number
RI	M8.a	Trading revenue from interest rate exposures	RIAD8757

Schedule	Item	Item Name	MDRM Number
RI	M8.b	Trading revenue from foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue from equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue from commodity and other exposures	RIAD8760
RI	M8.e	Trading revenue from credit exposures	RIADF186

Schedule RC-D is to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

To be completed by banks with \$10 billion or more in total assets

Schedule	Item	Item Name	MDRM Number
RC-B	M5.a	Asset-backed securities: Credit card receivables (Columns A, B, C, and D)	RCONB838, RCONB839, RCONB840, RCONB841
RC-B	M5.b	Asset-backed securities: Home equity lines (Columns A, B, C, and D)	RCONB842, RCONB843, RCONB844, RCONB845
RC-B	M5.c	Asset-backed securities: Automobile loans (Columns A, B, C, and D)	RCONB846, RCONB847, RCONB848, RCONB849
RC-B	M5.d	Asset-backed securities: Other consumer loans (Columns A, B, C, and D)	RCONB850, RCONB851, RCONB852, RCONB853
RC-B	M5.e	Asset-backed securities: Commercial and industrial loans (Columns A, B, C, and D)	RCONB854, RCONB855, RCONB856, RCONB857
RC-B	M5.f	Asset-backed securities: Other (Columns A, B, C, and D)	RCONB858, RCONB859, RCONB860, RCONB861
RC-B	M6.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D)	RCONG348, RCONG349, RCONG350, RCONG351
RC-B	M6.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Columns A through D)	RCONG352, RCONG353, RCONG354, RCONG355
RC-B	M6.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D)	RCONG356, RCONG357, RCONG358, RCONG359
RC-B	M6.d	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Columns A through D)	RCONG360, RCONG361, RCONG362, RCONG363
RC-B	M6.e	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS not issued or guaranteed by GSEs (Columns A through D)	RCONG364, RCONG365, RCONG366, RCONG367
RC-B	M6.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D)	RCONG368, RCONG369, RCONG370, RCONG371

RC-B	M6.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A through D)	RCONG372, RCONG373, RCONG374, RCONG375
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To be completed by banks with components of other noninterest income in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.1

Schedule	Item	Item Name	MDRM Number
RI-E	1.a through 1.1	Other noninterest income (from Schedule RI, item 5.1)	RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463

To be completed by banks with components of other noninterest expense in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d

Schedule	Item	Item Name	MDRM Number
RI-E	2.a through 2.p	Other noninterest expense (from Schedule RI, item 7.d)	RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468

To be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

Schedule	Item	Item Name	MDRM Number
RC-K	7	Trading assets	RCON3401

Schedule RC-P is to be completed by banks at which either 1–4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Schedule RC-Q is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.

Schedule RC-T: Increase the threshold for the exemption from reporting Schedule RC-T, data items 14 through 26, from institutions with fiduciary assets of \$100 million or less to institutions with fiduciary assets of \$250 million or less (that do not meet the fiduciary income test for quarterly reporting).

Schedule	Item	Item Name	MDRM Number
RC-T	14	Income from personal trust and agency accounts	RIADB904
RC-T	15.a	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined contribution	RIADB905
RC-T	15.b	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined benefit	RIADB906
RC-T	15.c	Income from employee benefit and retirement-related trust and agency accounts: Other employee benefit and retirement-related accounts	RIADB907
RC-T	16	Income from corporate trust and agency accounts	RIADA479
RC-T	17	Income from investment management and investment advisory agency accounts	RIADJ315
RC-T	18	Income from foundation and endowment trust and agency accounts	RIADJ316
RC-T	19	Income from other fiduciary accounts	RIADA480
RC-T	20	Income from custody and safekeeping accounts	RIADB909
RC-T	21	Other fiduciary and related services income	RIADB910
RC-T	22	Total gross fiduciary and related services income	RIAD4070
RC-T	23	Less: Expenses	RIADC058
RC-T	24	Less: Net losses from fiduciary and related services	RIADA488
RC-T	25	Plus: Intracompany income credits for fiduciary and related services	RIADB911
RC-T	26	Net fiduciary and related services income	RIADA491

Appendix D

FFIEC 031: To be completed by banks with domestic and foreign offices and banks with domestic offices only and consolidated total assets of \$100 billion or more.

Data Items Removed, Other Impacts to Data Items, Data Items with a Reduction in Frequency of Collection, or Data Items with an Increase in Reporting Threshold

Data Items Removed

Schedule	Item	Item Name	MDRM Number
RI	1.a.(4)	Interest on loans to foreign governments and official institutions	RIAD4056
RI	1.e	Interest income from trading assets	RIAD4069
RI-E	1.f	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229
RI-E	1.h	Gains on bargain purchases	RIADJ447
RI-B, Part I	2	Loans to depository institutions and acceptances of other banks (Column A through Column B)	RIAD4481, RIAD4482
RI-B, Part I	6	Loans to foreign governments and official institutions (Column A through Column B)	RIAD4643, RIAD4627
RC	10.a	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b.	RCFD3163
RC	10.b	Other intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into one data item.	RCFD0426
RC-A	2.a	Balances due from U.S. branches and agencies of foreign banks (Column A)	RCFD0083
RC-A	2.b	Balances due from other commercial banks in the U.S. and other depository institutions in the U.S. (Column A) Note: Items 2.a and 2.b (Column A), of Schedule RC-A will be combined into one data item (new item 2).	RCFD0085
RC-A	3.a	Balances due from foreign branches of other U.S. banks (Column A)	RCFD0073
RC-A	3.b	Balances due from other banks in foreign countries and foreign central banks (Column A) Note: Items 3.a and 3.b (Column A), of Schedule RC-A will be combined into one data item (new item 3).	RCFD0074
RC-B	2.a	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government agencies (Columns A through D)	RCFD1289, RCFD1290, RCFD1291, RCFD1293

Schedule	Item	Item Name	MDRM Number
RC-B	2.b	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government-sponsored agencies (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B will be combined into one data item.	RCFD1294, RCFD1295, RCFD1297, RCFD1298
RC-B	5.b.(1)	Structured financial products: Cash (Columns A through D)	RCFDG336, RCFDG337, RCFDG338, RCFDG339
RC-B	5.b.(2)	Structured financial products: Synthetic (Columns A through D)	RCFDG340, RCFDG341, RCFDG342, RCFDG343
RC-B	5.b.(3)	Structured financial products: Hybrid (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B will be combined into one data item.	RCFDG344, RCFDG345, RCFDG346, RCFDG347
RC-C, Part I	2.a.(1)	Loans to U.S. branches and agencies of foreign banks	RCONB532
RC-C, Part I	2.a.(2)	Loans to other commercial banks in the U.S. Note: Items 2.a.(1) and 2.a.(2) of Schedule RC-C, Part I, will be combined into one data item for total loans to commercial banks in the U.S.	RCONB533
RC-C, Part I	2.c.(1)	Loans to foreign branches of other U.S. banks	RCONB536
RC-C, Part I	2.c.(2)	Loans to other banks in foreign countries Note: Items 2.c.(1) and 2.c.(2) of Schedule RC-C, Part I, will be combined into one data item for total loans to banks in foreign countries.	RCONB537
RC-C, Part I	7	Loans to foreign governments and official institutions (including foreign central banks)	RCON2081
RC-D	All data items reported in Column B, "Domestic offices"	Column B, "Domestic offices" Note: Data items 6.a.(1) through 6.a.(5), Column B, will be combined into two data items to be collected for the consolidated bank in Column A, which will replace data item 6.a, Column A. In addition, data items M1.a.(1) through M1.a.(5), Column B, will be combined into two data items to be collected for the consolidated bank in Column A, which will replace data item M.1.a, Column A. Data items 12 and 15, Column B, will be moved to Schedule RC-H, new items 19 and 20. Data items 6.a.(1) through 6.d, Column B, will be combined into one data item and moved to Schedule RC-H, new item 21.	RCON3531, RCON3532, RCON3533, RCONG379, RCONG380, RCONG381, RCONK197, RCONK198, RCONG383, RCONG384, RCONG385, RCONG386, RCONF604, RCONF605, RCONF606, RCONF607, RCONF611, RCONF612, RCONF613, RCONF614, RCONF615, RCONF616, RCONK199, RCONK210, RCONF618, RCON3541, RCON3543, RCON3545, RCON3546, RCONF624, RCON3547, RCON3548, RCONF625, RCONF626, RCONF627,

Schedule	Item	Item Name	MDRM Number
			RCONF628, RCONF629, RCONF630, RCONF631, RCONF632, RCONF633, RCONF634, RCONK200, RCONK211, RCONF636, RCONF639, RCONF640, RCONG299, RCONG332, RCONG333, RCONG334, RCONG335, RCONG651, RCONG652, RCONG387, RCONG388
RC-D	5.a.(1)	Structured financial products: Cash (Column A)	RCFDG383
RC-D	5.a.(2)	Structured financial products: Synthetic (Column A)	RCFDG384
RC-D	5.a.(3)	Structured financial products: Hybrid (Column A) Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D, Column A, will be combined into one data item.	RCFDG385
RC-D	6.a	Loans secured by real estate (Column A)	RCFDF610
RC-D	6.c.(1)	Loans to individuals for household, family, and other personal expenditures: Credit cards (Column A)	RCFDF615
RC-D	6.c.(2)	Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans (Column A)	RCFDF616
RC-D	6.c.(3)	Loans to individuals for household, family, and other personal expenditures: Automobile loans (Column A)	RCFDK199
RC-D	6.c.(4)	Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D, Column A, will be combined into one data item.	RCFDK210
RC-D	M1.a	Unpaid principal balance of loans measured at fair value: Loans secured by real estate (Column A)	RCFDF790
RC-D	M1.c.(1)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Credit cards (Column A)	RCFDF633
RC-D	M1.c.(2)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans (Column A)	RCFDF634
RC-D	M1.c.(3)	Unpaid principal balance of loans measured at	RCFDK200

Schedule	Item	Item Name	MDRM Number
		fair value: Loans to individuals for household, family, and other personal expenditures: Automobile loans (Column A)	
RC-D	M1.c.(4)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other consumer loans (Column A) Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D, Column A, will be combined into one data item.	RCFDK211
RC-D	M6	Retained beneficial interests in securitizations	RCFDF651
RC-E	M6.c	Total deposits in all other transaction accounts of individuals, partnerships, and corporations	RCONP755
RC-F	3.a	Interest-only strips receivable (not in the form of a security) on mortgage loans	RCFDA519
RC-F	3.b	Interest-only strips receivable (not in the form of a security) on other financial assets Note: Items 3.a and 3.b of Schedule RC-F will be combined into one data item (new item 3).	RCFDA520
RC-F	6.d	Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436
RC-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment	RCONJ477
RC-L	1.a.(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L will be combined into one data item.	RCONJ478
RC-L	16.a	Over-the-counter derivatives: Net current credit exposure (Column B)	RCFDG419
RC-L	16.b.(1)	Over-the-counter derivatives: Fair value of collateral: Cash—U.S. dollar (Column B)	RCFDG424
RC-L	16.b.(2)	Over-the-counter derivatives: Fair value of collateral: Cash—Other currencies (Column B)	RCFDG429
RC-L	16.b.(3)	Over-the-counter derivatives: Fair value of collateral: U.S. Treasury securities (Column B)	RCFDG434
RC-L	16.b.(4)	Over-the-counter derivatives: Fair value of collateral: U.S. Government agency and U.S. Government-sponsored agency debt securities (Column B)	RCFDG439
RC-L	16.b.(5)	Over-the-counter derivatives: Fair value of collateral: Corporate bonds (Column B)	RCFDG444
RC-L	16.b.(6)	Over-the-counter derivatives: Fair value of collateral: Equity securities (Column B)	RCFDG449
RC-L	16.b.(7)	Over-the-counter derivatives: Fair value of collateral: All other collateral (Column B)	RCFDG454
RC-L	16.b.(8)	Over-the-counter derivatives: Fair value of	RCFDG459

Schedule	Item	Item Name	MDRM Number
		collateral: Total fair value of collateral (Column B) Note: Amounts reported in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6), 16.b.(7), and 16.b.(8), Column B, will be included in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6), 16.b.(7), and 16.b.(8), Column E.	
RC-M	2.b	Purchased credit card relationships and nonmortgage servicing assets Note: Amounts reported in item 2.b will be included in item 2.c, All other identifiable intangible assets.	RCFDB026
RC-M	3.f	Foreclosed properties from "GNMA loans" Note: Amounts reported in item 3.f will be included in item 3.c, Other real estate owned: 1-4 family residential properties.	RCONC979
RC-M	13.a.(3)	Commercial and industrial loans covered by loss-sharing agreements with the FDIC	RCONK179
RC-M	13.a.(4)(a)	Credit card loans covered by loss-sharing agreements with the FDIC	RCONK180
RC-M	13.a.(4)(b)	Automobile loans covered by loss-sharing agreements with the FDIC	RCONK181
RC-M	13.a.(4)(c)	All other consumer loans covered by loss-sharing agreements with the FDIC	RCONK182
RC-N	6	Loans to foreign governments and official institutions (Column A through Column C)	RCON5389, RCON5390, RCON5391
RC-N	11.c	Commercial and industrial loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCONK075, RCONK076, RCONK077
RC-N	11.d.(1)	Credit card loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCONK078, RCONK079, RCONK080
RC-N	11.d.(2)	Automobile loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCONK081, RCONK082, RCONK083
RC-N	11.d.(3)	All other consumer loans covered by loss-sharing agreements with the FDIC (Column A through Column C)	RCONK084, RCONK085, RCONK086
RC-N	M5.b.(1)	Loans measured at fair value: Fair value (Columns A through C)	RCFDF664, RCFDF665, RCFDF666
RC-N	M5.b.(2)	Loans measured at fair value: Unpaid principal balance (Columns A through C)	RCFDF667, RCFDF668, RCFDF669
RC-N	M6	Derivative contracts: fair value of amounts carried as assets (Column A through Column B)	RCON3529, RCON3530

Schedule	Item	Item Name	MDRM Number
RC-P	1.a	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end first liens	RCONF066
RC-P	1.b	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end junior liens	RCONF067
RC-P	1.c.(1)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into one data item (new item 1).	RCONF670
RC-P	1.c.(2)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Principal amount funded under the lines of credit	RCONF671
RC-P	2.a	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Closed-end first liens	RCONF068
RC-P	2.b	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Closed-end junior liens	RCONF069
RC-P	2.c.(1)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into one data item (new item 2).	RCONF672
RC-P	2.c.(2)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Principal amount funded under the lines of credit	RCONF673
RC-P	3.a	1–4 family residential mortgage loans sold during the quarter: Closed-end first liens	RCONF070
RC-P	3.b	1–4 family residential mortgage loans sold during the quarter: Closed-end junior liens	RCONF071
RC-P	3.c.(1)	1–4 family residential mortgage loans sold during the quarter: Total commitment under the lines of credit Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into one data item (new item 3).	RCONF674
RC-P	3.c.(2)	1–4 family residential mortgage loans sold during the quarter: Principal amount funded under the lines of credit	RCONF675
RC-P	4.a	1–4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end first liens	RCONF072
RC-P	4.b	1–4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end junior liens	RCONF073

Schedule	Item	Item Name	MDRM Number
RC-P	4.c.(1)	1–4 family residential mortgage loans held for sale or trading at quarter-end: Total commitment under the lines of credit Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into one data item (new item 4).	RCONF676
RC-P	4.c.(2)	1–4 family residential mortgage loans held for sale or trading at quarter-end: Principal amount funded under the lines of credit	RCONF677
RC-P	5.a	Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans: Closed-end 1–4 family residential mortgage loans	RIADF184
RC-P	5.b	Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans: Open-end 1–4 family residential mortgage loans extended under lines of credit Note: Items 5.a and 5.b of Schedule RC-P will be combined into one data item (new item 5).	RIADF560
RC-P	6.a	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Closed-end first liens	RCONF678
RC-P	6.b	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Closed-end junior liens	RCONF679
RC-P	6.c.(1)	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Total commitment under the lines of credit Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into one data item (new item 6).	RCONF680
RC-P	6.c.(2)	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Principal amount funded under the lines of credit	RCONF681
RC-Q	M3.a	Loans measured at fair value: Loans secured by real estate (Column A)	RCFDF608
RC-Q	M3.a.(1)	Loans measured at fair value: Construction, land development, and other land loans (Column B)	RCONF578
RC-Q	M3.a.(2)	Loans measured at fair value: Secured by farmland (Column B)	RCONF579
RC-Q	M3.a.(4)	Loans measured at fair value: Secured by multifamily (5 or more) residential properties (Column B)	RCONF583
RC-Q	M3.a.(5)	Loans measured at fair value: Secured by nonfarm nonresidential properties (Column B) Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.a.(2), Column A).	RCONF584

Schedule	Item	Item Name	MDRM Number
RC-Q	M3.a.(3)(a)	Loans measured at fair value: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit (Column B)	RCONF580
RC-Q	M3.a.(3)(b)(1)	Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by first liens (Column B)	RCONF581
RC-Q	M3.a.(3)(b)(2)	Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by junior liens (Column B) Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.a.(1), Column A).	RCONF582
RC-Q	M3.b	Loans measured at fair value: Commercial and industrial loans (Column B)	RCONF585
RC-Q	M3.c.(1)	Loans measured at fair value: Credit cards (Columns A and B)	RCFDF586, RCONF586
RC-Q	M3.c.(2)	Loans measured at fair value: Other revolving credit plans (Columns A and B)	RCFDF587, RCONF587
RC-Q	M3.c.(3)	Loans measured at fair value: Automobile loans (Columns A and B)	RCFDK196, RCONK196
RC-Q	M3.c.(4)	Loans measured at fair value: Other consumer loans (Columns A and B) Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4), Column A, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.c, Column A).	RCFDK208, RCONK208
RC-Q	M3.d	Loans measured at fair value: Other loans (Column B)	RCONF589
RC-Q	M4.a	Unpaid principal balance of loans measured at fair value: Loans secured by real estate (Column A)	RCFDF609
RC-Q	M4.a.(1)	Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans (Column B)	RCONF590
RC-Q	M4.a.(2)	Unpaid principal balance of loans measured at fair value: Secured by farmland (Column B)	RCONF591
RC-Q	M4.a.(4)	Unpaid principal balance of loans measured at fair value: Secured by multifamily (5 or more) residential properties (Column B)	RCONF595
RC-Q	M4.a.(5)	Unpaid principal balance of loans measured at fair value: Secured by nonfarm nonresidential properties (Column B) Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.a.(2), Column A).	RCONF596
RC-Q	M4.a.(3)(a)	Unpaid principal balance of loans measured at fair value: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit (Column B)	RCONF592

Schedule	Item	Item Name	MDRM Number
RC-Q	M4.a.(3)(b)(1)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by first liens (Column B)	RCONF593
RC-Q	M4.a.(3)(b)(2)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by junior liens (Column B) Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.a.(1), Column A).	RCONF594
RC-Q	M4.b	Unpaid principal balance of loans measured at fair value: Commercial and industrial loans (Column B)	RCONF597
RC-Q	M4.c.(1)	Unpaid principal balance of loans measured at fair value: Credit cards (Columns A and B)	RCFDF598, RCONF598
RC-Q	M4.c.(2)	Unpaid principal balance of loans measured at fair value: Other revolving credit plans (Columns A and B)	RCFDF599, RCONF599
RC-Q	M4.c.(3)	Unpaid principal balance of loans measured at fair value: Automobile loans (Columns A and B)	RCFDK195, RCONK195
RC-Q	M4.c.(4)	Unpaid principal balance of loans measured at fair value: Other consumer loans (Columns A and B) Note: Items M4.c.(1), M4.c.(2), M4.c.(3) and M4.c.(4), Column A, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.c, Column A).	RCFDK209, RCONK209
RC-Q	M4.d	Unpaid principal balance of loans measured at fair value: Other loans (Column B)	RCONF601
RC-S	2.a	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Credit-enhancing interest-only strips (Columns A through G)	RCFDB712, RCFDB713, RCFDB714, RCFDB715, RCFDB716, RCFDB717, RCFDB718
RC-S	2.b	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Subordinated securities and other residual interests (Columns A through G)	RCFDC393, RCFDC394, RCFDC395, RCFDC396, RCFDC397, RCFDC398, RCFDC399
RC-S	2.c	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Standby letters of credit and other enhancements (Columns A through G) Note: Items 2.a, 2.b, and 2.c, Columns A through G, of Schedule RC-S will be combined into one data item (new item 2) for Columns A through G.	RCFDC400, RCFDC401, RCFDC402, RCFDC403, RCFDC404, RCFDC405, RCFDC406
RC-S	6.a	Amount of ownership (or seller's) interests carried as: Securities (Columns B, C and F)	RCFDB761, RCFDB762, RCFDB763

Schedule	Item	Item Name	MDRM Number
RC-S	6.b	Amount of ownership (or seller's) interests carried as: Loans (Columns B, C and F) Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into one data item (new item 6).	RCFDB500, RCFDB501, RCFDB502
RC-S	7.a	Past due loan amounts included in interests reported in item 6.a: 30–89 days past due (Columns B, C, and F)	RCFDB764, RCFDB765, RCFDB766
RC-S	7.b	Past due loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)	RCFDB767, RCFDB768, RCFDB769
RC-S	8.a	Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 30–89 days past due (Columns B, C, and F)	RIADB770, RIADB771, RIADB772
RC-S	8.b	Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)	RIADB773, RIADB774, RIADB775
RC-S	9	Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements (Columns B and C) Note: Item 9, Columns B and C, of Schedule RC-S will be included in item 9, Column G.	RCFDB777, RCFDB778
RC-S	10	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns B and C) Note: Item 10, Columns B and C, of Schedule RC-S will be included in item 10, Column G.	RCFDB784, RCFDB785
RC-S	11	Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank (Columns B through F) Note: Item 11, Columns B through F, of Schedule RC-S will be included in item 11, Column G.	RCFDB791, RCFDB792, RCFDB793, RCFDB794, RCFDB795
RC-S	12	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 (Columns B through F) Note: Item 12, Columns B through F, of Schedule RC-S will be included in item 12, Column G.	RCFDB798, RCFDB799, RCFDB800, RCFDB801, RCFDB802
RC-S	M1.a	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Outstanding principal balance Note: Item M1.a of Schedule RC-S will be included in item 1 or item 11, Column F, as	RCFDA249

Schedule	Item	Item Name	MDRM Number
		appropriate.	
RC-S	M1.b	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Amount of retained recourse on these obligations as of the report date Note: Item M1.b of Schedule RC-S will be included in item 2 or item 12, Column F, as appropriate.	RCFDA250
RC-V	All data items reported for “ABCP Conduits” (Column B)	ABCP Conduits (Column B) Note: Data items currently reported for “ABCP Conduits” (Column B) will be included in the “Other VIEs” column (Column C, to be relabeled as Column B) of Schedule RC-V by line item, as reflected below.	RCFDJ982, RCFDJ985, RCFDJ988, RCFDJ991 RCFDJ994, RCFDJ997, RCFDK001, RCFDK004, RCFDK007, RCFDK010, RCFDK013, RCFDK016, RCFDK019, RCFDK022 RCFDK025, RCFDK028 RCFDK031, RCFDK034
RC-V	1.b	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Held-to-maturity securities (Columns A and C)	RCFDJ984, RCFDJ986
RC-V	1.c	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Available-for-sale securities (Columns A and C) Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V will be combined into one data item (new item 1.b) for Columns A and C.	RCFDJ987, RCFDJ989
RC-V	1.d	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities purchased under agreements to resell (Columns A and C) Note: Item 1.d, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.b), for Columns A and C (the latter to be relabeled as Column B).	RCFDJ990, RCFDJ992
RC-V	1.e	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for sale (Column A and C)	RCFDJ993, RCFDJ995
RC-V	1.f	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment (Column A and C)	RCFDJ996, RCFDJ998
RC-V	1.g	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Less: Allowance for loan and lease losses (Columns A and C) Note: Items 1.e, 1.f, and 1.g, Columns A and C, of	RCFDJ999, RCFDK002

Schedule	Item	Item Name	MDRM Number
		Schedule RC-V will be combined into one data item (new item 1.c) for Columns A and C (the latter to be relabeled as Column B).	
RC-V	1.h	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Trading assets (other than derivatives) (Columns A and C) Note: Item 1.h, Columns A and C, of Schedule RC-V will be included in item 1.k (renumbered as item 1.e), Other assets, for Columns A and C (the latter to be relabeled as Column B).	RCFDK003, RCFDK005
RC-V	1.i	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Derivative trading assets (Columns A and C) Note: Item 1.i, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.e), for Columns A and C (the latter to be relabeled as Column B).	RCFDK006, RCFDK008
RC-V	2.a	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Securities sold under agreements to repurchase (Columns A and C) Note: Item 2.a, Columns A and C, of Schedule RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B).	RCFDK015, RCFDK017
RC-V	2.b	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Derivative trading liabilities (Columns A and C) Note: Item 2.b, Columns A and C, of Schedule RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B).	RCFDK018, RCFDK020
RC-V	2.c	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Commercial paper (Columns A and C) Note: Item 2.c, Columns A and C, of Schedule RC-V will be included in item 2.d, Other borrowed money (renumbered as item 2.a and recaptioned as Borrowed money), for Columns A and C (the latter to be relabeled as Column B).	RCFDK021, RCFDK023

Other Impacts to Data Items

<u>Schedule</u>	<u>Item</u>	<u>Item Name</u>	<u>MDRM Number</u>
RC	10 (New)	Intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into this data item.	RCFD2143
RC-A	2 (New)	Balances due from depository institutions in the U.S. (Column A) Note: Items 2.a. and 2.b (Column A), of Schedule RC-A will be combined into this data item.	RCFD0082
RC-A	3 (New)	Balances due from banks in foreign countries and foreign central banks (Column A) Note: Items 3.a. and 3.b (Column A), of Schedule RC-A will be combined into this data item.	RCFD0070
RC-B	2 (New)	U.S. Government agency obligations (exclude mortgage-backed securities (Columns A through D)) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D).	To be determined (TBD) (4 MDRMs)
RC-B	5.b (New)	Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-D	5.a (New)	Structured financial products Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D, Column A, removed above will be combined into this data item.	TBD
RC-D	6.a.(1) (New)	Loans secured by 1-4 family residential properties Note: Items 6.a.(3)(a), 6.a.(3)(b)(1), and 6.a.(3)(b)(2) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item 6.a, Column A.	TBD
RC-D	6.a.(2) (New)	All other loans secured by real estate Note: Items 6.a.(1), 6.a.(2), 6.a.(4), and 6.a.(5) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item 6.a, Column A.	TBD
RC-D	6.c (New)	Loans to individuals for household, family and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D removed above will be combined into this data item.	TBD

Schedule	Item	Item Name	MDRM Number
RC-D	M1.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Loans secured by 1-4 family residential properties Note: Items M1.a.(3)(a), M1.a.(3)(b)(1), and M1.a.(3)(b)(2) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item M.1.a, Column A.	TBD
RC-D	M1.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate Note: Items M1.a.(1), M1.a.(2), M1.a.(4), and M1.a.(5) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item M.1.a, Column A.	TBD
RC-D	M1.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D, Column A, removed above will be combined into this data item.	TBD
RC-F	3 (New)	Interest-only strips receivable (not in the form of a security) Note: Items 3.a and 3.b of Schedule RC-F will be combined into this data item.	To be determined (TBD)
RC-H	19 (Re-mapping)	Total trading assets Note: Schedule RC-D, item 12, Column B, will be moved to Schedule RC-H, item 19. The proposed threshold change applicable to Schedule RC-D applies to this item.	RCON3545
RC-H	20 (Re-mapping)	Total trading liabilities Note: Schedule RC-D, item 15, Column B, will be moved to Schedule RC-H, item 20. The proposed threshold change applicable to Schedule RC-D applies to this item.	RCON3548
RC-H	21 (New)	Total loans held for trading Note: The proposed threshold change applicable to Schedule RC-D applies to this item.	TBD
RC-H	22 (New)	Total amount of fair value option loans held for investment and held for sale Note: The proposed threshold change applicable to Schedule RC-Q applies to this item.	TBD
RC-L	1.a (New)	Unused commitments for reverse mortgages outstanding that are held for investment	TBD

Schedule	Item	Item Name	MDRM Number
		Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L removed above will be combined into this data item.	
RC-M	2.b (Re-mapping)	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b., and the phrase “other than goodwill” will be removed from the caption for Schedule RC-M, item 2.	RCFD3163
RC-P	1 (New)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	2 (New)	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	3 (New)	1–4 family residential mortgage loans sold during the quarter Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	4 (New)	1–4 family residential mortgage loans held for sale or trading at quarter-end Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-P	5 (New)	Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans Note: Items 5.a and 5.b of Schedule RC-P will be combined into this data item.	TBD
RC-P	6 (New)	Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into this data item.	TBD
RC-Q	M3.a.(1) (New)	Loans measured at fair value: Secured by 1–4 family residential properties (Column A) Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.	TBD
RC-Q	M3.a.(2) (New)	Loans measured at fair value: All other loans secured by real estate (Column A) Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5), Column B, of Schedule RC-Q will be combined into this data item for the consolidated	TBD

Schedule	Item	Item Name	MDRM Number
		bank.	
RC-Q	M3.c (New)	Loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (Column A) Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4), Column A, of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M4.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Secured by 1–4 family residential properties (Column A) Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.	TBD
RC-Q	M4.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate (Column A) Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.	TBD
RC-Q	M4.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (Column A) Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4), Column A, of Schedule RC-Q will be combined into this data item.	TBD
RC-S	2 (New)	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 (Columns A through G) Note: Items 2.a, 2.b, and 2.c, Columns A through G, of Schedule RC-S will be combined into this data item.	TBD (7 MDRM Numbers)
RC-S	6 (New)	Total amount of ownership (or seller's) interest carried as securities or loans (Columns B, C, and F) Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into this data item.	TBD (3 MDRM Numbers)
RC-V	1.b (New)	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities (Columns A and C) Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter to be relabeled as Column B).	TBD (2 MDRM Numbers)

Schedule	Item	Item Name	MDRM Number
RC-V	1.c (New)	Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment, net of allowance, and held for sale (Columns A and C) Note: Items 1.e, 1.f, and 1.g, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter to be relabeled as Column B).	TBD (2 MDRM Numbers)
RC-V	5 (New)	Total assets of asset-backed commercial paper (ABCP) conduit VIEs	TBD
RC-V	6 (New)	Total liabilities of ABCP conduit VIEs	TBD

Data Items with a Reduction in Frequency of Collection

Semiannual Reporting (June 30 and December 31)

Schedule	Item	Item Name	MDRM Number
RI	M12	Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties	RIADF228
RC-B	M3	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	RCFD1778
RC-C, Part I	M7.a	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance	RCFDC779
RC-C, Part I	M7.b	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Amount included in Schedule RC-C, Part I, items 1 through 9	RCFDC780
RC-C, Part I	M8.a	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties	RCONF230
RC-C, Part I	M8.b	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231
RC-C, Part I	M8.c	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232
RC-C, Part I	M12.a	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans secured by real estate (Columns A through C)	RCFDG091, RCFDG092, RCFDG093

Schedule	Item	Item Name	MDRM Number
RC-C, Part I	M12.b	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Commercial and industrial loans (Columns A through C)	RCFDG094, RCFDG095, RCFDG096
RC-C, Part I	M12.c	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans to individuals for household, family, and other personal expenditures (Columns A through C)	RCFDG097, RCFDG098, RCFDG099
RC-C, Part I	M12.d	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: All other loans and all leases (Columns A through C)	RCFDG100, RCFDG101, RCFDG102
RC-L	1.b.(1)	Unused consumer credit card lines	RCFDJ455
RC-L	1.b.(2)	Other unused credit card lines	RCFDJ456
RC-L	11.a	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank	RCFDC223
RC-L	11.b	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk	RCFDC224
RC-N	M7	Additions to nonaccrual assets during the quarter Note: This caption would be revised to "Additions to nonaccrual assets during the last 6 months."	RCFDC410
RC-N	M8	Nonaccrual assets sold during the quarter Note: This caption would be revised to "Nonaccrual assets sold during the last 6 months."	RCFDC411
RC-N	M9.a	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Outstanding balance (Columns A through C)	RCFDL183, RCFDL184, RCFDL185
RC-N	M9.b	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Amount included in Schedule RC-N, items 1 through 7, above (Columns A through C)	RCFDL186, RCFDL187, RCFDL188

Annual Reporting (December)

Schedule	Item	Item Name	MDRM Number
RC-M	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?	RCFD4088
RC-M	14.a	Total assets of captive insurance subsidiaries	RCFDK193
RC-M	14.b	Total assets of captive reinsurance subsidiaries	RCFDK194

Change in Reporting Threshold

To be completed by banks with \$10 billion or more in total assets

Schedule	Item	Item Name	MDRM Number
RI	M9.a	Net gains (losses) on credit derivatives held for trading	RIADC889
RI	M9.b	Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890
RC-B	M5.a	Asset-backed securities: Credit card receivables (Columns A, B, C, and D)	RCFDB838, RCFDB839, RCFDB840, RCFDB841
RC-B	M5.b	Asset-backed securities: Home equity lines (Columns A, B, C, and D)	RCFDB842, RCFDB843, RCFDB844, RCFDB845
RC-B	M5.c	Asset-backed securities: Automobile loans (Columns A, B, C, and D)	RCFDB846, RCFDB847, RCFDB848, RCFDB849
RC-B	M5.d	Asset-backed securities: Other consumer loans (Columns A, B, C, and D)	RCFDB850, RCFDB851, RCFDB852, RCFDB853
RC-B	M5.e	Asset-backed securities: Commercial and industrial loans (Columns A, B, C, and D)	RCFDB854, RCFDB855, RCFDB856, RCFDB857
RC-B	M5.f	Asset-backed securities: Other (Columns A, B, C, and D)	RCFDB858, RCFDB859, RCFDB860, RCFDB861
RC-B	M6.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D)	RCFDG348, RCFDG349, RCFDG350, RCFDG351
RC-B	M6.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Columns A through D)	RCFDG352, RCFDG353, RCFDG354, RCFDG355
RC-B	M6.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D)	RCFDG356, RCFDG357, RCFDG358, RCFDG359
RC-B	M6.d	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Columns A through D)	RCFDG360, RCFDG361, RCFDG362, RCFDG363
RC-B	M6.e	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS not issued or guaranteed by GSEs (Columns A through D)	RCFDG364, RCFDG365, RCFDG366, RCFDG367

Schedule	Item	Item Name	MDRM Number
RC-B	M6.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D)	RCFDG368, RCFDG369, RCFDG370, RCFDG371
RC-B	M6.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A through D)	RCFDG372, RCFDG373, RCFDG374, RCFDG375
RC-S	6 (New)	Total amount of ownership (or seller's) interest carried as securities or loans (Columns B, C, and F)	TBD (3 MDRM Numbers)
RC-S	10	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns A and D through G)	RCFDB783, RCFDB786, RCFDB787, RCFDB788, RCFDB789
RC-S	M3.a.(1)	Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806
RC-S	M3.a.(2)	Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by other unrelated institutions	RCFDB807
RC-S	M3.b.(1)	Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808
RC-S	M3.b.(2)	Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by other unrelated institutions	RCFDB809
RC-S	M4	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C	RCFDC407

To be completed by banks with \$10 million or more in average trading assets

Schedule	Item	Item Name	MDRM Number
RI	M8.a	Trading revenue from interest rate exposures	RIAD8757
RI	M8.b	Trading revenue from foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue from equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue from commodity and other exposures	RIAD8760
RI	M8.e	Trading revenue from credit exposures	RIADF186

Schedule RI-D is to be completed by banks with foreign offices (including Edge or Agreement subsidiaries and International Banking Facilities) and \$10 billion or more in total assets where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Schedule RC-D is to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

To be completed by banks with \$10 billion or more in total trading assets

Schedule	Item	Item Name	MDRM Number
RC-D	M2.a	Loans measured at fair value that are past due 90 days or more: Fair value (Column A)	RCFDF639
RC-D	M2.b	Loans measured at fair value that are past due 90 days or more: Unpaid principal balance (Column A)	RCFDF640
RC-D	M3.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Column A)	RCFDG299
RC-D	M3.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Column A)	RCFDG332
RC-D	M3.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Column A)	RCFDG333
RC-D	M3.d	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Column A)	RCFDG334
RC-D	M3.e	Structured financial products by underlying collateral or reference assets: 1-4 family residential MBS not issued or guaranteed by GSEs (Column A)	RCFDG335
RC-D	M3.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Column A)	RCFDG651
RC-D	M3.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Column A)	RCFDG652
RC-D	M4.a	Pledged trading assets: Pledged securities (Column A)	RCFDG387
RC-D	M4.b	Pledged trading assets: Pledged loans (Column A)	RCFDG388
RC-D	M5.a	Asset-backed securities: Credit card receivables	RCFDF643
RC-D	M5.b	Asset-backed securities: Home equity lines	RCFDF644
RC-D	M5.c	Asset-backed securities: Automobile loans	RCFDF645
RC-D	M5.d	Asset-backed securities: Other consumer loans	RCFDF646
RC-D	M5.e	Asset-backed securities: Commercial and industrial loans	RCFDF647
RC-D	M5.f	Asset-backed securities: Other	RCFDF648
RC-D	M7.a	Equity securities: Readily determinable fair values	RCFDF652

Schedule	Item	Item Name	MDRM Number
RC-D	M7.b	Equity securities: Other	RCFDF653
RC-D	M8	Loans pending securitization	RCFDF654
RC-D	M9	Other trading assets	RCFDF655, RCFDF656, RCFDF657
RC-D	M10	Other trading liabilities	RCFDF658, RCFDF659, RCFDF660

To be completed by banks with total trading assets of \$10 million or more for any quarter of the preceding calendar year

Schedule	Item	Item Name	MDRM Number
RI	M8.a	Trading revenue: Interest rate exposures	RIAD8757
RI	M8.b	Trading revenue: Foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue: Equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue: Commodity and other exposures	RIAD8760
RI	M8.e	Trading revenue: Credit exposures	RIADF186

To be completed by banks with components of other noninterest income in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.1

Schedule	Item	Item Name	MDRM Number
RI-E	1.a through 1.1	Other noninterest income (from Schedule RI, item 5.1)	RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463

To be completed by banks with components of other noninterest expense in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d

Schedule	Item	Item Name	MDRM Number
RI-E	2.a through 2.p	Other noninterest expense (from Schedule RI, item 7.d)	RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468

To be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

Schedule	Item	Item Name	MDRM Number
RC-K	7	Trading assets	RCFD3401

Schedule RC-P is to be completed by banks at which either 1–4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Schedule RC-Q is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.

Schedule RC-T: Increase the threshold for the exemption from reporting Schedule RC-T, data items 14 through 26, from institutions with fiduciary assets of \$100 million or less to institutions with fiduciary assets of \$250 million or less (that do not meet the fiduciary income test for quarterly reporting).

Schedule	Item	Item Name	MDRM Number
RC-T	14	Income from personal trust and agency accounts	RIADB904
RC-T	15.a	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined contribution	RIADB905
RC-T	15.b	Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined benefit	RIADB906
RC-T	15.c	Income from employee benefit and retirement-related trust and agency accounts: Other employee benefit and retirement-related accounts	RIADB907
RC-T	16	Income from corporate trust and agency accounts	RIADA479
RC-T	17	Income from investment management and investment advisory agency accounts	RIADJ315
RC-T	18	Income from foundation and endowment trust and agency accounts	RIADJ316
RC-T	19	Income from other fiduciary accounts	RIADA480
RC-T	20	Income from custody and safekeeping accounts	RIADB909
RC-T	21	Other fiduciary and related services income	RIADB910
RC-T	22	Total gross fiduciary and related services income	RIAD4070
RC-T	23	Less: Expenses	RIADC058
RC-T	24	Less: Net losses from fiduciary and related services	RIADA488
RC-T	25	Plus: Intracompany income credits for fiduciary and related services	RIADB911
RC-T	26	Net fiduciary and related services income	RIADA491

To be completed by banks with \$100 billion or more in total assets

Schedule	Item	Item Name	MDRM Number
RC-S	3	Reporting bank's unused commitments to provide liquidity to structures reported in item 1 (Columns A through G)	RCFDB726, RCFDB727, RCFDB728, RCFDB729, RCFDB730, RCFDB731, RCFDB732

Appendix E

Summary of the FFIEC Member Entities' Uses of the Data Items in the Call Report

Schedule RI (Income Statement)

Schedule RI collects information on various income and expense categories every quarter. In general, these categories are aligned with the categories typically reported on a basic income statement and in the notes to the financial statements prepared under U.S. generally accepted accounting principles (GAAP).

The Memorandum items collect an assortment of information on items related to the income statement. Some items provide additional detail for certain categories of income or expense, while other items are not directly tied to earnings measures. Memorandum items on tax-exempt income and nondeductible interest expense are used to convert components of reported earnings to a tax-equivalent basis to improve the comparability of income statement information across institutions for purposes of analyzing institutions' earnings. An institution's Subchapter S status for federal income tax purposes assists examiners and other users in understanding the amounts, if any, reported for applicable income taxes. It also serves as a flag for adjusting after-tax earnings when measuring return on assets to improve the comparability of this ratio across institutions with differing tax statuses. The count of full-time equivalent employees is used to calculate efficiency ratios and average personnel expenses per employee to identify institutions with higher expense levels for further review. The existence of other-than-temporary impairment losses on debt securities recognized in earnings provides an indication of heightened credit risk in an institution's investment securities, which may warrant supervisory follow-up, and assists in the scoping of the review of the securities portfolio during on-site examinations. Data on the composition of trading revenue is used in evaluating the variability and volatility of this revenue source for institutions with significant trading activity in off-site reviews and for pre-examination planning and as part of industry analysis of trading activity.

Schedule RI-A (Changes in Bank Equity Capital)

Schedule RI-A collects detailed information about specified categories of changes in an institution's equity capital during the calendar year to date. In general, these categories are aligned with categories typically reported on a basic statement of changes in equity in a set of financial statements prepared under U.S. GAAP.

The FFIEC member entities' examiners use the Schedule RI-A information in their off-site reviews to identify and understand the sources of any significant changes in an institution's capital accounts. Information on dividends declared as a percentage of net income reveals the extent to which capital is being augmented through earnings retention, which is the principal source of capital for most institutions. The banking agencies may be aware of some capital transactions reported in Schedule RI-A due to licensing requirements. However, for many other transactions directly affecting capital such as dividends declared and transactions with a parent holding company, Schedule RI-A may be the only source of information on changes in capital aside from an on-site examination. Even for capital transactions that require prior agency approval, the information reported in Schedule RI-A serves as confirmation that the institution successfully completed the transaction (such as issuing new stock or redeeming existing preferred stock). The agencies also use the information on this schedule as a starting point for reviewing compliance with statutory or regulatory restrictions on dividends or holding company transactions.

The FDIC uses data items from Schedule RI-A in its estimates of losses from failures of insured depository institutions, which affects the FDIC's loss reserve and the resulting level of the balance in the Deposit Insurance Fund.

Schedule RI-B, Parts I and II (Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses)

Schedule RI-B, Part I, collects information on charge-offs and recoveries on loans and leases, while Part II collects information on changes in the allowance for loan and lease losses (ALLL) during the year-to-date reporting period in a manner consistent with the disclosure of the activity in the allowance required under U.S. GAAP.

The data items on Schedule RI-B provide information critical to the missions of the FFIEC member entities. Charge-off amounts, in conjunction with any associated recoveries, for the various loan categories are needed to assess the safety and soundness of the financial institution by indicating the credit quality of the loan portfolio and the potential credit risk of the institution. The data items are also used to assess the strength of the institution's credit administration practices, along with the institution's loan underwriting practices. The data items also support the agencies' rule writing and policy efforts.

Schedule RI-B data play an integral role in reviewing the asset quality of an institution. The net charge-offs help in the assessment of the level of credit risk in the loan portfolio, both in aggregate and by loan type. Above average or increasing net charge-offs may be a signal of weak underwriting in prior periods, which in turn may be an indicator of future risks to earnings and capital. In addition, the separate reporting of gross charge-offs and recoveries allows users of the data to evaluate whether high recovery rates are masking underlying loss levels and trends, which may have future earnings implications, and the charge-off and recovery data also aid in the planning of on-site examinations and in the scoping of the loan review to be conducted during these examinations.

Schedule RI-B is also important in assessing the strength of an institution's underwriting and credit administration practices. The data items allow for the agencies to highlight loan categories with a large or sudden change in charge-off rates, which is often

a key indicator of weaknesses in these areas, while information on recoveries provides support in evaluating an institution's ability to collect on prior charge-offs.

The segmentation of the charge-off and recovery data by loan category in Schedule RI-B is essential for many reasons. Consistent segmentation by loan category allows for comparability between institutions, as well as within an institution from quarter to quarter, allowing for the evaluation of changes and trends in charge-offs and recoveries that may or may not be institution-specific. This evaluation facilitates on-site examination planning. It also allows for better off-site monitoring of the existing types of lending and shifts in types of lending. The granularity and consistency of data items helps in the determination of whether weaknesses are confined to a particular portfolio segment and are unique to the institution or whether they are representative of a more widespread systemic weakness in a particular loan category. The detail by loan category is critical as losses in certain portfolios vary based on several factors and aggregating the data items would impair the ability to analyze data by loan category. The Memorandum items request further detail on charge-offs and recoveries or additional loan categories, which assists in the assessment of credit risk in these areas.

Schedule RI-B data items are used in rule writing and policy efforts. In particular, the items are used to assess institutional participation in regulated consumer financial services markets and to assess regulatory impact associated with recent and proposed policies, as required by the CFPB's mandate. Also, the information reported in Schedule RI-B, Part I, was integral in various Title XIV mortgage reform rulemakings under the Dodd-Frank Act and continues to be critical for the continuous monitoring of the mortgage markets.

Schedule RI-C (Disaggregated Data on the Allowance for Loan and Lease Losses)

[FFIEC 031 and FFIEC 041 only]

Schedule RI-C provides information on the components of the ALLL by loan category disaggregated on the basis of a reporting institution's impairment measurement

method and the related recorded investment in loans (and, as applicable, leases) held for investment for institutions with \$1 billion or more in total assets. The information required to be reported in Schedule RI-C is consistent with disclosures required under existing U.S. GAAP in Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) paragraphs 310-10-50-11B(g) and (h).

By providing this level of detail on an individual institution's overall ALLL, which supports the identification of changes in its components over time, examiners can better perform off-site monitoring of activity within the ALLL in periods between examinations and when planning for examinations. Thus, the Schedule RI-C information enables examiners and agency analysts to determine whether the institution is releasing loan loss allowances in some loan categories and building allowances in others. Furthermore, changes from period to period in the volume of individually evaluated loans that have been determined to be impaired in each loan category, and the allowance allocations to these impaired loans, provide examiners and analysts with an indicator of trends in the institution's credit quality. This understanding is critical to the agencies since the ALLL, and the direction of changes in its composition, is one of the key factors in determining an institution's financial condition.

The detailed ALLL information collected in Schedule RI-C allows the agencies to more finely focus efforts related to the analysis of the ALLL and credit risk management. By reviewing the data collected in Schedule RI-C on allowance allocations by loan category in conjunction with the past due and nonaccrual data reported by loan category (in Schedule RC-N) that are used in a general assessment of an institution's credit risk exposures, the agencies can better evaluate whether the overall level of its ALLL, and its allocations by loan category, appear appropriate or whether supervisory follow-up is warranted. Together, the ALLL information and past due and nonaccrual data factor into the assessment of the Asset Quality component of the CAMELS rating.¹ As an example,

¹ CAMELS is an acronym that represents the ratings from six essential components of an institution's financial condition and operations: capital adequacy, asset quality, management, earnings, liquidity, and sensitivity to market risk. These components represent the primary areas evaluated by examiners during examinations of institutions.

by using the detailed information on the ALLL allocated to commercial real estate (CRE) loans, examiners and analysts can better understand how institutions with CRE concentrations are building or releasing allowances, the extent of ALLL coverage in relation to their CRE portfolios, and how this might differ among institutions.

Schedule RI-C also assists the agencies in understanding industry trends related to the build-up or release of allowances for specific loan categories. The information supports comparisons of ALLL levels by loan category, including the identification of differences in ALLL allocations by institution size. Understanding how institutions' ALLL practices and allocations differ over time for particular loan categories as economic conditions change provides insight that can be used to more finely tune supervisory procedures and policies.

Schedule RI-D (Income from Foreign Offices) [FFIEC 031 only]

Schedule RI-D collects data on income from foreign offices. Collectively, the data are used in country and currency risk analyses to monitor the level, trend, quality and sustainability of the income component of foreign offices. These data help support a variety of examination activities that include, but are not limited to, earnings and yield analysis, asset securitizations, core assessment, price risk, and trading. Quarterly data also improve the off-site monitoring of trading and asset management activities. Data on investment banking, advisory, brokerage, and underwriting fees and commissions are used to track the global asset management activities of institutions with foreign offices. The global presence of these activities adds to the complexity of the asset management business conducted by financial institutions and this information is continually monitored to detect potential shifts in business models. It also serves as one component of measurement of the degree of global interconnectedness and systemic risk.

Schedule RI-E (Explanations)

Schedule RI-E collects explanations for items that significantly contribute to the total amounts reported for other noninterest income and other noninterest expense. Since other noninterest income makes up almost half of total noninterest income and other noninterest expense makes up approximately 40 percent of noninterest expense on an aggregate basis for all filers of the Call Report, data on the composition of each of these income statement data items is essential to understanding what is driving the level of and changes over time in these data items at individual institutions. The stratification of the information in this schedule allows for identification of potential unusual sources of changes in earnings that affect trend analyses. This information is particularly important for identifying losses of an unusual or nonrecurring nature when an institution is in a stressed condition, which was evident during the recent financial crisis. This stratified noninterest income and expense information continues to be critical in understanding the causes of swings in an institution's profitability.

Schedule RI-E also collects descriptive information on discontinued operations, significant adjustments to the ALLL, accounting changes and error corrections, and certain capital transactions with stockholders. These data items provide the agencies and their examiners better insight on factors driving changes in net income and the ALLL (due to sources other than provisions, charge-offs, and recoveries), along with nonrecurring types of changes in institutions' equity capital.

The detailed breakdown of components of other noninterest income in excess of the Schedule RI-E reporting threshold is essential to the Consumer Financial Protection Bureau's (CFPB) understanding of the viability of institutions' offerings of consumer services regulated by the CFPB. This information provides unique insights into institutions' reliance on key revenue streams that can impact consumer access to and the availability of services. These streams include bank and credit card interchange, income and fees from automated teller machines, and institution-described components of other noninterest income. This information also helps the CFPB monitor trends in the

consumer marketplace. Similarly, the detailed breakdown of other noninterest expense facilitates the CFPB's ability to conduct statutorily-required cost analyses for rulemakings and other policy endeavors.

Schedule RC (Balance Sheet)

Schedule RC collects high-level information on various balance sheet categories, including assets, liabilities, and equity accounts every quarter. These categories are aligned with the categories typically reported on a basic balance sheet prepared under U.S. GAAP.

Schedule RC-A (Cash and Balances Due from Depository Institutions) [FFIEC 031 and FFIEC 041 only]

Schedule RC-A provides data on currency and coin, cash items, balances due from U.S. and foreign depository institutions, and balances due from Federal Reserve Banks. This information, particularly from larger institutions, is utilized for monetary policy purposes and liquidity analysis purposes.

For monetary policy purposes, information from Schedule RC-A is needed for analysis of the relationship between institutions' cash assets and the federal funds market, and in the construction of the monetary aggregates and weekly estimates of cash assets. The Board, in conducting monetary policy, monitors shifts between cash accounts and federal funds as a measure of the effectiveness of policy initiatives. For example, differences in interest rates paid on balances due from Federal Reserve Banks compared to those available in the federal funds market cause shifts in the relative volumes of funds institutions hold in their Federal Reserve accounts and federal funds sold. This can be seen in the significant shrinkage in the federal funds market over the past ten years that has been offset by increases in cash assets held. As monetary policy normalizes and rates in the federal funds market increase, data in Schedule RC-A will allow the Board to

analyze how cash assets would change as the federal funds market responds to the movement in rates.

Schedule RC-A data also serve as inputs into the construction of the monetary aggregates and in deriving estimates of cash assets on a weekly frequency. Cash items reported in item 1 are utilized as netting components in constructing the monetary aggregates. Items for cash and balances due from depository institutions are utilized to benchmark comparable weekly data collected by the Board from a sample of both small and large depository institutions. These weekly estimates provide timely input for more effective monitoring of institutions' cash asset positions.

Schedule RC-A, together with the item for noninterest-bearing balances and currency and coin on the balance sheet (Schedule RC), provides information about the most liquid balance sheet accounts available to satisfy unexpected cash outflows. Thus, information reported on balances due from depository institutions, including those representing correspondent banking balances, are a key element in the agencies' analysis of an institution's management of liquidity risk. Such balances serve to pay the institution's daily cash letters and must be maintained at sufficient levels to cover these obligations in the normal course of business. At the same time, information from Schedule RC-A is particularly important for the agencies' evaluations of an institution's ability to effectively respond to liquidity stress. Although other balance sheet assets, such as debt securities, are secondary sources of liquidity under normal operating conditions, examiners consider the availability of on-balance sheet cash and due from balances under a highly stressed operating environment. Given the volatility of liability funding sources, agency supervisory staff assess the demands of a potential liquidity crisis in comparison to the availability of funds from due from balances. Because the amount of liquid assets that an institution should maintain is a function of the stability of its funding structure and the risk characteristics of its balance sheet and off-balance sheet activities, examiners monitor the level of cash and due from balances, and changes therein from period to period, by using data from Schedule RC-A as part of their off-site analyses of liquidity risk. The results of these analyses may influence the supervisory

strategy for an institution and is an input into examination planning activities necessary for scoping and staffing the evaluation of liquidity and funds management during examinations.

The separate breakout of balances due from banks in foreign countries and foreign central banks in Schedule RC-A also aids the agencies in assessing liquidity risk arising from additional or distinct banking laws and regulations in foreign countries and in evaluating the currency risk and country risk associated with these balances.

Schedule RC-B (Securities)

Information collected on Schedule RC-B is essential for assessment of liquidity risk, market risk, interest rate risk, and credit risk. Specifically, information on held-to-maturity, available-for-sale, and pledged securities is critical for analysis of the institution's ability to manage short-term financial obligations without negatively impacting capital or income (liquidity risk), and risk of loss due to market movements (market risk). Maturity and repricing information on debt securities collected in the Memorandum items on Schedule RC-B, together with the maturity and repricing information collected in other schedules for other types of assets and liabilities, is critical for the assessment of the risk to an institution from changes in interest rates (interest rate risk), and also contributes to the evaluation of liquidity. Thus, the maturity and repricing information collected throughout the Call Report also aids in evaluating the strategies institutions take to mitigate liquidity and interest rate risks. Liquidity and interest rate risk indicators that are calculated by agency models from an institution's Call Report data and exceed specified parameters or change significantly between examinations are red flags that call for timely examiner off-site review.

In this regard, the reported amount of debt securities with a remaining maturity of one year or less is a key input into the calculation of an institution's short-term assets that, when analyzed in conjunction with non-core funding data, can indicate the extent to which the institution is relying on short-term funding to fund longer-term assets, which

presents an exposure to liquidity risk. Further, liquidity risk inputs into agency models that vary by type of security provide examiners the ability to customize and apply liquidity stress tests. Extensive back testing has shown that the liquidity risk inputs for securities contain substantial forward-looking information by which to ascertain the likelihood that an institution would be able to avoid significant liquidity problems in a stressed environment.

As another example, agency models that consider both the amortized cost and fair value of held-to-maturity and available-for-sale securities reported in Schedule RC-B are used for off-site monitoring of interest rate risk to identify individual institutions that may be significantly exposed to rising interest rates. Individual types of securities from Schedule RC-B are grouped into major categories for purposes of performing duration-based analyses of potential investment portfolio depreciation for both severe and more moderate interest rate increases. The Schedule RC-B data for these groupings of securities, together with Call Report data for other types of balance sheet assets and liabilities, also serve as inputs to quarterly duration-based estimates of potential changes in fair values for the overall balance sheet in response to various forecasted interest rate changes. Outlier institutions identified by these models are the subject of prompt supervisory follow-up to address their interest rate risk exposure.

The institution's risk profile in these areas is considered during pre-examination planning to determine the appropriate scoping and staffing for examinations. For example, the quarterly reporting of the Call Report information on held-to-maturity and available-for-sale securities also aids in the identification of low-risk areas prior to on-site examinations, allowing the agencies to improve the allocation of their supervisory resources and increase the efficiency of supervisory assessments, which reduces the scope of examinations in these areas, thereby reducing regulatory burden.

Information on the amortized cost and fair value of the securities portfolio allows for measurement of depreciation/appreciation, which is important for assessing the potential impact that unrealized gains and losses may have on earnings and liquidity.

Unrealized gains and losses on available-for-sale equity securities and, for certain institutions, unrealized gains and losses on available-for-sale debt securities are an integral input into regulatory capital calculations. Furthermore, because the amount of unrealized gains and losses on both held-to-maturity and available-for-sale debt securities is an indicator of risk in the debt securities portfolio, it also is a key factor in examiners' qualitative assessments of capital adequacy.

Data showing significant depreciation in specific types of securities not issued or guaranteed by the U.S. government or its agencies can signal an institution's failure to properly evaluate the existence of other-than-temporary impairments arising from credit losses and other factors. Similarly, data on year-to-date sales and transfers of held-to-maturity securities is a basis for off-site or on-site follow-up by examiners to determine whether the reasons for these transactions are acceptable under U.S. GAAP or have resulted in the tainting of this securities portfolio. In addition, the reporting of debt securities by security type is important to identify concentrations in higher risk types of investments, which may have greater liquidity and/or credit risk than other types of securities. Information on investments in securities issued by states and political subdivisions in the United States is used by many state regulatory agencies as a starting point for monitoring compliance with certain state municipal investment regulations. The amortized cost and fair value of held-to-maturity and available-for-sale debt securities, respectively, for certain types of securities as well as the fair value of all U.S. Treasury and U.S. Government agency securities are used in the risk-based premium deposit insurance pricing methodology for large institutions and highly complex institutions.

Schedule RC-C, Part I (Loans and Lease Financing Receivables)

Schedule RC-C, Part I, requests information on loan and lease financing activities, segmented into detailed loan categories. The memoranda items request additional information, including scheduled maturities and repricing dates for certain loan types and fair value estimates.

Schedule RC-C details loan volumes, segmentations, and structures, all of which facilitate the assessment of an institution's inherent risk, performance risk, and structure risk in its primary earning assets and its primary source of credit risk. Schedule RC-C is often reviewed in conjunction with Schedules RI, RI-B, and RC-N. This granular data enables examiners to analyze and assess the institution's loan portfolio diversification, credit quality, concentration exposure, and overall risk profile. These schedules are critical to the credit quality analysis performed by examiners to identify early warning signs of deterioration in the financial condition of institutions. Asset quality ratios from the Uniform Bank Performance Report (UBPR) that are calculated using data from Schedule RC-C and related loan schedules are also helpful to examiners in determining how an institution is performing relative to its peers and relative to its own risk profile based on its loan portfolio composition. In addition, these ratios are useful to examiners in assessing the institution's credit risk management practices relative to its peers. Elevated charge-offs or increases in nonaccrual loans in relation to loan balances provide information to users of the data on potential weak underwriting in prior periods, deterioration of asset quality, or the indication that the institution is recovering from a period of stress. If there are concerns about the ALLL methodology or the appropriateness of the ALLL level, then there is a focus on the provision expense relative to the charge-offs as well as to the growth and quality of certain portfolios, depending on the institution's risk characteristics. All of these inputs are essential in the review of the balance sheet, the liquidity of the institution, and the asset-liability management of the institution.

The data on Schedule RC-C are needed for on-site and off-site examination purposes and also are used in the systemic analysis of the banking system. Because the loan portfolio is the primary source of credit risk in institutions, the breakdown of the portfolio by loan type is essential in the review of asset quality. An understanding of an institution's lending activity is needed to ensure the safety and soundness of the financial institution by indicating whether the institution is increasing concentrations or incorporating a change to its lending strategy. The loan segmentation information is essential for planning and staffing examinations by considering each institution's lending

activities. The information also allows the examination teams to determine if the lending volume constitutes a concentration of credit, which could require additional monitoring, measuring, and risk mitigation strategies by bank management. In addition, the loan detail is important for loan scoping and trend analysis of the entire portfolio, which are essential in determining an institution's risk profile. On a broader perspective, the loan segmentation allows regulatory staff to identify concentration risks across institutions.

Along with related data in Schedule RC-N, information about troubled debt restructurings in compliance with their modified terms can assist the assessment of management's ability to work out different categories of problem loans.

Maturity and repricing information on loans and leases, together with the maturity and repricing information collected in other schedules for other types of assets and liabilities, are needed to evaluate the liquidity and interest rate risk of the institution and to aid in evaluating the strategies institutions take to mitigate these risks. Liquidity and interest rate risk indicators that are calculated by agency models from an institution's Call Report data and exceed specified parameters or change significantly between examinations are red flags that call for timely examiner off-site review. The institution's risk profile in these areas is considered during pre-examination planning to determine the appropriate scoping and staffing for examinations.

In addition, Schedule RC-C and related loan schedules assisted the Consumer Financial Protection Bureau's (CFPB) efforts to develop required estimates for various Title XIV mortgage reform rulemakings under the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) (Dodd-Frank Act). Going forward, data items in these schedules are critical for continuous monitoring of the mortgage market. The CFPB uses these items to understand the intricacies of the mortgage market that are essential to assessing institutional participation in regulated consumer financial services markets and to assess regulatory impact associated with recent and proposed policies, as required by that agency's statutory mandate.

Finally, loan and lease information assists the agencies in fulfilling their specific missions. The Board, as part of its monetary policy mission, relies on institution-specific Call Report data to provide information on credit availability and lending conditions not available elsewhere. Loan and lease detail at all sizes of institutions is necessary for monitoring economic conditions.

Reducing loan detail or data frequency for smaller institutions would limit the ability to monitor credit availability and lending conditions widely, including changes in credit and lending related to changes in monetary policy. At times, loan availability and lending conditions may be different at smaller institutions than at larger institutions. Furthermore, Schedule RC-C, Part I, data are used to benchmark weekly loan data collected by the Board from a sample of both small and large institutions; the weekly data are used to estimate weekly loan aggregates for the banking sector as a whole to provide a more timely input for purposes of monitoring the macroeconomy.

The FDIC's deposit insurance assessment system for "established small banks" relies on information reported by individual institutions for the Schedule RC-C, Part I, standardized loan categories in the determination of the loan mix index in the financial ratios method, as recently amended, which is used to determine assessment rates for such institutions.

Schedule RC-C, Part II (Loans to Small Businesses and Small Farms)

Schedule RC-C, Part II, requests data on loans to small businesses and small farms, including stratification by original loan amount.

Call Report small business and small farm lending data are an invaluable resource for understanding credit conditions facing these sectors of the economy. Quarterly collection of these data improves the Board's ability to monitor credit conditions facing small businesses and small farms and significantly contributes to its ability to develop policies intended to address any problems that arise in credit markets. The institution-

level Call Report data provide information that cannot be obtained from other indicators of small business and small farm credit conditions. For example, during a period of credit contraction, the Call Report data can be used to identify which types of institutions are reducing the volume of their loans to small businesses and small farms. This is important information for the Board, as having detailed data on the characteristics of affected institutions is crucial to building a sufficiently informative picture of the strength of economic activity. Moreover, there is evidence that small business lending by small institutions does not correlate with lending by larger institutions.

Monetary policymaking benefits importantly from timely information on small business credit conditions and flows. To determine how best to adjust the federal funds rate over time, the Board must continuously assess the prospects for real economic activity and inflation in coming quarters. Credit conditions have an important bearing on the evolution of those prospects over time, and so the Board pays close attention to data from Call Reports and other sources. In trying to understand the implications of aggregate credit data for the macroeconomic outlook, it is helpful to be able to distinguish between conditions facing small firms and those affecting other businesses, for several reasons. First, small businesses comprise a substantial portion of the nonfinancial business sector, and so their hiring and investment decisions have an important influence on overall real activity. Second, because small businesses tend to depend more heavily on depository institutions for external financing, they likely experience material swings in their ability to obtain credit relative to larger firms. Third, the relative opacity of small businesses and their consequent need to provide collateral for loans is thought to create a “credit” channel for monetary policy to influence real activity. Specifically, changes in monetary policy may alter the value of assets used as collateral for loans, thereby affecting the ability of small businesses to obtain credit, abstracting from the effects of any changes in loan rates. Finally, the credit conditions facing small businesses and small farms differ substantially from those facing large businesses, making it necessary to collect indicators that are specific to these borrowers. Large businesses may access credit from a number of different sources, including the corporate bond market and the commercial paper market. In contrast, small businesses

and small farms rely more heavily on credit provided through depository institutions. The dependence of small businesses and small farms on lending by depository institutions—particularly from smaller institutions—highlights the importance of Call Report data.

Schedule RC-D (Trading Assets and Liabilities) [FFIEC 031 and FFIEC 041 only]

Schedule RC-D collects information on trading activity from institutions with more than a limited amount of trading assets in recent quarters. Trading assets are segmented into detailed securities and loan categories. Trading liabilities separately cover liability for short positions and other trading liabilities. The schedule's Memorandum items request additional information, including the unpaid principal balance of loans and the fair value of structured financial products and asset-backed securities held for trading purposes.

The information contained in Schedule RC-D is used to assess the overall composition of the institution's trading portfolio and also provides detailed information to evaluate the liquidity, credit, and interest rate risk within the trading portfolio, which impacts the overall risk profile of the institution. Data on the types of trading assets held by an institution – such as U.S. Treasury securities versus structured financial products versus commercial and industrial loans, for example – serve as a barometer of the relative levels of these risks in the trading portfolio. Regarding liquidity risk, the higher the level of more liquid assets an institution has within its trading portfolio, the more financial flexibility it has if faced with uncertainties or unfavorable market conditions. If an institution has a low level of liquid assets within its trading portfolio, this impacts its ability to rapidly adjust its holdings in response to adverse market movements. Information on the volume and composition of trading assets and how it has changed over recent quarters also can provide insight into an institution's trading strategies and its views on market trends. The assessment of trading portfolio composition and risks enters into pre-examination planning to determine the appropriate scoping and staffing for examinations of institutions engaged in trading activities.

Furthermore, data on securities and loans held for trading are combined with data on securities and loans held for investment, as reported in Schedule RC-B and Schedule RC-C, Part I, to benchmark weekly loan and security data collected by the Board from a sample of both small and large institutions. These weekly data are used to estimate weekly measures of extension of credit for the banking sector as a whole to provide a more timely input for purposes of monitoring the macroeconomy.

Information on mortgage-backed securities and mortgage loans held for trading assisted the CFPB's efforts to develop required estimates for various Title XIV mortgage reform rulemakings under the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). Going forward, data items from this schedule and Schedules RC-B and RC-C, Part I, are critical for continuous monitoring of the mortgage market. The CFPB uses these items to understand the intricacies of the mortgage market that are essential to assessing institutional participation in regulated consumer financial services markets and to assess regulatory impact associated with recent and proposed policies, as required by that agency's statutory mandate.

Schedule RC-E, Parts I and II (Deposit Liabilities)

Schedule RC-E, Part I, requests data on deposits, segmented between transaction and nontransaction accounts. The Memoranda section of the schedule requests additional detail on retirement account deposits, brokered deposits, deposit size, and time deposit maturity and repricing dates. Schedule RC-E, Part II, requests data on foreign deposits and is included only in the FFIEC 031.

Schedule RC-E, Part I, provides detail necessary for supervisory purposes, including for identifying material deposit elements and providing detail needed to analyze cost of funds. Deposit detail as to the type, nature, and maturity of deposits, including deposits from non-core sources, is critical to the agencies' asset-liability management, interest rate risk, and liquidity analyses. A number of agency analysis tools

routinely use quarterly deposit data for trend analysis and timely identification of deposit shifts, including changes in an institution's use of brokered and listing service deposits. Schedule RC-E, Part I, data are also used to estimate the contribution to the U.S. monetary aggregates for over 1,000 depository institutions that do not file these data directly to the Board.

The Schedule RC-E, Part I, Memorandum items provide information needed for off-site monitoring and pre-examination planning, particularly for analyses related to brokered deposits and time deposits, the results of which may signal the existence of higher-risk funding strategies. The resolution process for failed institutions requires sufficient deposit detail to estimate the least costly alternative to liquidation. Brokered deposit data are used as inputs in the calculation of deposit insurance assessment rates and to assure compliance with safety and soundness regulations tied to limits on those types of deposits.

Maturity and repricing information on time deposits, together with the maturity and repricing information collected in other schedules for other types of assets and liabilities, are needed to evaluate the liquidity and interest rate risk of the institution and to aid in evaluating the strategies institutions take to mitigate these risks. Liquidity and interest rate risk indicators that are calculated by agency models from an institution's Call Report data and exceed specified parameters or change significantly between examinations are red flags that call for timely examiner off-site review. The institution's risk profile in these areas is considered during pre-examination planning to determine the appropriate scoping and staffing for examinations.

Schedule RC-E, Part II, data on foreign deposits provides the extent of and exposure to such balances, and is used in similar analyses for institutions with foreign operations.

Schedule RC-F (Other Assets)

Schedule RC-F collects a breakdown of assets not reported in other balance sheet asset categories, such as deferred tax assets, equity securities without readily determinable fair values, and life insurance assets. This information is used in off-site monitoring and for pre-examination planning. A trend of rapid growth in or a significant change in the reported amount of an individual category of other assets that is identified through off-site monitoring may represent an area of potential concern or heightened risk and require further review and assessment, either upon identification or at the next examination.

For example, a significant increase in the level of accrued interest receivable may be indicative of deterioration in the repayment capacity of an institution's borrowers or a relaxation of management's loan collection policies and practices, which would signal an increase in overall credit risk. Growth in the amount of net deferred tax assets, particularly at an institution with cumulative losses in recent years, raises questions about the realizability of these assets and whether the need for a valuation allowance has been properly assessed. The importance of ensuring the appropriateness of the reported amount of these assets is also tied to the deductions and limits that apply to deferred tax assets under the agencies' regulatory capital rules. Examiners use information on the volume of interest-only strips receivable in their pre-examination scoping of an institution's interest rate risk to determine the extent of this risk in preparation for an on-site assessment. Because bank-owned life insurance exposes an institution to liquidity, operational, credit, interest rate, and other risks, examiners need to identify significant holdings of life insurance assets and growth in such holdings. In these circumstances, examiners evaluate management's adherence to prudent concentration limits for life insurance assets and management's performance of comprehensive assessments of the risks of these assets, either on an off-site basis or during examinations.

Information on those individual components of all other assets that exceed the Schedule RC-F disclosure threshold helps examiners evaluate the significance of these

items to the overall composition of the balance sheet and identify risk exposures associated with these assets. For example, when examiners find the reported amount of repossessed assets at an institution to be increasing, these data, taken together with data on the volume of past due and nonaccrual loans reported in Schedule RC-N, may signal credit deterioration and the need for examiner follow-up with management. Data on repossessed assets also are used for the scoping of targeted consumer compliance examinations, particularly with respect to auto loan origination and servicing.

Data on accrued interest receivable also are used in the FDIC's model that estimates losses arising from the failure of problem institutions, which affects the measurement of the balance of the Deposit Insurance Fund.

Schedule RC-G (Other Liabilities)

Schedule RC-G collects a breakdown of liabilities not reported in other balance sheet liability categories, such as interest accrued and unpaid on deposits, net deferred tax liabilities, and the allowance for credit losses on off-balance sheet exposures. As with the other assets data collected in Schedule RC-F, information reported in Schedule RC-G is used in off-site monitoring and for pre-examination planning. A trend of rapid growth in or a significant change in the reported amount of an individual category of other liabilities that is identified through off-site monitoring may represent an area of potential concern or heightened risk and require further review and assessment, either upon identification or at the next examination.

For example, a significant increase or decrease in the interest accrued and unpaid on deposits would warrant examiner follow-up to determine the cause for this change from previous levels because it could indicate a change in an institution's funding strategy with a consequential effect on its future earnings and its interest rate risk exposure. Examiner assessments of material increases in the allowance for off-balance sheet credit exposures are performed to determine whether this reflects credit quality deterioration on the part of existing customers to whom credit has been extended, a

loosening of underwriting practices for granting or renewing lines of credit, or other factors, especially at banks with significant credit card operations or other unfunded commitments.

Information on those individual components of all other liabilities that exceed the Schedule RC-G disclosure threshold helps examiners evaluate the significance of these items to the overall composition of the balance sheet and identify risk exposures associated with these liabilities. For example, an increase in the amount of derivatives with negative fair values, considering changes in the notional amounts of derivatives reported in Schedule RC-L (on the FFIEC 031 or FFIEC 041) or Schedule SU (on the FFIEC 051), would lead to examiner review of an institution's hedging activities and their effectiveness in offsetting identified hedged risks or its strategy for entering into derivatives transactions for purposes other than hedging because of the resulting negative impact on earnings. Because deferred compensation liabilities create funding obligations, growth in the amount of these liabilities that triggers disclosure in Schedule RC-G warrants examiner review to ensure that management is properly planning for the funding mechanisms to be used to satisfy these compensation arrangements.

Data on interest accrued and unpaid on deposits also are used in the FDIC's model that estimates losses arising from the failure of problem institutions, which affects the measurement of the Deposit Insurance Fund.

Schedule RC-H (Selected Balance Sheet Items for Domestic Offices) [FFIEC 031 Only]

Schedule RC-H provides data on selected balance sheet items held in domestic offices only, and complements domestic office information collected in Schedule RC-C, Part I (Loans and Leases), Column B, and in Schedule RC-A (Cash and Balances Due from Depository Institutions), Column B. This domestic office level information is utilized for monetary policy and supervisory risk assessment purposes.

In general, Board policymakers set U.S. monetary policy to influence economic activity and financial market conditions in the United States. The domestic office components of the balance sheet items in Schedule RC-H and elsewhere in the Call Report are used in this context to assess credit availability, banks' funding patterns, liquidity, and investment strategies in the United States. For example, if the level of an institution's consolidated holdings of U.S. Treasury securities were increasing, but upon further review a significant portion of the growth reflected a rise in the amount of the institution's securities that are held in its foreign offices, such growth would not constitute direct support of either increased liquidity or a change in investment strategy at the institution's domestic offices. Moreover, in that case, such growth would not constitute an increase in the Board's U.S. bank credit aggregate, which is based on domestic-office-only holdings of institutions' securities and loans. Without the domestic-offices-only component of U.S. Treasury securities, the interpretation of increases in such securities holdings would be unnecessarily complicated; it would otherwise be unclear to policymakers, analysts, and others whether such growth had in fact reflected stimulation of the U.S. economy in the form of U.S. bank credit.

For institutions with foreign and domestic operations, the division of assets and funding between foreign and domestic components is a key element of an institution's risk profile. For example, the levels of funding and assets at such an institution that are subject to potentially more restrictive foreign laws and regulations and to currency risk and other transactional risks define a major portion of the institution's risk profile. In addition, data on the volume of assets and liabilities by balance sheet category in domestic versus foreign offices is essential for planning and staffing examinations of institutions with foreign offices.

Schedule RC-I (Assets and Liabilities of IBFs) [FFIEC 031 Only]

Schedule RC-I requires the reporting, on a fully consolidated basis, of the total assets and liabilities of all International Banking Facilities (IBFs) established by the reporting institution, i.e., including any IBFs established by the institution itself or by its

Edge or Agreement subsidiaries. An IBF is a set of asset and liability accounts, segregated on the books and records of the establishing entity, which reflect permitted international transactions. IBF activities are essentially limited to accepting deposits from and extending credit to foreign residents (including banks), other IBFs, and the institutions establishing the IBF. The general purpose of the collection of these two Schedule RC-I data items is to aid in the planning of examinations on the risks and activities associated with international lending, financing instruments, and international banking conducted through an IBF. These two data items also serve as high level indicators of institutions' engagement in such activities between examinations. There is no other source of information on the total assets and liabilities of U.S. banking institutions' IBFs.

Schedule RC-K (Quarterly Averages)

Average quarterly asset and liability information is essential to the ability of the FFIEC member entities to more appropriately evaluate the performance of individual institutions. Quarterly average data from Schedule RC-K also provide important information at the industry level for policy review at FFIEC member entities.

The average data reported in Schedule RC-K are used in conjunction with income and expense information from Schedule RI to calculate yields and costs for the corresponding categories of assets and liabilities. These ratios are presented in the Uniform Bank Performance Report (UBPR) where they are used as a tool by examiners, both on- and off-site, to monitor and evaluate trends related to an institution's earnings and capital. These ratios also help the agencies identify trends across the banking industry. Important ratios derived from quarterly average data include, but are not limited to, earnings ratios (e.g., return on average assets, overhead ratio, and net interest margin) and the leverage capital ratio.

The granularity of the data in Schedule RC-K assists in analyzing performance within a bank's asset and liability portfolios. Quarterly average balances allow for better

analyses of trends in the composition of an institution's assets and liabilities than is possible from comparisons of quarter-end data, which may be affected by fluctuations related to seasonality or abnormal levels of activity at period-end. The detailed average data used to calculate the yield on specific types of interest-earning assets helps examination teams understand the impact of credit quality on the earnings performance of particular loan portfolios. Where an institution's yields on particular types of loans exceed those of its peers, this warrants examiner scrutiny to determine whether this outcome is a result of the institution's origination or purchase of lower credit quality loans. In addition, the data on the cost of funds by funding type is important in assessing the funding mix at the institution level for oversight purposes. Higher costs for particular types of deposits or other liabilities compared to these costs at an institution's peers also warrants examiner review to determine whether the institution is making greater use of more volatile non-core funding sources. The yield on interest-earning assets and cost of funds also gives insight into the effectiveness of an institution's plans and initiatives related to asset/liability mix, liquidity, and interest rate risk strategies and their resulting impact on earnings. These performance ratios are essential to the consideration of an institution's earnings during pre-examination planning to determine the appropriate scoping of this area, particularly because earnings is evaluated and rated as part of the CAMELS rating system.²

Schedule RC-L (Derivatives and Off-Balance-Sheet Items)

Schedule RC-L provides data on off-balance sheet assets and liabilities as well as derivatives contracts. The quarterly reporting of all off-balance sheet items in the Call Report is required by law (12 USC 1831n(a)(3)(C)). The most recent financial crisis emphasized the importance of identifying and monitoring significant exposures arising from any contingent or off-balance sheet liabilities and the effect of these exposures on an institution's overall risk profile. The granular data on components of off-balance sheet

² CAMELS is an acronym that represents the ratings from six essential components of an institution's financial condition and operations: capital adequacy, asset quality, management, earnings, liquidity, and sensitivity to market risk. These components represent the primary areas evaluated by examiners during examinations of institutions.

items, as well as derivatives data, assist the banking agencies in ensuring the safety and soundness of financial institutions through both off-site and on-site monitoring of a variety of potential risks. These risks include, but are not limited to, liquidity risk, credit risk, interest rate risk, and foreign exchange risk. The data on Schedule RC-L also is essential for the examination scoping process, which begins during pre-examination planning. The data offer insight into outliers and exceptions, which provide information to examiners on areas on which to focus during their on-site examinations.

The data on Schedule RC-L on the FFIEC 031 and FFIEC 041 are useful in determining an institution's potential exposure to losses from derivatives activities. It is also useful in identifying the extent to which an institution may be engaging in hedging strategies that will affect its future earnings prospects. An excessive and/or inappropriate credit derivative position could have a substantial and immediate detrimental impact to an institution's liquidity, interest rate risk, earnings, or capital adequacy. For institutions with material volumes of derivatives as reported on Schedule RC-L, examiners can assess whether the institution's management has the appropriate expertise and policies in place to manage and control the risks associated with its derivatives activities and whether the institution's capital levels are commensurate with its risk exposure. This is particularly true with respect to interest rate derivatives, which are the most widely held derivatives, and are commonly used in the management of interest rate risk. Schedule RC-L provides a granular perspective about the types of interest rate contracts an institution has entered into, which helps an examiner focus on assessing how effectively management uses the various types of interest rate contracts in its derivatives portfolio to hedge its exposure to interest rate risk. Also, examiners investigate fluctuations in the fair values of an institution's holdings of derivatives to determine if there are changes in the institution's risk appetite as set by the board of directors and implemented by management.

The unused commitments information on Schedule RC-L is essential to examiners, especially during periods of financial distress when borrowers rely increasingly on drawing down their lines of credit and unused commitments as a source of funding. The unused commitments data enable examiners to identify whether growth

in unused commitments over time is at a manageable level and permit assessments of the potential impact, if such commitments are funded, on the credit quality of the related loan categories, as well as on the liquidity and on the capital position of an institution. Also, institutions may have a concentration in a particular loan category, which may not be readily apparent from balance sheet data until unused commitments to borrowers in this category are actually funded, which dictates that examiners consider the reported amounts on unused commitments by loan category to ensure they identify and assess the concentration risk. Financial and performance standby letters of credit also present liquidity and credit risk considerations for examiners, which also may be greater during periods of financial distress when the counterparties may be more likely to fail to perform as required under the terms of the underlying contract.

The derivatives information on Schedule RC-L is also one of the primary sources that feeds into a derivatives quarterly report that is used to report on bank trading and derivatives activities. This public report issued by the OCC helps the banking agencies' on-site examiners at the largest banks to continuously evaluate the credit, market, operational, reputation, and compliance risks of bank derivatives activities.

Schedule RC-M (Memoranda)

Schedule RC-M collects various types of information. Section 7(k) of the Federal Deposit Insurance Act (12 U.S.C. 1817(k)) authorizes the federal banking agencies to require the reporting and public disclosure of information concerning extensions of credit by an institution to its executive officers and principal shareholders and their related interests. The Board's Regulation O (12 CFR 215), which has been made applicable to all institutions, imposes an aggregate lending limit on extensions of credit to insiders (executive officers, directors, principal shareholders, and their related interests) and, in general, requires an institution to make available the names of its executive officers and principal shareholders to whom the institution had outstanding as of the end of the latest previous quarter aggregate extensions of credit that, when aggregated with all other outstanding extensions of credit to such person and their related interests, equaled or

exceeded the lesser of 5 percent of capital and unimpaired surplus or \$500,000. The data collected in Schedule RC-M on extensions of credit to the reporting institution's insiders generally align with these requirements and assist the agencies in monitoring compliance with the insider lending regulations between examinations and determining whether supervisory follow-up is warranted when material increases in insider lending are identified.

Because identifiable intangible assets are deducted from regulatory capital or are subject to regulatory capital limits and deducted amounts are not risk weighted, the reporting of these amounts aids in validating an institution's regulatory capital calculations in Schedule RC-R. In addition to their treatment under the regulatory capital rules, mortgage servicing assets in particular are complex in nature and present liquidity risk and interest rate risk and their value is affected by the credit risk of the underlying serviced assets. Mortgage servicing assets also contribute to the level of an institution's mortgage prepayment exposure. When the level of this exposure rises above a specified benchmark at an individual institution, this exposure may warrant additional attention by examiners between examinations and necessitate greater scrutiny of management's prepayment assumptions in its own interest rate risk model during examinations or visitations.

The components of other real estate owned are needed to monitor asset quality trends at individual institutions and industry-wide, including when coupled with the past due and nonaccrual data for loans secured by the same type of property from Schedule RC-N. The component information may provide insight into the market conditions affecting the segments of the real estate market in the institution's trade area, including possible deteriorating conditions.

Maturity and repricing information on other borrowed money, together with the maturity and repricing information collected in other schedules for other types of assets and liabilities, is needed to evaluate liquidity and interest rate risk to the institution, and to aid in evaluating the strategies institutions take to mitigate these risks. Liquidity and

interest rate risk indicators that are calculated by agency models from an institution's Call Report data and exceed specified parameters or change significantly between examinations are red flags that call for timely examiner attention. Data on certain secured liabilities also are used in the assessment of institutions' liquidity positions. Increases in the relative volume of secured versus unsecured liabilities may signal that an institution is encountering difficulties in rolling over unsecured borrowings due to deterioration in its condition, which would call for supervisory follow-up when identified between examinations.

Information on mutual funds and annuities, bank websites with transactional capability, certain trustee and custodial activities, and captive insurance subsidiaries, is used to identify institutions engaged in these activities, some of which are not typical activities for community banks. If an institution begins to report that it engages in one or more of these activities or reports a significant increase in assets tied to an activity between examinations, this may indicate the need for examiner follow-up to assess the institution's expertise and management of these activities. An institution's involvement in these activities may also affect the staffing and scoping of examinations, particularly for activities for which compliance with applicable laws and regulations must be evaluated during examinations. The reporting of an institution's internet websites and trade names supports the FDIC's ability to serve as an information resource for insured institutions by responding to inquiries from the public with the most current information concerning the insured status of the institution behind an internet website or a physical branch office that uses a trade name.

For Qualified Thrift Lenders (QTL) subject to 12 U.S.C. 1467a(c), reporting of QTL test information assists the agencies in timely identifying thrift institutions that need to take action to remain in compliance, or that fail to comply and become subject to certain restrictions. International remittance transfers data by type are needed to assess compliance with regulatory requirements (12 CFR 1005.30, et seq.) because different types of transfers pose different consumer protection concerns. Additionally, information

about transfer activity by type aids in the monitoring of the evolution of this market, and monitoring how institutions diversify remittance offerings beyond wire transfers.

Schedule RC-N (Past Due and Nonaccrual Loans, Leases, and Other Assets)

Schedule RC-N requests data on past due and nonaccrual assets by detailed categories for loans and leases and, on a combined basis, for debt securities and other assets.

Data collected on Schedule RC-N is essential to the oversight function of the FFIEC member entities. The loan portfolio is the largest asset type and the primary source of credit risk at most financial institutions. Past due and nonaccrual loan information provides significant insights into the overall credit quality of a financial institution's loan portfolio and potential areas of credit quality concerns on which to focus for monitoring and assessing the credit risk management and overall safety and soundness of an institution. A high level of past due or nonaccrual loans often precedes adverse changes in an institution's earnings, liquidity, and capital adequacy. This information can also have an impact on consumer protection law compliance and agency rulemaking.

Information collected on Schedule RC-N is integral to both on-site and off-site review processes at the FFIEC member entities. Trends in past due and nonaccrual loans alert examiners to possible weaknesses in bank management's loan underwriting and credit administration practices. This information is a significant factor in assessing the portfolio's collectability and in estimating the appropriate level for an institution's ALLL, as well as the adequacy of its capital levels. The ability to compare results and trends across financial institutions is important to distinguish systemic issues from institution-specific concerns. Past due and nonaccrual loan information can serve as an indicator of areas of increasing credit risk within the loan portfolio. The segmentation of past due and nonaccrual information by loan category is necessary to pinpoint where the credit risk in an institution's loan portfolio exists. Comparing the past due level in different loan

portfolios to other risk characteristics in that portfolio such as concentration, charge-offs, or growth can help to determine the overall level of risk to the safety and soundness of an institution. This data can also provide more insight on credit risks or weak underwriting practices associated with a specific loan category, which helps direct the scope of an exam.

Memorandum items in Schedule RC-N also provide important information about credit risk management, including the past due or nonaccrual status of troubled debt restructurings, which can assist the assessment of management's ability to work out different categories of problem loans. Data regarding delinquent derivative contracts provides important information for assessing a financial institution's asset quality, capital level, earnings, market risk, and operational risk.

Past due and nonaccrual information is also utilized in the assessment of compliance with consumer protection laws and regulations. Items reported on Schedule RC-N are used to inform rule writing and policy efforts, including the CFPB's Title XIV mortgage reform rulemakings under the Dodd-Frank Act. Past due information can identify potential areas of disparate treatment in relation to the Fair Housing Act (Pub. L. 90-284). Additionally, past due levels can highlight areas of potential unfair practices under the principles in section 1031 of the Dodd-Frank Act, which are similar to those under section 5 of the Federal Trade Commission Act (15 U.S.C. 45).

Schedule RC-O (Other Data for Deposit Insurance and FICO Assessments)

Schedule RC-O requests data for deposit insurance purposes and serves three primary purposes for the FDIC: calculating the FDIC's DIF reserve ratio, calculating the assessment base of FDIC-insured institutions, and calculating the risk-based assessment rate of FDIC-insured institutions.

Schedule RC-O data are collected in the Call Report to provide unique information used in the calculation of the FDIC's reserve ratio to satisfy the statutory requirements related to maintaining the DIF. Information related to deposit liabilities on Schedule RC-O is needed to estimate insured deposits. Schedule RC-O is the only place on the Call Report where information is available to estimate insured and uninsured deposits for individual institutions and equivalent data items are not readily available from other sources.

Schedule RC-O data that are not available elsewhere enable the FDIC to calculate the quarterly deposit insurance assessment base for each FDIC-insured institution. Pursuant to the Dodd-Frank Act, the assessment base is defined as average consolidated total assets minus average tangible equity, both of which are reported in Schedule RC-O. Custodial banks and banker's banks also receive an additional adjustment to the assessment base using Schedule RC-O data. The FDIC must be able to calculate the assessment base in order to meet the statutory requirements for collecting quarterly insurance assessments from all FDIC-insured institutions.

Most of the data reported on Schedule RC-O is used to determine the risk-based insurance assessment for individual institutions in accordance with FDIC regulations implementing the statutory requirement for risk-based assessments first enacted in 1991. With the adoption of the risk-based scorecards for large and highly complex institutions, additional reporting is required on Schedule RC-O in data items applicable only to these institutions. In addition, some Schedule RC-O data items are used for determining the assessment rate of all FDIC-insured institutions.

Supervisory uses of Schedule RC-O data include incorporating the data on the maturity structure of external borrowings in agency interest rate risk models to determine the impact of interest rate movements on income and economic value of equity. Interest rate risk indicators that exceed specified parameters or change significantly between examinations are triggers for timely off-site review. The indicated level of interest rate risk is considered during pre-examination planning to determine the appropriate scoping

and staffing for examinations. Data on reciprocal brokered deposits supplements on- and off-site analyses of liquidity ratios, including the net non-core funding dependence and net short-term non-core funding dependence, both of which include brokered deposits in their calculation, because reciprocal brokered deposits may have characteristics that differ from other brokered deposits.

Schedule RC-P (1-4 Family Residential Mortgage Banking Activities in Domestic Offices) [FFIEC 031 and FFIEC 041 only]

For institutions that meet an activity-based reporting threshold associated with their mortgage banking activities in domestic offices, Schedule RC-P provides data on their originations, purchases, and sales of closed-end and open-end 1-4 family residential mortgages during the quarter. Institutions providing data in Schedule RC-P also report the amount of closed-end and open-end 1-4 family residential mortgage loans held for sale or trading at quarter-end as well as the noninterest income for the quarter from the sale, securitization, and servicing of these mortgage loans. For open-end mortgage loans, institutions report the total commitment under the line of credit. These data are collected to enhance the agencies' ability to monitor the nature and extent of institutions' involvement with 1-4 family residential mortgage loans as originators, sellers, and servicers of such loans.

Since mortgage banking accounts for a large source of income at many institutions, concentrations of activities in this area pose several types of risks. These risks include operational, credit, interest rate, and liquidity risks, evaluations of which are critical in assigning appropriate CAMELS ratings for an institution. Therefore, the agencies monitor and analyze the Schedule RC-P data on institutions' mortgage banking activities to support their assessments of various risk components of CAMELS ratings. For example, 1-4 family residential mortgage banking activities may include an institution's obligation to repurchase mortgage loans that it has sold or otherwise indemnify the loan purchaser against loss due to borrower defaults, loan defects, other breaches of representations and warranties, or other reasons, thereby exposing the

institution to additional risk. To monitor this exposure, Schedule RC-P collects data on 1-4 family residential mortgage loan repurchases and indemnifications during the quarter as well as representation and warranty reserves for such loans that have been sold. If off-site analysis of the reported data on repurchases and indemnifications reveals substantial increases in recent periods, this would be a red flag for supervisory questions about the credit and operational risks arising from the institution's mortgage loan originations and purchases as well as its ability to fund a higher level of loan repurchases going forward than it may be accustomed to repurchase. Examiner review of the appropriateness of the level of representation and warranty reserves and the institution's methodology for estimating the amount of these reserves also would be warranted.

In addition, the data reported in Schedule RC-P are used in the ongoing monitoring of the current volume, growth, and profitability of institutions' 1-4 family residential mortgage banking activities.. In this regard, significant growth in these activities over a short period of time, particularly in relation to the size of an institution, raises supervisory concerns as to whether the institution has implemented appropriate risk management processes, controls, and governance over its mortgage banking business. The extent of the increased level of activity will determine the nature and timing of the supervisory follow-up. More generally, for examiners, the off-site monitoring of the Schedule RC-S data and related metrics and trends provides key information for examination scoping and helps determine the allocation of mortgage-banking specialists' time during onsite examinations.

A substantial volume of loans and other assets held for sale in a market where the assets may not be able to be readily sold can cause significant liquidity strain because of the institution's need for funding to carry these assets for a greater length of time than had been anticipated. Thus, the agencies use data from Schedule RC-P when assessing an institution's liquidity position by monitoring and analyzing the extent of mortgages held for sale or trading. If there is significant growth in the amount of such mortgage holdings, particularly when the Schedule RC-P data reveal larger amounts of originations

and purchases compared to sales, this would be an indicator that the acquired loans are not selling and a basis for supervisory follow-up.

From a consumer compliance perspective, the agencies use Schedule RC-P data to monitor mortgage-related metrics for assessing potential risks to consumers, and for the scheduling and scoping of examinations. Additionally, the agencies rely on Schedule RC-P data for assessing an institution's product lines for compliance with the Community Reinvestment Act and other Fair Lending regulations, particularly if the institution engages in wholesale originations of mortgage loans.

Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis
[FFIEC 031 and FFIEC 041 only]

FASB ASC Topic 820, Fair Value Measurement, provides guidance on how to measure fair value and establishes a three-level hierarchy for measuring fair value. This hierarchy prioritizes inputs used to measure fair value based on observability, giving the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

Under ASC Subtopic 825-10, Financial Instruments – Overall, ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives, and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities, an institution may elect to report certain assets and liabilities at fair value with changes in fair value recognized in earnings. This election is generally referred to as the fair value option. Under U.S. GAAP, certain other assets and liabilities are required to be measured at fair value on a recurring basis.

Institutions that have elected to apply the fair value option or have reported \$10 million or more in total trading assets in any of the four preceding calendar quarters must report in Schedule RC-Q the amount of assets and liabilities, by major categories, that are measured at fair value on a recurring basis in the financial statements, along with

separate disclosure of the amount of such assets and liabilities whose fair values were estimated under each of the three levels of the FASB's fair value hierarchy.

Agency staff use the information on assets reported at fair value in Schedule RC-Q to calibrate and estimate the impact of regulatory capital policy, as well as evaluate contemplated capital policy changes. The agencies also use the Schedule RC-Q data (particularly the volume of fair value option assets and liabilities in relation to total assets and total capital, whether the volume has significantly increased, and whether the option has begun to be applied to new categories of assets or liabilities) to assist with planning the proper scoping and staffing of risk management safety and soundness examinations given the critical importance of robust risk management and control processes around fair value measurement. For available-for-sale securities and fair value option loans, agency staff can also compare the fair values reported in Schedule RC-Q with the amortized cost and unpaid principal balance, respectively, reported for these assets in the Call Report to understand the extent and direction of these measurement differences and their potential effect on regulatory capital should a substantial portion of these assets need to be sold. The agencies also use this information to evaluate the extent of Level 3 fair value measurements of certain assets and liabilities because of the extensive use of unobservable inputs to estimate these fair values, as well as to monitor trading asset valuations and shifts in the fair value hierarchy valuation levels among trading assets over time and across capital markets.

Information in Schedule RC-Q is also used by agency examination staff to analyze capital, asset quality, earnings, and liquidity components of CAMELS. The agencies also use data reported in Schedule RC-Q in credit risk management tools. Obtaining these data on a quarterly basis allows for closer monitoring of credit risk changes affecting assets measured at fair value. The data are also used to monitor bank performance, emerging trends, and certain mortgage servicing assets.

Schedule RC-R (Regulatory Capital)

Schedule RC-R collects information about an institution's capital. Part I (Regulatory Capital Components and Ratios) collects information about the types and amounts of capital instruments and the leverage and risk-based capital ratios. Part II (Risk-Weighted Assets) collects additional information about types of assets on an institution's balance sheet and certain off-balance sheet items to use in computing the risk-based capital ratios.

Each federal banking agency is required to establish a leverage limit and risk-based capital requirement for insured depository institutions under 12 U.S.C. 1831o and to monitor compliance with those requirements. The agencies implemented the capital requirements in their regulatory capital rules (12 CFR part 3 for OCC; 12 CFR part 217 for the Board; 12 CFR part 324 for the FDIC) and the compliance requirements in their prompt corrective action rules (12 CFR Part 6 for OCC; 12 CFR part 208, Subpart D for the Board; 12 CFR 324, Subpart H for the FDIC). The capital rules recognize three types of regulatory capital components: Common Equity Tier 1, Additional Tier 1, and Tier 2 capital. The total of each type on Schedule RC-R, Part I, includes all potential adjustments to each component as allowed under the capital rules. The capital rules also provide for a calculation of risk-weighted assets, which consists of assigning a risk weight to every asset on an institution's balance sheet that is not deducted from capital, as well as to certain off-balance sheet items. Schedule RC-R, Part II, includes all of the fields necessary to properly calculate an institution's risk-weighted asset amount. Finally, the results of the calculation of capital instrument amounts and risk-weighted assets are used to calculate risk-based and leverage capital ratios on Schedule RC-R, Part I. The agencies need to be able to monitor compliance with the capital rules and prompt corrective action provisions no less frequently than quarterly.

In addition to using the resulting capital ratios to determine an institution's status under 12 U.S.C. 1831o and the banking agencies' prompt corrective action regulations,

the FFIEC member entities use the regulatory capital information for other purposes. The calculation of Tier 1 capital at quarter-end flows into the amount of average tangible equity for the calendar quarter that institutions report in Schedule RC-O, which is used in the measurement of institutions' assessment bases for deposit insurance purposes. The Tier 1 leverage ratio is one of the inputs into the calculation of deposit insurance assessment rates for small institutions and Tier 1 capital is a commonly used input when calculating these rates for large and highly complex institutions. Capital adequacy is rated in an institution's on-site examination as the C of the CAMELS component ratings, and the information provided on Schedule RC-R helps examiners evaluate and rate that component. It is also used in the off-site monitoring process, and is important in reviewing the risk profile and viability of a financial institution. For example, the ratio of risk-weighted assets to unweighted assets has been found to provide an informative forward-looking signal regarding an institution's risk posture. The information provided on Schedule RC-R also is used in deciding whether to approve an 18-month examination cycle for a specific institution and in reviewing merger applications.

Information on specific sub-components of regulatory capital is useful as well. For example, the amounts of unrealized gains and losses on securities that flow into regulatory capital provide an indication of an institution's interest rate and market risk. Information on the risk weighting of assets and off-balance sheet items provides insight into management's risk tolerance and the institution's risk to the deposit insurance fund. The risk-weighted asset composition information and risk-based capital ratios that flow into the UBPR are helpful to examiners when reviewing Reports of Examination and to establish a peer group average for comparison when evaluating changes in these items. The risk-weighted asset composition information also assists examiners in evaluating the reasons for changes in total risk-weighted assets over time at individual institutions. The derivatives exposure items reported in the Memoranda section of Schedule RC-R, Part II, provide a key insight into the notional principal amounts of both cleared and over-the-counter derivatives in the banking system, in addition to being inputs into the calculation for risk-weighted assets.

Schedule RC-S (Servicing, Securitization, and Asset Sale Activities) [FFIEC 031 and FFIEC 041]

Schedule RC-S collects data on servicing, securitization, and asset sale activities. The majority of these data represents off-balance sheet activities. The agencies use the data provided in this schedule primarily for risk identification and examination scoping purposes.

Exposures reported in Schedule RC-S can affect an institution's liquidity outlook. For example, if an institution has a commitment to provide liquidity to its own or other institutions' securitization structures or has provided credit enhancements in the form of recourse or standby letters of credit for assets it has sold or securitized, the agencies need to consider such funding commitments to properly monitor and assess the full scope of an institution's liquidity position. This schedule also captures past due amounts for loans the reporting institution has sold and securitized on which it has retained servicing or has provided recourse or other credit enhancements. This past due information, and trends in the past due amounts, are critical to the agencies' ability to evaluate the credit quality of the underlying assets in securitization structures on an off-site basis and timely identify any credit quality deterioration for supervisory follow-up, including, if applicable, the effect of increased servicing costs on current and forecasted earnings. Defaulting assets underlying securitization structures played a major role during the recent financial crisis, so it is imperative the agencies have the information necessary to continuously monitor the performance of these assets.

The agencies also use Schedule RC-S data to analyze whether an institution has adequate capital to cover losses arising from liquidity commitments or recourse obligations if the underlying assets in securitizations begin to default, especially in the event of an economic downturn. In addition, on an industry-wide basis, changes in the level of activity reported in the various items of this schedule enables the agencies to identify emerging trends within the securitization sector, which supports the

development, as needed, of supervisory policies and related guidance for institutions and examiners.

Schedule RC-S is also used by the agencies to prepare for on-site examinations. Specifically, the level of activity reported in Schedule RC-S helps the agencies make examination resource decisions, such as whether capital markets or consumer compliance specialists are needed on-site. (Consumer compliance regulations apply to loans an institution continues to service after sale or securitization.) For example, in the event there are increasing amounts of past due loans that an institution has sold and securitized, additional resources can be allocated to examining the institution's lending policies and practices and internal controls.

Schedule RC-T (Fiduciary and Related Services)

Schedule RC-T collects data on fiduciary assets and accounts, income generated from those accounts and other fiduciary services, and related fiduciary activities. The amount of data reported in Schedule RC-T and the frequency of reporting varies depending on an institution's total fiduciary assets and its fiduciary income. The most detail, including income information, is provided quarterly by institutions that have more than \$250 million in fiduciary assets or meet a fiduciary income test; other trust institutions report less information in Schedule RC-T annually as of December 31.

Trust services are an integral part of the banking business for more than 20 percent of all institutions. The granularity of the data in Schedule RC-T, especially for the types of managed assets held in fiduciary accounts, aids the agencies in determining the complexity of an institution's fiduciary services risk profile. Furthermore, the agencies use Schedule RC-T data to monitor changes in the volume and character of discretionary trust activity and the volume of nondiscretionary trust activity at a trust institution, which facilitates their assessment of the nature and risks of the institution's fiduciary activities. The institution's risk profile in these areas is considered

during pre-examination planning to determine the appropriate scoping and staffing for trust examinations.

The Schedule RC-T data also are used when examiners consider the ratings to be assigned to trust institutions under the Uniform Interagency Trust Rating System (UITRS). The UITRS considers certain managerial, operational, financial, and compliance factors that are common to all institutions with fiduciary activities. Under this system, the supervisory agencies endeavor to ensure that all institutions with fiduciary activities are evaluated in a comprehensive and uniform manner, and that supervisory attention is appropriately focused on those institutions exhibiting weaknesses in their fiduciary operations.

Schedule RC-T provides a breakdown of the amount and number of managed and non-managed accounts by the types of different trust accounts. Personal trust, employee benefit trusts, and corporate trusts are reported separately because of their substantive differences in nature and risk. Having a detailed breakdown between managed and non-managed accounts is critical because managed accounts have greater levels of investment, legal, reputational, and compliance risks compared to non-managed accounts, and require more supervisory oversight. This account information supports examination scoping and staffing because the evaluation of different types of trust accounts requires differences in expertise.

Data reported by larger trust institutions on fiduciary and related services income and on fiduciary settlements, surcharges, and other losses provide information on the overall profitability of the institution's fiduciary activities and supports the assessment of the Earnings component of the UITRS rating. These assessments consider such factors as the profitability of fiduciary activities in relation to the size and scope of the institution's trust product lines and its overall trust business. In addition, fiduciary settlements, surcharges, and other losses signal mishandling, operational failure, or fraud, which pose higher than normal risk exposure to the institution and raise questions for supervisory follow-up about the effectiveness of the institution's controls over its fiduciary activities.

These data also are monitored off-site and used to make interim rating changes in the UTRS Earnings rating between scheduled examinations.

Data in the Schedule RC-T Memorandum items include the market values of managed assets held in fiduciary accounts by type of account and asset class and the number of collective investment funds and common trust funds and the market value of fund assets by type of fund. The exercise of investment discretion adds a significant element of risk to the administration of managed fiduciary accounts. The breakdowns by asset class and type of fund enable the agencies to monitor trends, both on a trust industry-wide basis and an individual trust institution basis, in how institutions with investment discretion are investing the assets of managed accounts and investment funds. The market value breakdowns of managed assets by asset class provide an indicator of complexity by separating more complex and hard-to-value assets that carry higher levels of risk from those assets that pose less risk. These data also contribute to effective examination scoping and staffing so that trust examiners can be assigned, and their time allocated, to examining those more complex and higher risk activities in which they have expertise. For example, the separately reported managed asset classes of real estate mortgages and real estate are distinctly different asset classes with different risk and return profiles, cash flows, and liquidity characteristics. Thus, concentrations in either of these asset classes may inform the supervisory strategy for managed fiduciary accounts, including the level of specialized expertise that may be required when there are concentrations in these asset classes.

Trust institutions also report the number of corporate and municipal debt issues for which the institution serves as trustee that are in substantive default and the outstanding principal amount of these debt issues. A substantive default occurs when the issuer fails to make a required payment of interest or principal, defaults on a required payment into a sinking fund, or is declared bankrupt or insolvent. The occurrence of a substantive default significantly raises the risk profile for the institution serving as an indenture trustee of a defaulted issue and can result in the incurrence of significant expenses and the distraction of managerial time and attention from other areas of trust

administration. Thus, by monitoring the corporate trust data reported in Schedule RC-T between examinations, the agencies are able to identify changes in the risk profile of institutions acting as indenture trustees for timely supervisory follow-up and appropriate examination scoping and staffing.

The existence of fiduciary activities reported in Schedule RC-T may result in scoping certain areas of review into a consumer compliance examination, such as privacy and incentive-based cross-selling. The schedule also contains essential information for statistical and analytical purposes, including calculating the OCC assessments for independent trust banks.

Schedule RC-V (Variable Interest Entities) [FFIEC 031 and FFIEC 041 only]

Schedule RC-V collects information on an institution's consolidated variable interest entities (VIEs) as defined by FASB ASC Topic 810, Consolidation. The data are used in determining the extent to which an institution's VIEs have been created as securitization vehicles to pool and repackage mortgages, other assets, or other credit exposures into securities that have been or can be transferred to investors or for other purposes. Examiners and reviewers can quantify the level of cash and noninterest-bearing balances, securities, loans, and other assets as well as liabilities tied to VIEs that are reflected in the amounts reported in the corresponding asset and liability categories on the parent institution's consolidated balance sheet. While securitization activities present many risks, the data on VIEs are particularly useful for monitoring and examining credit risk or the risk to earnings performance from the VIEs' activities. Depending on the volume of an institution's VIEs, VIE assets that can be used only to settle obligations of the consolidated VIEs can also impact off-site assessments of the parent institution's liquidity position given the restrictions on the use of the VIEs' assets for borrowing purposes. Thus, the analysis of amounts reported in Schedule RC-V assists with planning the proper scoping and staffing of examinations of institutions with activities conducted through VIEs.

