

Proposed Call Report Schedule RC-U – Loan Origination Activity (in Domestic Offices)

Draft Forms and Instructions

**Issued for comment as part of the banking agencies’
initial Federal Register notice published on November 21, 2011
(http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_20111121_ifr.pdf).**

**The FFIEC and the banking agencies are continuing to evaluate
this proposed schedule in light of the comments received.
The FFIEC’s and the agencies’ decisions regarding proposed Schedule RC-U
will be the subject of a future Federal Register notice and
any resulting new reporting requirements will not take effect before
the June 30, 2013, report date.**

November 8, 2012

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Schedule RC-U—Loan Origination Activity in Domestic Offices

	Dollar Amounts in Thousands												
	(Column A) To Be Completed by Institutions with \$300 Million or More in Total Assets				(Columns B and C) To Be Completed by Institutions with \$1 Billion or More in Total Assets								
	Amount Reported in Schedule RC-C, Part I, That Was Originated During the Quarter ¹				(Column B) Amount Reported in Column A That Was Originated Under a Newly-Established Commitment ²				(Column C) Amount Reported in Column A That Was Not Originated Under Commitment				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans.....	xxxx				xxxx				xxxx				1.a.(1)
(2) Other construction loans and all land development and other land loans.....	xxxx				xxxx				xxxx				1.a.(2)
b. Not applicable													
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	xxxx				xxxx								1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	xxxx												1.c.(2)(a)
(b) Secured by junior liens.....	xxxx												1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	xxxx				xxxx				xxxx				1.d.
e. Secured by nonfarm nonresidential properties.....	xxxx				xxxx				xxxx				1.e.
2. Loans to depository institutions and acceptances of other banks:													
a. To commercial banks and other depository institutions in the U.S....	xxxx				xxxx				xxxx				2.a.
b. To banks in foreign countries.....	xxxx				xxxx				xxxx				2.b.
3. Loans to finance agricultural production and other loans to farmers....	xxxx				xxxx				xxxx				3.
4. Commercial and industrial loans to U.S. addressees (domicile):													
a. With original amounts of \$1,000,000 or less.....	xxxx				xxxx				xxxx				4.a.
b. With original amounts of more than \$1,000,000.....	xxxx				xxxx				xxxx				4.b.
5. Not applicable													
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans):													
a. Credit cards.....	xxxx				xxxx								6.a.
b. Automobile loans.....	xxxx												6.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)....	xxxx				xxxx				xxxx				6.c.
7.-8. Not applicable													
9. Loans to nondepository financial institutions.....	xxxx				xxxx				xxxx				9.

¹ If a loan origination date is unknown, the reporting institution should use the date the loan was first booked.

² A newly-established commitment is one for which the terms were finalized and the line became available for use during the quarter. Include draws on lines that were renewed during the quarter.

Schedule RC-U—Loan Origination Activity

	(Column A) To Be Completed by Institutions with \$300 Million or More in Total Assets				(Columns B and C) To Be Completed by Institutions with \$1 Billion or More in Total Assets								
	Amount Reported in Schedule RC-C, Part I, That Was Originated During the Quarter ¹				(Column B) Amount Reported in Column A That Was Originated Under a Newly-Established Commitment ²				(Column C) Amount Reported in Column A That Was Not Originated Under Commitment				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans.....	xxxx				xxxx				xxxx				1.a.(1)
(2) Other construction loans and all land development and other land loans.....	xxxx				xxxx				xxxx				1.a.(2)
b. Not applicable													
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	xxxx				xxxx								1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	xxxx												1.c.(2)(a)
(b) Secured by junior liens.....	xxxx												1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	xxxx				xxxx				xxxx				1.d.
e. Secured by nonfarm nonresidential properties.....	xxxx				xxxx				xxxx				1.e.
2. Loans to depository institutions and acceptances of other banks:													
a. To commercial banks and other depository institutions in the U.S....	xxxx				xxxx				xxxx				2.a.
b. To banks in foreign countries.....	xxxx				xxxx				xxxx				2.b.
3. Loans to finance agricultural production and other loans to farmers....	xxxx				xxxx				xxxx				3.
4. Commercial and industrial loans to U.S. addressees (domicile):													
a. With original amounts of \$1,000,000 or less.....	xxxx				xxxx				xxxx				4.a.
b. With original amounts of more than \$1,000,000.....	xxxx				xxxx				xxxx				4.b.
5. Not applicable													
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans):													
a. Credit cards.....	xxxx				xxxx								6.a.
b. Automobile loans.....	xxxx												6.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)....	xxxx				xxxx				xxxx				6.c.
7.-8. Not applicable													
9. Loans to nondepository financial institutions.....	xxxx				xxxx				xxxx				9.

¹ If a loan origination date is unknown, the reporting institution should use the date the loan was first booked.

² A newly-established commitment is one for which the terms were finalized and the line became available for use during the quarter. Include draws on lines that were renewed during the quarter.

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices)**

NOTE: These draft instructions correct the scope of proposed Schedule RC-U described in the agencies' November 21, 2011, Federal Register notice on the proposed Call Report revisions for 2012. The data to be reported in proposed Schedule RC-U cover origination activity in domestic offices only. Thus, on the FFIEC 031 version of the Call Report for institutions with domestic and foreign offices, Schedule RC-U should not include origination activity in foreign offices.

General Instructions

Schedule RC-U is to be completed by institutions with \$300 million or more in total assets.

For the purposes of reporting loan origination activity in Schedule RC-U, institutions should report the loan amounts reported in Schedule RC-C, part I, as of the quarter-end report date of loans (held in domestic offices) that were originated during the calendar quarter that ended on the report date. On the FFIEC 031, include loan origination activity in domestic offices only.

Column A of Schedule RC-U is to be completed by institutions with \$300 million or more in total assets. Columns B and C of Schedule RC-U are to be completed by institutions with \$1 billion or more in total assets.

Definitions

The term "reporting period" is defined for purposes of Schedule RC-U as the calendar quarter ending on the report date.

A "newly-established commitment" is defined as a commitment for which the terms were finalized and the line first became available for use during the reporting period. For the definition of "commitment," see the instructions for Schedule RC-L, item 1.

Column Instructions***Column A, Amount Reported in Schedule RC-C, Part I, That Was Originated During the Quarter:***

For the specified loan categories, report the balance-sheet amount of loans held (in domestic offices) on the quarter-end report date – that is, the portion of the amount reported in Schedule RC-C, part I (column B on the FFIEC 031), – that was originated during the reporting period. Loan originations include amounts disbursed during the reporting period under commitments or revolving credit agreements that previously existed or were newly established or revised during the reporting period (including commitments and revolving credit agreements that were renegotiated, refinanced, converted, or renewed) as well as amounts disbursed during the reporting period, but not under a commitment or revolving credit agreement. If a loan was originated under a commitment or revolving credit agreement, but the date of the commitment or revolving credit agreement is not known to the reporting institution, it should use the date as of which the loan was first recognized as an asset by the reporting institution as the date of the commitment or revolving credit agreement.

Include in column A:

- New loan extensions, including those funded under previously existing and newly established commitments and revolving credit agreements, and notes written under previously existing and newly established credit lines. For loans funded under previously existing revolving credit agreements or commitments, report only the amounts that were newly disbursed during the reporting period and remained outstanding and were reported in Schedule RC-C, part I, on the quarter-end report date.
- New loans, including those that were newly renegotiated, refinanced, converted, or renewed during the reporting period. Include outstanding amounts of new loans under revolving, term, or other credit agreements that replace, or roll over, prior loans that have matured, been refinanced, or whose terms

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Column Instructions (cont.)**

have been renegotiated. Include the entire portion of such new loans that remained outstanding and were reported in Schedule RC-C, part I, on the quarter-end report date.

- Loans disbursed during the reporting period that remained outstanding at quarter end and were reported in Schedule RC-C, part I, on the quarter-end report date.
- The bank's portion of drawn loan participations and syndications when such funds were disbursed during the reporting period and remained outstanding and were reported in Schedule RC-C, part I, on the quarter-end report date. See the Glossary entry for "syndications" for the definition of this term.
- The amount reported in Schedule RC-C, part I, on the quarter-end report date for loans purchased during the reporting period if the date of the original extension of credit was during the reporting period or if the date of the original extension of credit is not known to the reporting institution.

Exclude from column A:

- Loan amounts held in foreign offices of the reporting institution.
- Loan amounts outstanding at quarter end that were not disbursed during the reporting period. For example, exclude amounts outstanding at quarter end under previously existing revolving credit agreements or commitments that were not disbursed during the reporting period.
- Loan amounts disbursed during the reporting period that were not outstanding at quarter end. For example, exclude amounts extended during the reporting period under previously existing or newly established revolving credit agreements or commitments that were repaid in full before the quarter end report date.
- Loans that were repriced under existing terms during the reporting period when no additional funds were disbursed during the reporting period. For example, a previously outstanding loan advance that has an interest rate tied to the prime rate should not be included in column A when the prime rate changes and the loan is repriced during the reporting period. Similarly, a previously outstanding loan that is repriced during the reporting period in accordance with a lending grid (for example, a loan rate tied to a borrower's financial ratios or bond rating) should not be included when it is repriced during the reporting period. In either case, only any additional funds that were disbursed under such standing agreements during the reporting period and remained outstanding at quarter end and were reported in Schedule RC-C, part I, should be included in column A.

Column B, Amount Reported in Column A That Was Originated Under a Newly-Established Commitment: For the specified loan categories, report the balance-sheet amount of loans originated during the reporting period and held (in domestic offices) on the quarter-end report date – that is, the portion of the amount reported in Schedule RC-U, column A – that was originated under a newly-established commitment or revolving credit agreement. For purposes of reporting in Schedule RC-U, include commitments and revolving credit agreements that were renewed during the reporting period as newly-established.

Column C, Amount Reported in Column A That Was Not Originated Under a Commitment: For the specified loan categories, report the balance-sheet amount of loans originated during the reporting period and held (in domestic offices) on the quarter-end report date – that is, the portion of the amount reported in Schedule RC-U, column A – that was not originated under a commitment or revolving credit agreement, either newly-established or previously-existing. For example, include in column C a one-time extension of a term loan to a new customer.

For institutions with \$1 billion or more in total assets, the sum of the amounts reported in columns B and C of Schedule RC-U must be less than or equal to the amount reported in column A. The difference between the sum of the amounts reported in columns B and C and the amount reported in column A represents the balance-sheet amount of loans originated during the reporting period and held (in domestic offices) on the quarter-end report date – that is, the portion of the amount reported in

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Column Instructions (cont.)**

Schedule RC-U, column A – that was originated under a previously-existing commitment or revolving credit agreement.

The following are examples of the application of the preceding column instructions. In each example, the loan is held in a domestic office. References to reporting in columns B and C of Schedule RC-U in these examples apply only to institutions with \$1 billion or more in total assets.

- (1) An institution originated a loan for \$1.2 million in January. The loan was not made under a commitment. At the end of March, the loan had been paid down and its balance-sheet amount was \$1 million. In its March Call Report, the institution should report \$1 million, the balance-sheet amount on the quarter-end report date that had been disbursed during the reporting period, both in Schedule RC-C, part I, and in Schedule RC-U, columns A and C. During the second quarter, no additional funds were disbursed under this loan agreement. At the end of June, the loan had been paid down further and its balance-sheet amount was \$800,000. In its June Call Report, the institution should report \$800,000, the balance-sheet amount of this loan on the quarter-end report date, in Schedule RC-C, part I, and, because no additional funds were disbursed during the second quarter, should include \$0 of this loan in Schedule RC-U.
- (2) An institution is holding a revolving loan with a balance-sheet amount of \$2 million. During the third quarter, the loan is converted to a term loan with a balance-sheet amount that remains \$2 million on the quarter-end report date. In its September Call Report, the institution should report the \$2 million balance-sheet amount that remained outstanding on the report date and had been disbursed during the quarter under the newly renegotiated loan terms, both in Schedule RC-C, part I, and in Schedule RC-U, columns A and C.
- (3) An institution originates a loan to a new customer on January 1 for \$1 million, which is its balance-sheet amount. The loan matured in one week, but it was subsequently rolled over each week for 13 weeks and remained outstanding in full on March 31. In its March Call Report, the institution should report the \$1 million balance-sheet amount that was outstanding on the quarter-end report date and had been disbursed during the first quarter, both in Schedule RC-C, part I, and in Schedule RC-U, columns A and C.
- (4) During the first quarter, an institution purchases a participation in a loan syndication, the balance-sheet amount of which is \$1 million, that the institution knows had closed on December 31 of the previous year. Because the institution knows that the loan syndication, which was not originated under a commitment, closed on December 31 of the previous year, the institution should report \$0 in Schedule RC-U in its March Call Report even though it reports the \$1 million balance-sheet amount in Schedule RC-C, part I. However, if the institution did not know the date that the syndication had closed, it should report the \$1 million balance-sheet amount in Schedule RC-C, part I, and in Schedule RC-U, columns A and C, in its March Call Report.
- (5) An institution originated a \$1 million loan and then transferred it during the same quarter in a transaction that qualified for sale accounting. The institution should not report the amount in either Schedule RC-C, part I, or Schedule RC-U, because the loan was not an on-balance-sheet asset of the reporting institution at quarter-end.
- (6) During the third quarter, an institution established a new credit line to a customer for \$5 million. In December, the customer draws \$500,000 of this credit line, which is the balance-sheet amount of the draw, and does not make any principal payments until the next year. In its September Call Report, the institution should report \$0 in Schedule RC-C, part I, and in Schedule RC-U because the loan amount outstanding (and balance-sheet amount) was \$0 at the end of the third quarter; no funds had

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Column Instructions (cont.)**

yet been disbursed. In its December Call Report, the institution should report \$500,000 in Schedule RC-C, part I, and in Schedule RC-U, column A, because this is the balance-sheet amount of the loan that is outstanding on the December report date and it was also originated during that quarter. The institution should report \$0 in Schedule RC-U, column B, because the commitment under which with the funds were drawn was not newly established in the quarter in which the funds were drawn, and it should report \$0 in Schedule RC-U, column C, because the loan was originated under a commitment.

- (7) During the third quarter, an institution establishes a new credit line to a customer for \$5 million. In September, the customer draws \$100,000, which is the balance-sheet amount of the draw, and does not make any principal payments until the fourth quarter. In its September Call Report, the institution should report \$100,000 in Schedule RC-C, part I, and in Schedule RC-U, columns A and B, because this is the balance-sheet amount of the loan that is outstanding at the end of the third quarter and the funds had been disbursed during that quarter under a newly-established commitment.

During the fourth quarter, the customer draws \$200,000 more each month, and makes principal payments that total \$300,000. At the end of December, the outstanding loan balance and its balance-sheet amount is \$400,000. In its December Call Report, the institution should report \$400,000 in Schedule RC-C, part I, because this is the balance-sheet amount of the loan that is outstanding on the report date. The institution should also report \$400,000 in Schedule RC-U, column A, because the \$400,000 amount reported in Schedule RC-C, part I, had been disbursed during the fourth quarter, that is, with principal payments applied first to the oldest draws on the credit line, only \$400,000 of the \$600,000 that had been disbursed during the reporting period remained outstanding at quarter-end. The institution should report \$0 in Schedule RC-U, column B, in its December Call Report because the commitment under which the funds were drawn in the fourth quarter was not newly established during that quarter, and it should also report \$0 in Schedule RC-U, column C, that quarter because the loan was originated under commitment.

- (8) At the beginning of the third quarter, an institution has an existing credit line to a customer with a balance-sheet amount of \$250,000 outstanding. In September, the customer draws \$100,000, increasing the balance-sheet amount of the loan to \$350,000, and does not make any principal payments until the fourth quarter. In its September Call Report, the institution should report the \$350,000 balance-sheet amount of the outstanding loan in Schedule RC-C, part I, and should report \$100,000 in Schedule RC-U, column A, which is the portion of the amount reported in Schedule RC-C, part I, that represents funds disbursed during that quarter that were outstanding at quarter-end. The institution should report \$0 in Schedule RC-U, column B, in its September Call Report because the commitment under which the funds were drawn in the third quarter was not newly established that quarter, and it should also report \$0 in Schedule RC-U, column C, that quarter because the loan was originated under a commitment.

During the fourth quarter, the customer draws \$200,000 more each month, and makes principal payments that total \$300,000. At the end of December, the outstanding loan balance and its balance-sheet amount is \$650,000. In its December Call Report, the institution should report the \$650,000 balance-sheet amount of the outstanding loan in Schedule RC-C, part I. The institution should report in Schedule RC-U, column A, in its December Call Report the \$600,000 portion of the \$650,000 amount reported in Schedule RC-C, part I, that had been disbursed during that quarter, that is, with principal payments applied first to the oldest draws on the credit line, all of the \$600,000 that had been disbursed during the fourth quarter remained outstanding at quarter-end. In its December Call Report, the institution should report \$0 in Schedule RC-U, columns B and C, because the funds were disbursed under a previously existing commitment.

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Item Instructions**

<u>Item No.</u>	<u>Caption and Instructions</u>
1	<u>Loans secured by real estate:</u>
1.a	<u>Construction, land development, and other land loans.</u> Report in the appropriate subitem the amount of construction, land development, and other land loans (as defined for Schedule RC-C, part I, item 1.a) that was originated during the calendar quarter ending on the report date.
1.a.(1)	<u>1-4 family residential construction loans.</u> Report in the appropriate column the amount of 1-to-4 family residential construction loans, i.e., loans for the purpose of constructing 1-to-4 family residential properties, which will secure the loan (as defined for and reported in Schedule RC-C, part I, item 1.a.(1), column B) that was originated during the calendar quarter ending on the report date.
1.a.(2)	<u>Other construction loans and all land development and other land loans.</u> Report in the appropriate column the amount of all construction loans for purposes other than constructing 1-to-4 family residential properties, all land development loans, and all other land loans (as defined for and reported in Schedule RC-C, part I, item 1.a.(2), column B) that was originated during the calendar quarter ending on the report date.
1.b	Not applicable.
1.c	<u>Secured by 1-4 family residential properties.</u> Report in the appropriate subitem the amount of open-end and closed-end loans secured by 1-to-4 family residential properties (as defined for Schedule RC-C, part I, item 1.c) that was originated during the calendar quarter ending on the report date.
1.c.(1)	<u>Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.</u> Report in the appropriate column the amount outstanding under revolving, open-end lines of credit secured by 1-to-4 family residential properties (as defined for and reported in Schedule RC-C, part I, item 1.c.(1), column B) that was originated during the calendar quarter ending on the report date.
1.c.(2)	<u>Closed-end loans secured by 1-4 family residential properties.</u> Report in the appropriate subitem the amount of all closed-end loans secured by 1-to-4 family residential properties, i.e., closed-end first mortgages and junior liens (as defined for Schedule RC-C, part I, item 1.c.(2)) that was originated during the calendar quarter ending on the report date.
1.c.(2)(a)	<u>Secured by first liens.</u> Report in the appropriate column the amount of all closed-end loans secured by first liens on 1-to-4 family residential properties (as defined for and reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) that was originated during the calendar quarter ending on the report date.
1.c.(2)(b)	<u>Secured by junior liens.</u> Report in the appropriate column the amount of all closed-end loans secured by junior (i.e., other than first) liens on 1-to-4 family residential properties (as defined for and reported in Schedule RC-C, part I, item 1.c.(2)(b), column B) that was originated during the calendar quarter ending on the report date.

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Item No. Caption and Instructions**

- 1.d Secured by multifamily (5 or more) residential properties.** Report in the appropriate column the amount of all other nonfarm residential loans secured by real estate as evidenced by mortgages (FHA and conventional) or other liens (as defined for and reported in Schedule RC-C, part I, item 1.d, column B) that was originated during the calendar quarter ending on the report date.
- 1.e Secured by nonfarm nonresidential properties.** Report in the appropriate column the amount of loans secured by real estate as evidenced by mortgages or other liens on nonfarm nonresidential properties (as defined for and reported in Schedule RC-C, part I, items 1.e.(1) and (2), column B) that was originated during the calendar quarter ending on the report date.
- 2 Loans to depository institutions and acceptances of other banks.** Report in the appropriate subitem the amount of all loans (other than those that meet the definition of a “loan secured by real estate”), including overdrafts, to banks, other depository institutions, and other associations, companies, and financial intermediaries whose primary business is to accept deposits and to extend credit for business or personal expenditure purposes (as defined for Schedule RC-C, part I, item 2) that was originated during the calendar quarter ending on the report date.
- 2.a To commercial banks and other depository institutions in the U.S.** Report in the appropriate column the amount of all loans to and acceptances of commercial banks and other depository institutions in the U.S. (as defined for and reported Schedule RC-C, part I, items 2.a and 2.b, column B on the FFIEC 031, column A on the FFIEC 041) that was originated during the calendar quarter ending on the report date.
- 2.b To banks in foreign countries.** Report in the appropriate column the amount of all loans to and acceptances of banks and their branches domiciled outside the U.S. (as defined for Schedule RC-C, part I, item 2.c, column B on the FFIEC 031, column A on the FFIEC 041) that was originated during the calendar quarter ending on the report date.
- 3 Loans to finance agricultural production and other loans to farmers.** Report in the appropriate column the amount of loans extended for the purpose of financing agricultural production (as defined for and reported in Schedule RC-C, part I, item 3, column B) that was originated during the calendar quarter ending on the report date.
- 4 Commercial and industrial loans to U.S. addressees (domicile).** Report in the appropriate subitem the amount of all commercial and industrial loans to U.S. addressees (as defined for Schedule RC-C, part I, item 4.a, column B on the FFIEC 031, column A on the FFIEC 041) that was originated during the calendar quarter ending on the report date.
- 4.a With original amounts of \$1,000,000 or less.**¹ Report in the appropriate column the amount of all “Commercial and industrial loans to U.S. addressees (domicile)” (as defined for and reported in Schedule RC-C, part I, item 4.a., column B on the FFIEC 031, column A on the FFIEC 041) with original amounts of \$1,000,000 or less that was originated during the calendar quarter ending on the report date.
- 4.b With original amounts of more than \$1,000,000.**¹ Report in the appropriate column the amount of all “Commercial and industrial loans to U.S. addressees (domicile)” (as defined for

¹ See the General Instructions for Schedule RC-C, Part II, Loans to Small Businesses and Small Farms, for guidelines for determining the “original amount” of a loan.

DRAFT**Schedule RC-U – Loan Origination Activity (in Domestic Offices) (cont.)****Item No.** **Caption and Instructions**

- 4.b** and reported in Schedule RC-C, part I, item 4.a., column B on the FFIEC 031, column A on the FFIEC 041) with original amounts of more than \$1,000,000 that was originated during the calendar quarter ending on the report date.
- 5** Not applicable.
- 6** **Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans).** Report in the appropriate subitem the amount of all credit extended to individuals for household, family, and other personal expenditures that does not meet the definition of a “loan secured by real estate” (as defined for Schedule RC-C, part I, item 6) that was originated during the calendar quarter ending on the report date.
- 6.a** **Credit cards.** Report in the appropriate column the amount of all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards (as defined for and reported in Schedule RC-C, part I, item 6.a, column B) that was originated during the calendar quarter ending on the report date.
- 6.b** **Automobile loans.** Report in the appropriate column the amount of all consumer loans extended for the purpose of purchasing new and used passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use (as defined for and reported in Schedule RC-C, part I, item 6.c, column B) that was originated during the calendar quarter ending on the report date.
- 6.c** **Other consumer loans.** Report in the appropriate column the amount of all other loans to individuals for household, family, and other personal expenditures (other than those that meet the definition of a “loan secured by real estate” and other than those for purchasing or carrying securities) (as defined for and reported in Schedule RC-C, part I, items 6.b and 6.d, column B) that was originated during the calendar quarter ending on the report date.
- 7 - 8** Not applicable.
- 9** **Loans to nondepository financial institutions.** Report in the appropriate column the amount of all loans to nondepository financial institutions (as defined for and reported in Schedule RC-C, part I, item 9.a, column B) that was originated during the calendar quarter ending on the report date.