

Appendix B

Proposed FFIEC 051 for March 31, 2017: Changes Made to the FFIEC 041 (based on the FFIEC 041 for September 30, 2016)

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

Schedules with a Change in Frequency of Collection:

1. 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).
2. Schedule RC-A – Cash and Balances Due from Depository Institutions – Institutions with less than \$300 million in total assets are already exempt from completing this schedule. For all other FFIEC 051 filers, the frequency of collection will move from quarterly to semiannual (June and December).

Data Items Removed:

NOTE: In the following list of “Data Items Removed” from the proposed FFIEC 051, existing FFIEC 041 data items that institutions with less than \$1 billion in total assets are currently exempt from reporting are marked with an asterisk (“*”). In addition, the list excludes two Call Report data items that have been approved for removal by OMB effective March 31, 2017, in accordance with the agencies’ July 13, 2016, Federal Register notice (81 FR 45357): Schedule RI, Memorandum items 14.a and 14.b.

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

Schedule	Item	Item Name	MDRM Number
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
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

Schedule	Item	Item Name	MDRM Number
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 (included in Schedule RI-B, part I, item 8) (Columns A and B)	RIADF185, RIADF187
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	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
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

Schedule	Item	Item Name	MDRM Number
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
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

Schedule	Item	Item Name	MDRM Number
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
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-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse	RCONJ477

Schedule	Item	Item Name	MDRM Number
		mortgages outstanding that are held for investment (included in item 1.a above)	
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
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

Schedule	Item	Item Name	MDRM Number
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
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

Schedule	Item	Item Name	MDRM Number
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
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

Schedule	Item	Item Name	MDRM Number
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	11.d.(1)	Credit cards (Columns A through C)	RCONK078, RCONK079, RCONK080
RC-N	11.d.(2)	Automobile loans (Columns A through C)	RCONK081, RCONK082, RCONK083
RC-N	11.d.(3)	Other (includes revolving credit plans other than credit cards and other consumer loans) (Columns A through C)	RCONK084, RCONK085, RCONK086
RC-N	11.e	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
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

Schedule	Item	Item Name	MDRM Number
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 and nonfarm nonresidential properties	RCONN178
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

Schedule	Item	Item Name	MDRM Number
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, 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

Schedule	Item	Item Name	MDRM Number
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
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

Data Items with a Change in Frequency of Collection:

Semiannual Reporting (June and December)

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-F	6.a through 6.i	All other assets: itemized items greater than \$100,000 that exceed 25 percent of this item	RCON2166, RCON1578, RCONC010, RCONC436, RCONJ448, RCON3549, RCON3550, RCON3551
RC-G	4.a through 4.g	All other liabilities: itemized items greater than \$100,000 that exceed 25 percent of this item	RCON3066, RCONC011, RCON2932, RCONC012, RCON3552, RCON3553, RCON3554
RC-L	9.c through 9.f	All other off-balance sheet liabilities (exclude derivatives): itemized items over 25 percent of Schedule RC, item 27.a. "Total bank equity capital"	RCONC978, RCON3555, RCON3556, RCON3557
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-N	M5.a	Loans and leases held for sale (Columns A through C)	RCONC240, RCONC241, RCONC226

Annual Reporting (December)

Schedule	Item	Item Name	MDRM Number
RI	M12	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
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	RCONF232

Schedule	Item	Item Name	MDRM Number
		Memorandum item 8.a	
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
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 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

Schedule	Item	Item Name	MDRM Number
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