

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

Data Items Removed

Schedule	Item	Item Name	MDRM Number
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-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-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	RCON1294, RCON1295, RCON1297, RCON1298

Schedule	Item	Item Name	MDRM Number
		combined into one data item (Columns A through D).	
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 through D)	RCONG372, RCONG373, RCONG374, RCONG375
RC-K	7	Trading assets	RCON3401
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-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	RCONC979

Schedule	Item	Item Name	MDRM Number
		family residential properties.	

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 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 and sponsored 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	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-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 with a Reduction in Frequency of Collection

Semiannual Reporting (June 30 and December 31)

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
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	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 31)

Schedule	Item	Item Name	MDRM Number
RI-E	1.a through 1.l	Other noninterest income (from Schedule RI, item 5.l)	RIADC013, RIADC014, RIADC016, RIAD4042,

Schedule	Item	Item Name	MDRM Number
			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

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