



The Federal Reserve Bank of New York  
Statistics Function

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**FFIEC 041 Historic Reporting Changes**

Reflects changes made since 2000

**Date**

**Description**

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**December 2008**

**FFIEC 041  
Schedule RC-O**

- Items RCO M.4.a., "Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction savings accounts). (to be completed by all banks participating in the FDIC transaction account guarantee program", and M.4.b., "Number of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing savings accounts). (to be completed by all banks participating in the FDIC transaction account guarantee program" were added.

March 2008

**FFIEC 041**

**Schedule RI**

- Items 1.a.(1)(a), "Interest and Fee Income on loans secured by 1-4 family residential properties", 1.a.(1)(b), "Interest and Fee Income on all other loans secured by real estate", M.13.a., "Net gains (losses) recognized in earnings on assets that are reported at fair value option", M.13.a.(1), "Estimated net gains (losses) on loans, reported at fair value option, attributable to changes in instrument-specific credit risk", M.13.b., "Net gains (losses) recognized in earnings on liabilities that are reported at fair value option", and M.13.b.(1), "Estimated net gains (losses) on liabilities, reported at fair value option, attributable to changes in instrument-specific credit risk" were added.

**Schedule RI-E**

- Items 1.g., "Bank card and credit card interchange fees", 2.h., "Accounting and auditing expenses", 2.i., "Consulting and advisory expense", 2.j., "Consulting and advisory expense", and 2.k., "Telecommunications expense" were added.

**Schedule RC-C, Part I.**

- Items M.1.a., "Loans secured by 1-4 family residential properties in domestic offices", M.9., "Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))", M.10.a., "Loans secured by real estate (measured at fair value)", M.10.a.(1), "Loans secured by construction, land development, and other land loans (measured at fair value)", M.10.a.(2), "Loans secured by farmland (including farm residential and other improvements) (measured at fair value)", M.10.a.(3)(a),

"Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (measured at fair value)", M.10.a.(3)(b)(1), "Closed-end loans secured by first liens on 1-4 family residential properties (measured at fair value)", M.10.a(3)(b)(2), "Closed-end loans secured by junior liens on 1-4 family residential properties (measured at fair value)", M.10.a.(4), "Loans secured by multifamily (5 or more) residential properties (measured at fair value)", M.10.a.(5), "Loans secured by nonfarm nonresidential properties (measured at fair value)", M.10.b., "Commercial and industrial loans measured at fair value (consolidated)", M.10.b., "Commercial and industrial loans measured at fair value (domestic only)", M.10.c(1), "Loans to individuals for household, family, and other personal expenditures - credit cards (measured at fair value) (consolidated)", M.10.c(1), Loans to individuals for household, family, and other personal expenditures - credit cards (measured at fair value) (domestic only)", M.10.c(2), Loans to individuals for household, family, and other personal expenditures - other revolving credit plans (measured at fair value) (consolidated)", M.10.c(2), "Loans to individuals for household, family, and other personal expenditures - other revolving credit plans (measured at fair value) (domestic only)", M.10.c(3), "Loans to individuals for household, family, and other personal expenditures - other consumer loans (includes single payment, installment, and all student loans) (measured at fair value) (consolidated)", M.10.c(3), "Loans to individuals for household, family, and other personal expenditures - other consumer loans (includes single payment, installment, and all student loans) (measured at fair value) (domestic only)", M.10.d, "Other Loans measured at fair value (consolidated)", M.10.d, Other Loans measured at fair value (domestic only)", M.11.a, "Unpaid principal balance of loans secured by real estate, that are measured at fair

value.", M.11.a.(1), "Unpaid principal balance of construction, land development and other land loans secured by real estate, that are measured at fair value.", M.11.a.(2), "Unpaid principal balance of loans secured by farmland that are measured at fair value.", M.11.a.(3)(a), "Unpaid principal balance of loans secured by revolving, open-end 1-4 residential properties and extended under lines of credit.", M.11.a.(3)(b)(1), "Unpaid principal balance of loans secured by closed-end 1-4 residential properties secured by first liens.", M.11.a.(3)(b)(2), "Unpaid principal balance of loans secured by closed-end 1-4 residential properties secured by junior liens.", M.11.a.(4), "Unpaid principal balance of loans secured by multifamily (5 or more) residential properties.", M.11.a.(5), "Unpaid principal balance of loans secured by nonfarm nonresidential properties.", M.11.b, "Unpaid principal balance of commercial and industrial loans (consolidated)", M.11.b., "Unpaid principal balance of commercial and industrial loans (domestic only)", M.11.c.(1), "Unpaid principal balance of loans to individuals, household, family and other personal expenditures - credit cards (consolidated)", M.11.c.(1), "Unpaid principal balance of loans to individuals, household, family and other personal expenditures - credit cards (domestic only)", M.11.c.(2), "Unpaid principal balance of loans to individuals, household, family and other personal expenditures - other revolving credit plans (consolidated)", M.11.c.(2), "Unpaid principal balance of loans to individuals, household, family and other personal expenditures - other revolving credit plans (domestic only)", M.11.c.(3), Unpaid principal balance of loans to individuals, household, family and other personal expenditures - other consumer loans (consolidated)", M.11.c.(3), "Unpaid principal balance of loans to individuals, household, family and other personal expenditures - other consumer loans (domestic only)", M.11.d, "Unpaid principal balance of other

loans (consolidated)", and M.11.d, "Unpaid principal balance of other loans (domestic only)" were added.

#### **Schedule RC-D**

- Items 1., column A, "Trading Assets - U.S. Treasury Securities (Consolidated)", 2., column A, "Trading Assets - U.S. Government Agency and Corporation Obligations (Consolidated)", 3., column A, "Trading Assets - Securities Issued by States and Political Subdivisions in the U.S. (Consolidated)", 4.a., column A, "Trading Assets - Mortgage Pass-Through Securities issued or Guaranteed by FNMA, FHLMC, OR GNMA (Consolidated)", 4.b., column A, "Trading Assets - Other Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC, or GNMA (Including CMOs, REMICs, and stripped MBS) (Consolidated)", 4.c., column A, "Trading Assets - All Other Mortgage-Backed Securities (Consolidated)", 5., column A, "Trading Assets - Other Debt Securities (Consolidated)", 6.a., column A, "Trading Assets - Loans Secured by Real Estate (Consolidated)", 6.a.(1), "Trading Assets - Construction, land development, and other land loans (domestic offices)", 6.a.(2) Trading Assets - Secured by farmland (including farm residential and other improvements) (domestic offices)", 6.a.(3)(a), "Trading Assets - Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit", 6.a.(3)(b)(1), "Trading Assets - Closed-end loans secured by 1-4 family residential properties secured by first liens", 6.a.(3)(b)(2), "Trading Assets - Closed-end loans secured by 1-4 family residential properties secured by junior liens", 6.a.(4), "Trading Assets - Loans secured by multifamily (5 or more) residential properties", 6.a.(5), "Trading Assets - Loans secured by nonfarm nonresidential properties", 6.b., column A, "Trading Assets -

Commerical and Industrial Loans (Consolidated)", 6.b., "Trading Assets - Commerical and Industrial Loans (domestic offices)", 6.c.(1), column A, "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Credit Card (Consolidated)", 6.c.(1), "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Credit Card (Domestic Offices)", 6.c.(2), column A, "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Other revolving credit plans (Consolidated)", 6.c.(2), "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Other revolving credit plans (Domestic Offices)", 6.c.(3), column A, "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Other consumer loans (Consolidated)", 6.c.(3), "Trading Assets - Loans to individuals for household, family, and other personal expenditures - Other consumer loans (Domestic Offices)", 6.d., column A, "Trading Assets - Other Loans (Consolidated)", 6.d., "Trading Assets - Other loans (Domestic Offices)", 9., "Trading Assets - Other (Consolidated)", 12., "Total Trading Assets (Domestic Offices)", 13.a., "Liability for short positions", 13.b., column A "Other Trading Liabilities (Consolidated)", 13.b., "Other Trading Liabilities (Domestic)", 14., "Derivatives with a negative fair value", 15., "Total Trading Liabilities", M.1.a., column A, "Unpaid principal balances of loans measured at fair value - Loans secured by real estate", M.1.a.(1), "Unpaid principal balances of loans measured at fair value - Construction, land Development and other land loans (domestic only)", M.1.a.(2), "Unpaid principal balances of loans measured at fair value - Secured by farmland (including farm residential and other improvements) (domestic only)", M.1.a.(3)(a), "Unpaid principal balances of loans measured at fair value - Revolving,

open-end loans secured by 1-4 family residential properties and extended under lines of credit. (domestic only)", M.1.a.(3)(b)(1), "Unpaid principal balances of loans measured at fair value - Closed-end loans secured by 1-4 family residential properties: Secured by first liens (domestic only)", M.1.a.(3)(b)(2), "Unpaid principal balances of loans measured at fair value - Closed-end loans secured by 1-4 family residential properties: Secured by junior liens (domestic only)", M.1.a.(4), "Unpaid principal balances of loans measured at fair value - Secured by multifamily (5 or more) residential properties (domestic only)", M.1.a.(5), "Unpaid principal balances of loans measured at fair value - secured by nonfarm nonresidential properties (domestic only)", M.1.b. , column A, "Unpaid principal balances of loans measured at fair value - Commercial and industrial loans (consolidated only)", M.1.b. , "Unpaid principal balances of loans measured at fair value - Commercial and industrial loans (domestic only)", M.1.c.(1) , column A, "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Credit Cards (consolidated only)", M.1.c.(1) , "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Credit Cards (domestic only)", M.1.c.(2) , column A, "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Other revolving credit plans (consolidated only)", M.1.c.(2), "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Other revolving credit plans (domestic only)", M.1.c.(3), column A, "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Other consumer loans (consolidated

only)", M.1.c.(3), "Unpaid principal balances of loans measured at fair value - Loans to individuals for household, family and other personal expenditures, Other consumer loans (domestic only)", M.1.d. , column A, "Unpaid principal balances of loans measured at fair value - Other loans (consolidated only)", M.1.d., "Unpaid principal balances of loans measured at fair value - Other loans (domestic only)", M.3.a. , column A, "Loans measured at fair value that are past due by 90 days or more: Fair Value (consolidated only)", M.3.a., "Loans measured at fair value that are past due by 90 days or more: Fair Value (domestic only)", M.3.b. , column A, "Loans measured at fair value that are past due by 90 days or more: Unpaid Principal Balance (consolidated only)", M.3.b., "Loans measured at fair value that are past due by 90 days or more: Unpaid Principal Balance (domestic only)", M.4.a., "Trading Assets: Asset-Backed Securities: Residential Mortgage-Backed Securities", M.4.a., "Trading Assets: Asset-Backed Securities: Residential Mortgage-Backed Securities", M.4.b., "Trading Assets: Asset-Backed Securities: Commercial Mortgage-Backed Securities", M.4.b., "Trading Assets: Asset-Backed Securities: Commercial Mortgage-Backed Securities", M.4.c., "Trading Assets: Asset-Backed Securities: Credit Card Receivables", M.4.c., "Trading Assets: Asset-Backed Securities: Credit Card Receivables", M.4.d., "Trading Assets: Asset-Backed Securities: Home Equity Lines", M.4.d., "Trading Assets: Asset-Backed Securities: Home Equity Lines", M.4.e., "Trading Assets: Asset-Backed Securities: Automobile Loans", M.4.f., "Trading Assets: Asset-Backed Securities: Other consumer loans", M.4.g., "Trading Assets: Asset-Backed Securities: Commercial and industrial loans", M.4.h., "Trading Assets: Asset-Backed Securities: Other loans", M.5.a., "Trading Assets: Collateralized Debt Obligations: Synthetic", M.5.b., "Trading Assets: Collateralized Debt Obligations: Other", M.6., Trading

Assets: Retained beneficial interests in securitizations (first-loss or equity tranches), M.7.a, "Trading Assets: Equity Securities: Readily determinable fair values", M.7.b., "Trading Assets: Equity Securities: Other", M.8., "Trading Assets: Loans pending securitization", M.9.a, "First itemized amount for Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceeds 25% of the item)", M.9.b., "Second itemized amount for Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceeds 25% of the item)", M.9.c., "Third itemized amount for Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceeds 25% of the item)", M.10.a, "First itemized amount Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceeds 25% of the item)", M.10.b, "Second itemized amount Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceeds 25% of the item)", and M.10.c, "Third itemized amount Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceeds 25% of the item)" were added.

#### **Schedule RC-K**

- Items 6.b.(1), "Quarterly Average on Loans secured by 1-4 family residential properties", 6.b.(2), "Quarterly Average on All Other Loans Secured by Real Estate", 6.a.(2)(a), "Quarterly Average on All Other Loans Secured by Real Estate", 6.a.(2)(b), "Quarterly Average on All Other Loans Secured by Real Estate" were added.

#### **Schedule RC-N**

- Items Memo 1.(a), column A, "Restructured loans secured by 1-4 residential properties (in domestic offices) - Past due 30 through 89 days and still accruing.", Memo 1.(a) column B, "Restructured loans secured by 1-4 residential properties (in domestic offices) - Past due 90 days or more and still accruing", Memo 1.(a), column C, "Restructured loans secured by 1-4 residential properties (in domestic offices)- Nonaccrual", Memo 5.b.(1), column A, "Fair Value of Loans and leases held for sale - Past due 30 through 89 days and still accruing.", Memo 5.b.(1), column A, "Fair Value of Loans and leases held for sale - Past due 30 through 89 days and still accruing.", Memo 5.b.(1), column B, "Fair Value of Loans and leases held for sale - Past due 90 days or more and still accruing", Memo 5.b.(1), column B, "Fair Value of Loans and leases held for sale - Past due 90 days or more and still accruing", Memo 5.b.(1), column C, "Fair Value of Loans and leases held for sale- Nonaccrual", Memo 5.b.(2), "Unpaid principal balance of Loans and leases held for sale - Past due 90 days or more and still accruing", Memo 5.b.(2), column C, "Unpaid principal balance of Loans and leases held for sale- Nonaccrual", Memo 5.b.(2), column C, "Unpaid principal balance of Loans and leases held for sale- Nonaccrual" were added.

#### **Schedule RC-P**

- 1.c.(1), "Retail Originations during the quarter of 1-4 family residential mortgage loan for sale- Total commitment of open-end loans extended under lines of credit", 1.c.(2), "Retail Originations during the quarter of 1-4 family residential mortgage loan for sale - Principal amount funded of open-end loans extended under lines of credit", 2.c.(1), "Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale - Total commitment of open-end loans extended under lines of credit", 2.c.(2), "Wholesale originations and purchases

during the quarter of 1-4 family residential mortgage loans for sale - Principal amount funded of open-end loans extended under lines of credit", 3.c.(1), "1-4 family residential mortgage loans sold for sale during the quarter - Total commitment of open-end loans extended under lines of credit", 3.c.(2), "1-4 family residential mortgage loans sold for sale during the quarter - Principal amount funded of open-end loans extended under lines of credit", 4.c.(1), "1-4 family residential mortgage loans held for sale at quarter-end - Total commitment of open-end loans extended under lines of credit", 4.c.(2), "1-4 family residential mortgage loans held for sale at quarter-end - Principal amount funded of Opened loans extended under lines of credit", 5.b., "Noninterest income for the quarter from the sale, securitization, and servicing of Open-end 1-4 family residential mortgage loans extended under lines of credit.", 6.a., "Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter, closed-end first liens", 6.b., "Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter, closed-end junior liens", 6.c.(1), "Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter, total commitment under open-end loans extended under lines of credit, and 6.c.(2), "Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter, principal amount funded under open-end loans extended under lines of credit" were added.

#### **Schedule RC-Q**

- Items 1., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for Loans and Leases.", 2., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for Trading assets.", 2.a., column B, "Amounts netted in the Determination of Total Fair Value Reported

on Schedule RC for Nontrading securities at fair value with changes in fair value reported in current earnings.", 3., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for All other financial assets and servicing assets", 4., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for Deposits", 5., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for Trading Liabilities", 6., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for All other financial liabilities and servicing liabilities", 7., column B, "Amounts netted in the Determination of Total Fair Value Reported on Schedule RC for Loan commitments (not accounted for as derivatives)", 1., column C, "Level 1 Fair Value Measurements for Loans and Leases.", 2., column C, "Level 1 Fair Value Measurements for Trading assets.", 2.a., column C, "Level 1 Fair Value Measurements for Nontrading securities at fair value with changes in fair value reported in current earnings.", 3., column C "Level 1 Fair Value Measurements for All other financial assets and servicing assets", 4., column C, "Level 1 Fair Value Measurements for Deposits", 5., column C, "Level 1 Fair Value Measurements for Trading Liabilities", 6., column C, "Level 1 Fair Value Measurements for All other financial liabilities and servicing liabilities", 7., column C, "Level 1 Fair Value Measurements for Loan commitments (not accounted for as derivatives)", M.2.d., "Outstanding principal balance of assets serviced for others including participations serviced for others: 1-4 family residential mortgages serviced for others that are in the process of foreclosure at quarter-end (includes closed-end and open-end loans)", and RC-S M.2.d., "Outstanding principal balance of assets serviced for others including participations serviced for others: 1-4 family residential mortgage serviced for others that

are in process of foreclosure at quarter-end (includes closed-end and open-end loans)" were added.

- New Reportability Rule, RCONF700, "Did your institution become newly insured by the FDIC on or After April 1, 2007?", and RCONF701, "Institutions that have elected to account for assets and liabilities under a fair value option should complete schedule RI, Memorandum item 13. Does your institution meet this condition?" were added.

**June 2007**

**FFIEC 041**

**Schedule RI-E**

- Item 4.a., "Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements)," was replaced with line 4.a., "Cumulative-effect adjustment resulting from the initial adoption of FAS159, fair value option."

**December 2006**

**FFIEC 041**

**Loans to Executive Officers:**

- Items a. "Number of loans made to executive officers since the previous Call Report date.", b. "Total dollar amount of above loans (in thousands of dollars)." and c. "Range of interest charged on above loans." were deleted.

**September 2006**

**FFIEC 041**

**Schedule RC-M**

- Items 5a(1)a through 5a(1)d, "Federal Home Loan Bank Advances" were added. Item 5a(3), "FHLB advances: Structured advances." was added. Items 5b(1)a through 5b(1)d, "Other borrowings" were added. Items

10a and 10b, "Secured Liabilities" were added. In addition, items 5a(1), 5a(3), 5b(1), and 5b(3) were revised.

**Schedule RC-N**

- Memoranda item 7, "Additions to nonaccrual assets during the quarter." and memoranda item 8, "Nonaccrual assets sold during the quarter." were added.

**Schedule RC-P**

- New schedule RC-P, "Closed-End 1-4 Family Residential Mortgage Banking Activities" was added. New items associated with RC-P are items 1a, 1b, 2a, 2b, 3a, 3b, 4a, and 4b.

**March 2006**

**FFIEC 041**

**Schedule RI**

- Memoranda items 9.a, 9.b, and 9.c were eliminated.

**Schedule RC**

- Items 9 and 18 were eliminated.

**Schedule RC-B**

- Items 5.a through 5.f, "Asset Backed Securities" were moved to the memoranda section, items 5.a through 5.f, "Asset Backed Securities." However, it is required if the bank meets a \$1 billion total asset threshold. In addition, item 5, "Total Asset Backed Securities" columns A through D was added.

**Schedule RC-F**

- Item 5, "Life insurance assets" was added.

#### **Schedule RC-L**

- Items 7.a(1) through (4) "Credit derivatives: Notional amounts", columns A "Guarantor" and B "Beneficiary", were added. In addition, item 9.c "Standby letters of credit issued by Federal Home Loan Bank on the bank's behalf" was added, and item 5 was eliminated.

#### **Schedule RC-M**

- Item 3.b(6), "Foreclosed properties from "GNMA loans" was added.

#### **Schedule RC-O**

- Memoranda item 2, "Estimated amount of uninsured deposits." is to be completed by banks with \$1 billion or more in total assets.

#### **Schedule RC-R**

- Memoranda items 2.g(1) and 2.g(2), "Notional principal amounts of derivative contracts: Credit derivative contracts: (1) Investment grade, (2) Subinvestment grade", columns A through C, were added.

#### **Schedule RC-S**

- Column G was redefined from "All Other Loans and All Leases" to "All Other Loans, All Leases, and All Other Assets."

June 2005

**FFIEC 041**

#### **Schedule RI-B, Part II**

- Added a memoranda item, "Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA

Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)" (item 4).

#### **Schedule RC-C, Part I**

- Added new memorandum items, "Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): (a) Outstanding balance, (b) Carrying amount included in Schedule RC-C, items 1 through 9" (item 7).

#### **Schedule RC-N**

- Added a new item, "Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above" (item 10.b).

#### **Schedule RC-R**

- Item 34, column B was modified in order to allow for the proper reporting of embedded derivatives that are included in item 34, column A.

**March 2003**

**FFIEC 041**

#### **Schedule RI**

- Split "Insurance commissions and fees" into "Insurance and reinsurance underwriting income" (item 5.h(1)) and "Income from other insurance activities (item 5.h(2)).

#### **Schedule RI-B**

- Changed threshold for Part I item M.4 and Part II, M.1-3.

#### **Schedule RC-C**

- Added " Outstanding credit card fees and finance charged included in Schedule RC-C Part I item 6.a" (item M.6).

#### **Schedule RC-F**

- Added "Retained interest in accrued interest receivable related to securitized credit cards" (item 5.e) to "All other assets" (item 5).

#### **Schedule RC-L**

- Changed threshold to include all banks on item 15.a-15.b.

#### **Schedule RC-M**

- Added "Primary Internet website address of the bank" (item 8) and "Do any of the bank's Internet websites have transactional capability?" (item 9).

#### **Schedule RC-S**

- Added "Subordinated securities and other residual interests" (item 2.b) and "Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C" (item M.4).

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**March 2002**

**FFIEC 041**

#### **Schedule RI**

- Split "Amortization" into "Goodwill impairment losses" (item 7.c(1)) and "Amortization expense and impairment losses for other intangible assets" (item 7.c(2)).

- Changed the threshold to Memorandum item 6 to "Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans."

#### **Schedule RI-B**

- Split "Closed-end loans secured by 1-4 family residential properties" to "Secured by first liens" (item 2(a)) and "Secured by junior liens" (item 2(b)).
- Added instructions for item 3.
- Added "LESS: Write-downs arising from transfers of loans to a held-for-sale account" (item 4).

#### **Schedule RC**

- Added "Federal funds sold" (item 3.a) and "Securities purchased under agreement to resell" (item 3.b).
- Added "Federal funds purchased" (item 14.a) and "Securities sold under agreement to repurchase" (14.b).

#### **Schedule RC-K**

- Changed reporting requirements for items 6.a through 6.d(2) requiring them to be completed by all banks.

#### **Schedule RC-L**

- Added "Credit derivatives on which the reporting bank is the guarantor: Gross positive fair value" (item 7.a(1)) and "Credit derivatives on which the reporting bank is the guarantor: Gross negative fair value" (item 7.a (2)).
- Added "Credit derivatives on which the reporting bank is the beneficiary: Gross positive fair value" (item 7.b(1)) and "Credit

derivatives on which the reporting bank is the beneficiary: Gross negative fair value" (item 7.b (2)).

- Added "Year to date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank" (item 11.a) and "Year to date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk" (item 11.b).

### **Schedule RC-N**

- Split "Closed-end loans secured by 1-4 family residential properties" into "Secured by first liens" (item 2(a)) and "Secured by junior liens" (item 2(b)).
- Added "Loans and leases held for sale (included in Schedule RC-N, items 1-8)" (item M.5).

### **Schedule RC-O**

- Combined breakout of "Estimated amount of uninsured deposits" (item M.2).
- Added instructions that M.2 is to be completed by all banks.

### **Schedule RC-R**

- Added "Adjustment to Tier 1 capital reported in item 11" (item 28.a).

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