FR 2314 Historic Reporting Changes
Reflects changes made since 2000

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>March 2011</td>
<td><strong>FR 2314</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Schedule IS</strong></td>
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<tr>
<td></td>
<td>➢ Re-titled Memorandum Item 2 to “Net change in fair values of financial instruments accounted for under a fair value option (included in items 5.a.(3), 5.a.(6), 5.a.(10) and 5.b above)”.</td>
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<tr>
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<td><strong>Schedule BS-A</strong></td>
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<td>➢ Re-titled Item 7.d. to “Loans restructured in troubled debt restructurings (included in items 7.a through 7.c above)”</td>
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<tr>
<td>December 2009</td>
<td><strong>FR 2314</strong></td>
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</tbody>
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Schedule BS-M

- Item 4.f “Loans that are past due 90 days or more” was revised to remove the item caption for nonaccruing loans.

March 2009  FR 2314
Schedule BS-M

- Added “Assets held in trading accounts (excluding trading balances with related organizations): Loans” (item BS-M.4.f)
- Added “Assets held in trading accounts (excluding trading balances with related organizations): Loans: Fair value” (item BS-M.4.f(1)a)
- Added “Assets held in trading accounts (excluding trading balances with related organizations): Loans: Unpaid principal balance” (item BS-M.4.f(1)b)

March 2008  FR 2314
Schedule IS

- Added “Net change in fair values of financial instruments accounted for under a fair value option” (item IS-M.2)

Schedule BS

- Added “Financial assets and liabilities measured at fair value under a fair value option: Total assets” (item BS-M.1.a)
- Added “Financial assets and liabilities measured at fair value under a fair value option: Total liabilities” (item BS-M.1.b)

Report Form and Instructions URL:
March 2007
FR 2314
Schedule IS
- Added “Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties” (item IS-M.1)

Schedule BS-A
- Added “Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties” (item BS-A M.1)
- Added “Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties” (item BS-A M.2)
- Added “Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties” (item BS-A M.3)

Schedule BS
- Added “Notes to the Financial Statements” (item 1-10)

Report Form and Instructions URL:

March 2006
FR 2314
Schedule BS
- Added “General and limited partnership shares and interests” (item 18.e).
- Renumbered “Other equity capital components” as item 18.f and “Total equity capital” as item 18.g.

Report Form and Instructions URL:

December 2002  FR 2314
Schedule C
- Re-titled as Schedule BS-A.

Schedule I
- Moved to the beginning of the report and split into Schedules IS-A and IS-B.

Schedule J
- Moved to the beginning of the report and re-titled as Schedule IS.

Schedule IS
- Combined “Interest and fees on loans and leases financing receivables and lease financing receivables” (item 1.a(1)), “Interest on balances due from depository institutions” (item 1.a(2)), “Interest on bonds notes and debentures, and dividends on stock” (item 1.a(3)) and “Interest income and dividends from assets held in trading accounts” (item 1.a(4)) into “Interest and fee
income from nonrelated and related organizations” (items 1.a and 1.b).
➢ Added “Service charges in deposit accounts” (item 5.a(2)), “Investment banking, advisory brokerage and underwriting fees and commissions” (item 5.a(4)), “Venture capital revenue” (item 5.a(5)), “Net servicing fees” (item 5.a(6)), and “Net securitization income” (item 5.a(7)).
➢ Re-titled “Gains (losses) and fees from trading assets and liabilities” (item 5.a(4)) as “Trading revenue.”
➢ Eliminated “Equity in undistributed earnings of nonrelated organizations” (item 5.a(1)) and “Net gain (loss) on foreign exchange transactions” (item 5.a(2)).
➢ Combined the components of “Noninterest expense pertaining to nonrelated organizations” (item 7.a).
➢ Added the item “Equity in undistributed income (loss) of subsidiary(s)” (item 11).

Schedule BS
➢ Combined “Noninterest–bearing balances and currency and coin” (item 1.a) and “Interest–bearing balances” (item 1.b).
➢ Moved “Other real estate owned” from Schedule D to Schedule BS.
➢ Eliminated “Customers’ liability to this subsidiary on acceptances outstanding” (item 6).
➢ Combined “Stock and other equity interests in related organizations” (item 9.a) and “Other balances in related organizations” (item 9.b) into “Balances due from related institutions, gross” (item 9).
➢ Combined “Total noninterest–bearing balances” (item 11.a) and “Interest–bearing balances” (item 11.b) into “Deposits” and moved this item to the Memoranda section.
- Split “Other borrowed money” (item 12) into “Borrowings with a remaining maturity of one year or less” and “Borrowings with a remaining maturity of more than one year.”
- Eliminated “Subsidiary’s liability on acceptances executed and outstanding” (item 13).

**Off balance-sheet items**
- Combined “Financial standby letters of credit and foreign office guarantees” and “Performance standby letters of credit and foreign office guarantees” into “Standby letters of credit and foreign office guarantees” (item 22).

**Schedule A**
- Moved to the Memoranda section.
- Eliminated “Cash items in process of collection, unposted debits, and currency and coin” (item 1).

**Schedule B**
- Eliminated “Securities of all government and official institutions” (item 1), “Other debt securities” (item 2) and “Total” (item 4).
- Moved “Equity interest in nonrelated organizations” (item 3) to the Memoranda section.

**Schedule C**
- Combined the components of “Loans to and acceptances of U.S. and foreign banks” (item 2).
- Eliminated “Loans to foreign governments and official institutions” (item 5), “Lease financing receivables” (item 7), and “LESS: Any unearned income on loans reflected in items 1-8 above” (item 9).
Schedule D
- Moved “Accrued interest receivable” (item 1) to the Memoranda section.
- Moved “Other real estate owned” (item 2) to the balance sheet.
- Eliminated “All other (itemize amounts that exceed 25% of this item)” (item 3).
- Added “Prepaid expenses” (item 5.b), “Net deferred tax assets” (item 5.c), “Accounts receivable” (item 5.d), and “Intangible assets” (item 5.e) to the Memoranda section.

Schedule F
- Eliminated “Individuals, partnerships, and corporations,” “Foreign governments and official institutions” and “All other deposits.”
- Combined “Deposits of U.S. banks” and “Deposits of foreign banks” and moved this item to the Memoranda section.

Schedule G
- Moved “Expenses accrued and unpaid” (item 1) to the Memoranda section.
- Eliminated “All other (itemize amounts that exceed 25% of this item)” (item 2).
- Added “Net deferred tax liability” (item 8.b) and “Accounts payable” (item 8.c) as Memoranda items.

Schedule H
- Eliminated the components of liabilities to related organizations.

Schedule K
- Moved “Securities of the U.S. government and its agencies” (item 1), “Securities of all foreign governments and official
institutions” (item 2), “Equity securities” (item 3), “Corporate bonds, notes and debentures” (item 4), “Revaluation gains on interest rate, foreign exchange, and other commodity and equity contracts” (item 5) and “Other (including commercial paper)” (item 6) to the Memoranda section.

Schedule L

- Moved non-performing loans to Schedule BS-A.

Report Form and Instructions URL: