### FR 2644 Historic Reporting Changes
Reflects changes made since 2001

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
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<tbody>
<tr>
<td>June 2010</td>
<td><strong>FR 2644</strong></td>
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<tr>
<td></td>
<td>➢ The guidance for the reporting of time deposits in &quot;Time deposits of $100,000 or more&quot; (Line 8.a) was clarified for institutions that submit the FFIEC 031/041.</td>
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<td>➢ The relationship tables were revised to reflect line item changes on the FFIEC 031/041.</td>
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<td>March 2010</td>
<td><strong>FR 2644</strong></td>
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<td>➢ In June 2009, the FASB issued Statement No. 166, Accounting for Transfers of Financial Assets (FAS 166), and Statement No. 167, Amendments to FASB Interpretation No. 46(R) (FAS 167), changing the accounting for special purpose entities.</td>
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July 2009  FR 2644


- Added item 1 “Cash and balances due from depository institutions”.

- Added item 2 “Securities (including securities reported as trading assets on the Call Report)”. Split “U.S. Treasury securities and U.S. Government agency obligations” (item 2.a) into two items: (1) Mortgage-backed securities (item 2.a.1) and (2) Other U.S. Treasury and U.S. Government agency obligations (item 2.a.2). Renumbered “U.S. treasury securities and U.S. Government agency obligations” from (item 1) to (item 2.a).

- Split item 2 “Other securities” into two items: “Mortgage-backed securities” (item 2.b.1) and “All other securities” (item 2.b.2).

- Separate item 3 “Federal funds sold and securities purchased under agreements to resell”, into two items: “With commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)” (item
3.a) and “With others (including nonbank brokers and dealers in securities and FHLB)” (item 3.b).

- Re-titled “All other loans secured by real estate” (item 4.a.3) to “All other loans secured by real estate (including closed-end loans secured by 1-4 family residential properties)”

- Re-titled “Credit cards and related plans (including check credit and other revolving credit plans)” (item 4.d.1) to “Credit cards and other revolving credit plans”.

- Re-titled “Other (including single payment, installment, and all student loans” (item 4.d.2) to “Other consumer loans (including single payment, installment, and all student loans).”

- Re-titled “All other loans” (item 4.e) to “All other loans and leases”.

- Revised the instruction of Loans (all items) to include Loans held for trading.

- Added item 4.f “Allowance for loan and leases losses”. To allow for monitoring the health of Banks’ loan portfolio.

- Added item 5 “Trading assets, other than securities and loans included above”. To capture derivatives, with a positive fair value held for trading purposes; gold bullion, certificates of deposit, bankers’ acceptances held for trading and other trading assets.

- Added item 5.a “Derivatives with a positive fair value (included in item 5 above)”. To segregate the positive fair value of derivatives held for trading from total trading assets.
Added item 6 “Other assets” and split into two items: “Net due from related foreign offices (if FFIEC 002 respondent, include head office and other related depository institutions in the U.S.” (item 6.a) and “All other assets” (item 6.b). To capture an important component of managed liabilities in order to understand the composition of banks’ marginal funding sources over time. All other assets are needed to complete the asset side of the balance sheet, thereby avoiding measurement problems inherent in collecting a partial balance sheet.

Renumbered and renamed “Total assets (including, but not limited to, items 1 through 4 above (item 5) to “Total assets (sum of items 1 through 4.e, 5 (do not include 5.a), 6.a and 6.b, minus item 4.f) (item 7).

Added item 8 “Total deposits” and 8.a “Time deposits of $100,000 or more (included in item 8 above)”.  

Re-titled and renumbered item M.1 “Borrowings” to item 9 “Borrowings (including federal funds purchased and securities sold under agreements to repurchase and other borrowed money) and renumbered item M.1.a “From commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)” to (item 9.a) and M.1.b “From other (including FRB and FHLB)” to item 9.b).

Added item 10 “Trading liabilities” to capture liabilities for trading activities including those resulting from the sales of assets that the reporting entity did not own (short positions), and derivatives with a negative fair value held for trading purposes.

Added item 10.a “Derivatives with a negative fair value (include in item 10 above)”. To segregate the negative fair value of derivatives held for trading from total trading liabilities.
Added item 11 “Other liabilities” and split into two items: “Net due to related foreign offices (if FFIEC 002 respondent, include head office and other related depository institutions in the U.S.)” (item 11.a) and “All other liabilities (including subordinated notes and debentures)” (item 11.b). To capture an important component of managed liabilities in order to understand the composition of banks’ marginal funding sources over time. All other liabilities are needed to complete the liabilities side of the balance sheet, thereby avoiding measurement problems inherent in collecting a partial balance sheet.

Added item 12 “Total liabilities (sum of items 8 through 11; do not include items 8.a and 10.a)”

Added Memoranda item M.1 “Net unrealized gains (losses) on available-for-sale securities”.

Added Memoranda item M.2 “Outstanding principal balances of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements, item M.2.a “Real estate loans”, item M.2.b “Credit card receivables and other revolving credit plans” and item M.2.c “Other consumer loans”. To capture all loans that have been sold and securitized and that are still outstanding.

Eliminated the Memoranda items M.1.a and M.1.b. “Borrowings: “From commercial banks in the U.S. (including U.S. branches and agencies of foreign banks) (item M.1.a) and “From others (including FRB and FHLB borrowings) (item M.1.b).

Eliminated Memoranda item M.2 “Mortgage-backed securities (included in items 1 and 2 above) (item M.2).
Eliminated the Memoranda items M.3.a and M.3.b. “Loans to individuals for household, family, and other personal expenditures (corresponds to credit types covered by item 4.d above): Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements: “Credit cards and related plans (item M.3.a) and “Other” (item M.3.b).

Eliminated Memoranda item M.4 “Real estate loans (corresponds to credit types covered by item 4.a above): Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements”.

Eliminated “To be completed only by banks that file the FFIEC 031”.

Eliminated Memoranda item M.5 “Net due from own foreign offices, Edge and agreement subsidiaries, and IBF’s”.

Eliminated Memoranda item M.6 “Net due to own foreign offices, Edge and agreement subsidiaries and IBF’s”.

Date         Description
June 2008     FR 2644

The guidance for the reporting of trading assets in “Other securities”, Line 2, for reporters that file Call Report Schedule RC-D was clarified.

Several clarifications were made to “Loans and leases”, Line 4, relating to the treatment of unearned income and the reporting of unplanned overdrafts in “All other loans”, Line 4E.
Guidance was added for mergers and foreign Currency-Denominated Transactions.
The relationship tables were revised to reflect line item changes on the FFIEC 031/041.

Report form and instructions URL:

June 2004 FR 2644

- Added a new line item, “E-mail address”, to the cover page to provide an additional means to contact reporters with questions about this report.
- Separated “All other loans secured by real estate” (item 4.a.(2)) into “Commercial real estate loans” (item 4.a(2)) and “All other loans secured by real estate” (item 4.a(3)).
- Added two new lines for “Net due from own foreign office, Edge and Agreement subsidiaries, and IBF’s (new item M.4) and “Net due to own foreign offices, Edge and Agreement subsidiaries, and IBF’s (new item M.5).

Report form and instructions URL:

October 2001 FR 2644

- Eliminated “Only FFIEC 031 and 032 banks complete M.3 (FFIEC 033 and 034 banks do not complete item M.3).”
July 2001  FR 2644

- Expanded and re-titled item 4.b to “Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of other foreign banks)” (item 4.b) which will now include bankers’ acceptances (BAs) of other commercial banks previously reported in “Commercial and industrial loans” (item 4.c).
- Expanded “All other loans” (item 4.e) to include acceptances of other depository institutions and banks in foreign countries previously reported in “Commercial and industrial loans” (item 4.c).
- Re-titled Memorandum item M.3 as “Loans to individuals for household, family, and other personal expenditures (corresponds definitionally to credit types covered by item 4.d above). Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.” The definition of item M.7 follows Schedule RC-S of the FFIEC 031 and FFIEC 041 reports.