



The Federal Reserve Bank of New York
Statistics Function

FFIEC 041 Historic Reporting Changes

Reflects changes made since 2000

| Date | Description |
|-------------------|---|
| March 2011 | <p data-bbox="569 834 772 863">FFIEC 041</p> <p data-bbox="569 878 814 907">Schedule RI</p> <ul data-bbox="569 922 1843 1133" style="list-style-type: none"><li data-bbox="569 922 1843 1133">➤ New Memoranda items 8.f and 8.f to capture “Impact on trading revenue of changes in the creditworthiness of the bank’s derivatives counterparties on the bank’s derivative assets”, and “Impact on trading revenue of changes in the creditworthiness of the bank’s derivatives counterparties on the bank’s derivative liabilities”, respectively. <p data-bbox="569 1175 863 1205">Schedule RI-B</p> <ul data-bbox="569 1219 1843 1286" style="list-style-type: none"><li data-bbox="569 1219 1843 1286">➤ New items 5.b and 5.c to capture charge-offs and recoveries of “Automobile loans” and “Other consumer loans”, respectively. |

Schedule RC-B

- New items 4c.(1)(a), 4c.(1)(b), 4c.(2)(a), and 4c.(2)(b) to capture commercial mortgage pass-through securities "Issued or guaranteed by FNMA, FHLMC, or GNMA" and "Other pass-through securities", and other commercial mortgage-backed securities "Issued or guaranteed by FNMA, FHLMC, or GNMA" and "All other commercial MBS", respectively.

Schedule RC-C

- New items 6.c and 6.d to capture "Automobile loan" and "Other consumer loans", respectively.
- New Memoranda items for loans restructured in trouble debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1). Specifically, item 1.a.(1), "1-4 family residential construction loans", 1.a.(2), "Other construction loans and all land development and other land loans", 1.b., "Loans secured by 1-4 family residential properties in domestic offices", 1.c., "Secured by multifamily (5 or more) residential properties in domestic office", 1.d.(1), "Loans secured by owner-occupied nonfarm nonresidential properties", 1.d.(2), "Loans secured by other nonfarm nonresidential properties", 1.e.(1), "To U.S. addressees (domicile)", 1.e.(2), "To non-U.S. addressees (domicile)", and 1.f. "All other loans (include loans to individuals for household, family, and other personal expenditures)".
- New Memoranda items for itemize loan categories included in Memorandum item 1.f, that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f).

- New Memoranda items 10.c.(3) and 10.c.(4) for loans measured at fair value for "Automobile loans" and "Other consumer loans", respectively.
- New Memoranda items 11.c.(3) and 11.c.(4) for Unpaid principal balance of loans measured at fair value for "Automobile loans" and "Other consumer loans", respectively.
- Revised instructions for the reporting of construction loans and residential mortgage banking activities.

Schedule RC-D

- New items 1.d, 1.e, 10.c.(3) and 10.c.(4) to capture "Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA", "All other commercial MBS", "Automobile loans", and "Other consumer loans", respectively.
- New Memoranda items 1.c.(3) and 1.c.(4) for "Automobile loans" and "Other consumer loans", respectively.

Schedule RC-E

- New Memoranda items 1.d.(2) and 1.d.(3) capture "Brokered deposits of \$100, 000 through \$250, 000 with a remaining maturity of one year or less" and " Brokered deposits of more than \$250, 000 with a remaining maturity of one year or less", respectively.
- New Memoranda item 1.f. to capture "Estimated amount of deposits obtained through the use of deposit listing service that are not brokered deposits" (additional items within breakdown).
- New Memoranda item 4.b and 4.c, for "Time deposits of \$100, 000 through \$250,000 with a remaining maturity of one year or less" and "Time deposits of more than \$250,000 with a remaining maturity of one year or less", respectively.

Schedule RC-F

- New items 5.a, 5.b, and 5.c, capture "General account life insurance assets", "Separate account life insurance assets", and "Hybrid account life insurance assets", respectively.

Schedule RC-M

- New items for assets covered by loss-sharing agreements with the FDIC. Specifically, Items 13.a "Loans and leases" (additional items within breakdown) and 13.b "Other real estate owned" (additional items within breakdown), 13.c. "Debt securities (included in Schedule RC, items 2.a and 2.b)", and 13.d. "Other assets (exclude FDIC loss-sharing indemnification assets)".
- New items 14.a. and 14.b, capture "Total assets of captive insurance subsidiaries", and "Total assets of captive reinsurance subsidiaries", respectively.

Schedule RC-N

- New items 5.b and 5.c, capture "Automobile loans" and "Other consumer loans", respectively.
- New items for loans and leases reported in items 1 through 8 that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC. Specifically, item 10.a. "Guaranteed portion of loans and leases included in item 10 above, excluding rebooked 'GNMA loans'" and 10.b. "Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above".
- New items 11.a, 11.b, 11.c, 11.d., 11.e, and 11.f, capture loans and leases reported in items 1 through 8 above that are covered by

- loss-sharing agreements with the FDIC, with breakouts of various loan categories and itemized loan categories for all other loans.
- New memoranda items 1.a, 1.b, 1.c, 1.d, 1.e, capture loans restructured in troubled debt restructurings included in Schedule RC-N, Items 1 through 7 (and not reported in Schedule RC-C, Part 1, Memorandum Item 1), with breakouts of variance loan categories and itemized loan categories for all other loans.

Schedule RC-O

- Elimination of memorandum items 4.a and 4.b, "Average daily amount of noninterest-bearing transaction accounts of more than \$250,000" and "Average daily number of noninterest-bearing transaction accounts of more than \$250,000", respectively.

Schedule RC-T

- Change in frequency of reporting data items on collective investment funds from annual to quarterly.

Schedule RC-V

- New Schedule RC-V, "Variable Interest Entities", capture Assets and Liabilities of consolidated variable interest entities.

June 2010

FFIEC 041

There were no reporting changes for the June 30, 2010 reporting period.

March 2010

FFIEC 041

Schedule RI

- New Memoranda items 14.a., 14.b., and 14.c. capture “Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities: Total-other-than-temporary impairment losses”, “Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities: Portion of losses recognized in other comprehensive income (before income taxes)”, and “Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities: Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b)”, respectively.

Schedule RC-C

- New items 9.a. and 9.b.(2) capture “Loans to nondepository financial institutions and other loans: Loans to non depository financial institutions”, and “Loans to nondepository financial institutions and other loans: Other Loans: All other loans (exclude consumer loans)”, respectively.
- New Memoranda item 15 was added to capture additional information on reverse mortgages.

Schedule RC-E

- New Memoranda item 1.c.(2) was added to capture “Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.”
- New Memoranda item 2.c. and 2.d. was added to capture “Components of total nontransaction accounts-Total time deposits of \$100,000 through \$250,000” and Components of total nontransaction accounts: Total time deposits of more than \$250,000”, respectively.

Schedule RC-L

- New items were added to capture additional information on unused commitments for reverse mortgages, consumer versus other unused credit card commitments, and commercial and industrial, loans to financial institutions, and all other unused commitments.

December 2009

FFIEC 041

Schedule RC-T

- Several items were added to capture types of fiduciary accounts for which fiduciary assets and income are reported and the types of assets and fiduciary accounts for which managed assets are reported. New items will also collect data on debt issues in default under corporate trusteeships.

September 2009

FFIEC 041

Schedule RC-O

- Memoranda items 1.a. and 1.b., have been revised to incorporate the extended temporary increase in the standard maximum deposit insurance amount from \$100,000 to \$250,000 per depositor.

June 2009

FFIEC 041

Schedule RC

- Item 9., "Direct and indirect investments in real estate ventures" was added.

Schedule RC-B

- Item 4., "Mortgage-backed securities" was revised to add the term "residential" to item 4.a., "Residential mortgage pass-through securities" and 4.b., "Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS).

- Item 4.c.(1), "Commercial mortgage pass-through securities" and item 4.c.(2), "Other commercial MBS" was added.
- Item 5.b., "Structured financial products" was added and separated into (1) "Cash", (2) Synthetic, and (3) Hybrid.
- New memoranda items for structured financial products by underlying collateral or reference asset were added. Specifically, item 6.a., "Trust preferred securities issued by financial institutions", item 6.b., "Trust preferred securities issued by real estate investment trusts", item 6.c., "Corporate and similar loans", item 6.d., "1-4 family residential MBS issued or guaranteed by U.S. Government sponsored enterprises (GSEs)", item 6.e., "1-4 family residential MBS not issued by GSEs", item 6.f., "Diversified (mixed) pools of structured financial products", and item 6.g., "Other collateral or reference assets".

Schedule RC-C

- Memoranda item 13., "Construction, land development, and other land loans in domestic offices with interest reserves" was added and separated into a. "Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)" and b. "Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))".

Schedule RC-D

- Item 4., "Mortgage-backed securities (MBS)" was revised to add the term "residential" to item 4.a., "Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA", item 4.b., "Other residential mortgage-backed securities issued or

- guaranteed by FNMA, FHLMC, or GNMA", and 4.c., "All other residential mortgage-backed securities".
- Item 4.d., "Commercial MBS" was added.
 - Item 5.a., "Structured financial products" was added and separated into (1) "Cash", (2) Synthetic, and (3) Hybrid.
 - Item 5.b., "All other debt securities" was added.
 - New memoranda items were added for structured financial products by underlying collateral or reference asset. Specifically, item 3.a., "Trust preferred securities issued by financial institutions", item 3.b., "Trust preferred securities issued by real estate investment trusts", item 3.c., "Corporate and similar loans", item 3.d., "1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)", item 3.e., "1-4 family residential MBS not issued or guaranteed by GSEs", item 3.f., "Diversified (mixed) pools of structured financial products", and item 3.g., "Other collateral or reference assets".
 - Memorandum items 4.a., "Pledged securities" and 4.b., "Pledged loans" were added.

Schedule RC-L

- New item for the notional amounts by regulatory capital treatment. Specifically, item 7.c.(1), "Positions covered under the Market Risk Rule" was added and separated into two items, (1) sold protection, and (2) purchased protection.
- New item for the notional amounts by regulatory capital treatment. Specifically, item 7.c(2), "All other positions" was added and separated into three items, (a) "Sold protection", (b) "Purchased protection that is recognized as a guarantee for regulatory capital purposes", and (c) "purchased protection that is not recognized as a guarantee for regulatory capital purposes".

- New item for the notional value by remaining maturity of sold and purchased credit protection were added with breakouts for "Investment grade" (items 7.d.(1)(a) and 7.d.(2)(a)) and "Subinvestment grade" (items 7.d(1)(b) and 7.d(2)(b)).
- New items were added for over-the counter derivatives. Specifically, item 15.a., "Net current credit exposure", and item 15.b., "Fair value of collateral" was separated into eight items, (1) "Cash-U.S. dollar", (2) "Cash-other currencies", (3) "U.S. Treasury securities", (4) "U.S. Government agency and U.S. Government-sponsored agency debt securities", (5) "Corporate bonds", (6) "Equity securities", (7) "All other collateral", and (8) "Total fair value of collateral" were added. The following disclosures were added for these new items: Column A, "Banks and securities firms", Column B, "Monoline financial guarantors", Column C, "Hedge funds", Column D, "Sovereign governments", and Column E, "Corporations and all other counterparties".

Schedule RC-Q

- Item 1., "Available-for-sale securities", item 2., "Federal funds sold and securities purchased under agreements to resell", item 3., "Loan and leases held for sale", item 4., "Loans and leases held for investment", item 7., "Total assets measured at fair value on a recurring basis", item 9., "Federal funds purchased and securities sold under agreements to repurchase", item 11., "Other borrowed money", item 12., "Subordinated notes and debentures", and item 14., "Total liabilities measured at fair value on a recurring basis" were added.
- Memoranda item 1., "All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6)" was added with preprinted captions for (a) "Mortgage servicing assets" and (b) "Nontrading derivative assets",

and memoranda item 2., "All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13) with preprinted captions for (a) "Loan commitments (not accounted for as derivatives)" and (b) "Nontrading derivative liabilities".

- "Trading assets" (item 5) was separated into two items, (1) Derivative assets and (2) Other trading assets.
- "Trading liabilities" (item 10) was separated into two items, (1) Derivative liabilities, and (2) Other trading liabilities.
- An item for "Loans and leases" (item 1) was deleted.

Schedule RC-R

- Item 53.b, unused commitments "With an original maturity of one year or less to asset-backed commercial paper conduits" was added.
- Memorandum item 2.g caption was changed to "Credit derivatives contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes".

March 2009

Schedule RI

- Items 12., "Net income (loss) attributable to bank and non controlling (minority) interests (sum of items 10 and 11)", and 13., "LESS: Net income (loss) attributable to non controlling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)", were added, and item 13. "Net income (loss) attributable to bank (item 12 minus item 13)" was revised.

Schedule RI-E

- Item 4.a., "Restatements due to corrections of material accounting errors and changes in accounting principles (from schedule RI-A, item2)" was revised.

Schedule RC

- Item 23., "Perpetual preferred stock and related surplus", 24., "Common stock", 25., "Surplus (excludes all surplus related to preferred stock)", 26.a., "Retained earnings", 26.b., "Accumulated other comprehensive income", RC 26.c, "Other equity capital components", 27.a., "Total bank equity capital (sum of items 23 through 26.c)", 27.b., "Non controlling (minority) interests in consolidated subsidiaries" and 29., "Total liabilities and equity capital (sum of items 21 and 28)" were revised, and item 28., "Total equity capital (sum of items 27.a and 27.b)" and Memo 2., "Bank's fiscal year-end date" were added.

Schedule RCC, Part 1. Memo

- Item 12.a. Column A, "Fair value of acquired loans and leases at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Loans secured by real estate", 12a. Column B, "Gross contractual amounts receivable at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Loans secured by real estate", 12a. Column C, "Best estimate at acquisition date of contractual cash flows not expected to be collected for loans and leases held for investmen that were acquired in business combinations with acquisition dates in the current year:Loans secured by real estate", 12.b. Column A, "Fair value of acquired loans and leases at acquisition date of acquired loans and leases held for investment that were acquired in business

combinations with acquisition dates in the current year:Commercial and industrial loans", 12.b. Column B, "Gross contractual amounts receivable at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Commercial and industrial loans", 12.b. Column C, "Best estimate at acquisition date of contractual cash flows not expected to be collected for loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Commercial and industrial loans", 12.c. Column A, "Fair value of acquired loans and leases at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Loans to individuals for household, family and other personal expenditures", 12.c. Column B, "Gross contractual amounts receivable at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:Loans to individual for household, family and other personal expenditures", 12.c. Column C, "Best estimate at acquisition date of contractual cash flows not expected to be collected for loans and leases held for investmen that were acquired in business combinations with acquisition dates in the current year:Loans to individuals for household, family and other personal expenditures", 12.d. Column A, "Fair value of acquired loans and leases at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:All other loans and all leases", 12.d. Column B, "Gross contractual amounts receivable at acquisition date of acquired loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:All other loans and all leases", 12.d. Column C, "Best

estimate at acquisition date of contractual cash flows not expected to be collected for loans and leases held for investment that were acquired in business combinations with acquisition dates in the current year:All other loans and all leases" were added.

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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