Appendix C

FFIEC 041: To be completed by banks with domestic offices only and consolidated total assets less than $100 billion

**Data Items Removed, Other Impacts to Data Items, Data Items with a Reduction in Frequency of Collection, or Data Items with an
Increase in Reporting Threshold**

Data Items Removed

Schedule	Item	Item Name	MDRM Number
RI	M8.a	Trading revenue from interest rate exposures	RIAD8757
RI	M8.b	Trading revenue from foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue from equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue from commodity and other exposures	RIAD8760
RI	M8.e	Trading revenue from credit exposures	RIADF186
RI	M8.f.(1)	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets: Gross credit valuation adjustment (CVA)	RIADFT36
RI	M8.f.(2)	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets: CVA hedge	RIADFT37
RI	M8.g.(1)	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities: Gross debit valuation adjustment (DVA)	RIADFT38
RI	M8.g.(2)	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities: DVA hedge	RIADFT39
RI	M8.h	Gross trading revenue before including positive or negative net CVA and net DVA	RIADFT40
RI-E	1.f	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229
RI-E	1.h	Gains on bargain purchases	RIADJ447
RC	10.a	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b.	RCON3163
RC	10.b	Other intangible assets (from Schedule RC-M) Note: Items 10.a and 10.b of Schedule RC will be combined into one data item.	RCON0426
RC-B	2.a	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S.	RCON1289, RCON1290, RCON1291, RCON1293

Schedule	Item	Item Name	MDRM Number
		Government agencies (Columns A through D)	
RC-B	2.b	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government-sponsored agencies (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B will be combined into one data item (Columns A through D).	RCON1294, RCON1295, RCON1297, RCON1298
RC-B	5.b.(1)	Structured financial products: Cash (Columns A through D)	RCONG336, RCONG337, RCONG338, RCONG339
RC-B	5.b.(2)	Structured financial products: Synthetic (Columns A through D)	RCONG340, RCONG341, RCONG342, RCONG343
RC-B	5.b.(3)	Structured financial products: Hybrid (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B will be combined into one data item.	RCONG344, RCONG345, RCONG346, RCONG347
RC-D	5.a.(1)	Structured financial products: Cash	RCONG383
RC-D	5.a.(2)	Structured financial products: Synthetic	RCONG384
RC-D	5.a.(3)	Structured financial products: Hybrid Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D will be combined into one data item.	RCONG385
RC-D	6.a.(1)	Construction, land development, and other land loans	RCONF604
RC-D	6.a.(2)	Loans secured by farmland	RCONF605
RC-D	6.a.(3)(a)	Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF606
RC-D	6.a.(3)(b)(1)	Closed-end loans secured by 1–4 family residential properties: Secured by first liens	RCONF607
RC-D	6.a.(3)(b)(2)	Closed-end loans secured by 1–4 family residential properties: Secured by junior liens	RCONF611
RC-D	6.a.(4)	Loans secured by multifamily (5 or more) residential properties	RCONF612
RC-D	6.a.(5)	Loans secured by nonfarm nonresidential properties Note: Items 6.a.(1), 6.a.(2), 6.a.(3)(a), 6.a.(3)(b)(1), 6.a.(3)(b)(2), 6.a.(4), and 6.a.(5) of Schedule RC-D will be replaced by two data items: (1) Loans secured by 1—4 family residential properties, and (2) All other loans secured by real estate.	RCONF613
RC-D	6.c.(1)	Loans to individuals for household, family, and other personal expenditures: Credit cards	RCONF615
RC-D	6.c.(2)	Loans to individuals for household, family, and other personal expenditures: Other revolving	RCONF616

Schedule	Item	Item Name	MDRM Number
		credit plans	
RC-D	6.c.(3)	Loans to individuals for household, family, and other personal expenditures: Automobile loans	RCONK199
RC-D	6.c.(4)	Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D will be combined into one data item.	RCONK210
RC-D	M1.a.(1)	Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans	RCONF625
RC-D	M1.a.(2)	Unpaid principal balance of loans measured at fair value: Loans secured by farmland	RCONF626
RC-D	M1.a.(3)(a)	Unpaid principal balance of loans measured at fair value: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF627
RC-D	M1.a.(3)(b)(1)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by first liens	RCONF628
RC-D	M1.a.(3)(b)(2)	Unpaid principal balance of loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by junior liens	RCONF629
RC-D	M1.a.(4)	Unpaid principal balance of loans measured at fair value: Loans secured by multifamily (5 or more) residential properties	RCONF630
RC-D	M1.a.(5)	Unpaid principal balance of loans measured at fair value: Loans secured by nonfarm nonresidential properties Note: Items M1.a.(1), M1.a.(2), M1.a.(3)(a), M1.a.(3)(b)(1), M1.a.(3)(b)(2), M1.a.(4), and M1.a.(5) of Schedule RC-D will be replaced by two data items: (1) Unpaid principal balance of loans measured at fair value: Loans secured by 1—4 family residential properties, and (2) Unpaid principal balance of loans measured at fair value: All other loans secured by real estate.	RCONF631
RC-D	M1.c.(1)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Credit cards	RCONF633
RC-D	M1.c.(2)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans	RCONF634
RC-D	M1.c.(3)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures:	RCONK200

Schedule	Item	Item Name	MDRM Number
		Automobile loans	
RC-D	M1.c.(4)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D will be combined into one data item.	RCONK211
RC-D	M2.a	Loans measured at fair value that are past due 90 days or more: Fair value	RCONF639
RC-D	M2.b	Loans measured at fair value that are past due 90 days or more: Unpaid principal balance	RCONF640
RC-D	M3.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions	RCONG299
RC-D	M3.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts	RCONG332
RC-D	M3.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans	RCONG333
RC-D	M3.d	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	RCONG334
RC-D	M3.e	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs	RCONG335
RC-D	M3.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products	RCONG651
RC-D	M3.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets	RCONG652
RC-D	M4.a	Pledged trading assets: Pledged securities	RCONG387
RC-D	M4.b	Pledged trading assets: Pledged loans	RCONG388
RC-D	M5.a	Asset-backed securities: Credit card receivables	RCONF643
RC-D	M5.b	Asset-backed securities: Home equity lines	RCONF644
RC-D	M5.c	Asset-backed securities: Automobile loans	RCONF645
RC-D	M5.d	Asset-backed securities: Other consumer loans	RCONF646
RC-D	M5.e	Asset-backed securities: Commercial and industrial loans	RCONF647
RC-D	M5.f	Asset-backed securities: Other	RCONF648
RC-D	M6	Retained beneficial interests in securitizations	RCONF651
RC-D	M7.a	Equity securities: Readily determinable fair values	RCONF652
RC-D	M7.b	Equity securities: Other	RCONF653

Schedule	Item	Item Name	MDRM Number
RC-D	M8	Loans pending securitization	RCONF654
RC-D	M9	Other trading assets	RCONF655, RCONF656, RCONF657
RC-D	M10	Other trading liabilities	RCONF658, RCONF659, RCONF660
RC-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment	RCONJ477
RC-L	1.a.(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L will be combined into one data item.	RCONJ478
RC-L	8	Spot foreign exchange contracts	RCON8765
RC-L	16.a	Over-the-counter derivatives: Net current credit exposure (Columns B, C, and D)	RCONG419, RCONG420, RCONG421
RC-L	16.b.(1)	Over-the-counter derivatives: Fair value of collateral: Cash—U.S. dollar (Columns B, C, and D)	RCONG424, RCONG425, RCONG426
RC-L	16.b.(2)	Over-the-counter derivatives: Fair value of collateral: Cash—Other currencies (Columns B, C, and D)	RCONG429, RCONG430, RCONG431
RC-L	16.b.(3)	Over-the-counter derivatives: Fair value of collateral: U.S. Treasury securities (Columns B, C, and D)	RCONG434, RCONG435, RCONG436
RC-L	16.b.(4)	Over-the-counter derivatives: Fair value of collateral: U.S. Government agency and U.S. Government-sponsored agency debt securities (Columns A, B, C, D, and E)	RCONG438, RCONG439, RCONG440, RCONG441, RCONG442
RC-L	16.b.(5)	Over-the-counter derivatives: Fair value of collateral: Corporate bonds (Columns A, B, C, D, and E)	RCONG443, RCONG444, RCONG445, RCONG446, RCONG447
RC-L	16.b.(6)	Over-the-counter derivatives: Fair value of collateral: Equity securities (Columns A, B, C, D, and E)	RCONG448, RCONG449, RCONG450, RCONG451, RCONG452
RC-L	16.b.(7)	Over-the-counter derivatives: Fair value of collateral: All other collateral (Columns B, C, and D) Note: Amounts reported in items 16.b.(4), 16.b.(5), and 16.b.(6), Columns A and E, will be included in item 16.b.(7), Columns A and E.	RCONG454, RCONG455 RCONG456
RC-L	16.b.(8)	Over-the-counter derivatives: Fair value of collateral: Total fair value of collateral (Columns B, C, and D) Note: Amounts reported in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6), and 16.b.(7), Columns B, C, and D, will be included in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), and 16.b.(7), Column E.	RCONG459, RCONG460 RCONG461

Schedule	Item	Item Name	MDRM Number
RC-M	2.b	Purchased credit card relationships and nonmortgage servicing assets Note: Amounts reported in item 2.b will be included in item 2.c, All other identifiable intangible assets.	RCONB026
RC-M	3.f	Foreclosed properties from "GNMA loans" Note: Amounts reported in item 3.f will be included in item 3.c, Other real estate owned: 1—4 family residential properties.	RCONC979

Other Impacts to Data Items

Schedule	Item	Item Name	MDRM Number
RC	10 (New)	Intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into this data item.	RCON2143
RC-B	2 (New)	U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-B	5.b (New)	Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-D	5.a (New)	Structured financial products Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	6.a.(1) (New)	Loans secured by 1–4 family residential properties Note: Items 6.a.(3)(a), 6.a.(3)(b)(1), and 6.a.(3)(b)(2) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	6.a.(2) (New)	All other loans secured by real estate Note: Items 6.a.(1), 6.a.(2), 6.a.(4), and 6.a.(5) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	6.c (New)	Loans to individuals for household, family and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D removed above will be combined	TBD

Schedule	Item	Item Name	MDRM Number
		into this data item.	
RC-D	M1.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Loans secured by 1–4 family residential properties Note: Items M1.a.(3)(a), M1.a.(3)(b)(1), and M1.a.(3)(b)(2) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate Note: Items M1.a.(1), M1.a.(2), M1.a.(4), and M1.a.(5) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-L	1.a.(1) (New)	Unused commitments for reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L removed above will be combined into this data item.	TBD
RC-M	2.b (Re-mapping)	Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b., and the phrase "other than goodwill" will be removed from the caption for Schedule RC-M, item 2.	RCON3163

Data Items with a Reduction in Frequency of Collection

Semiannual Reporting (June 30 and December 31)

Schedule	Item	Item Name	MDRM Number
RI	M12	Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties	RIADF228
RC-B	M3	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	RCON1778
RC-C, Part I	M7.a	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance	RCONC779
RC-C, Part I	M7.b	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Amount included in Schedule RC-C, Part I, items 1 through 9	RCONC780

Schedule	Item	Item Name	MDRM Number
RC-C, Part I	M8.a	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties	RCONF230
RC-C, Part I	M8.b	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231
RC-C, Part I	M8.c	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232
RC-C, Part I	M12.a	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans secured by real estate (Columns A through C)	RCONG091, RCONG092, RCONG093
RC-C, Part I	M12.b	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Commercial and industrial loans (Columns A through C)	RCONG094, RCONG095, RCONG096
RC-C, Part I	M12.c	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans to individuals for household, family, and other personal expenditures (Columns A through C)	RCONG097, RCONG098, RCONG099
RC-C, Part I	M12.d	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: All other loans and all leases (Columns A through C)	RCONG100, RCONG101, RCONG102
RC-L	1.b.(1)	Unused consumer credit card lines	RCONJ455
RC-L	1.b.(2)	Other unused credit card lines	RCONJ456
RC-L	11.a	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank	RCONC223
RC-L	11.b	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk	RCONC224
RC-N	M7	Additions to nonaccrual assets during the quarter Note: This caption would be revised to "Additions to nonaccrual assets during the last 6 months."	RCONC410
RC-N	M8	Nonaccrual assets sold during the quarter Note: This caption would be revised to "Nonaccrual assets sold during the last 6 months."	RCONC411
RC-N	M9.a	Purchased credit-impaired loans accounted for in	RCONL183, RCONL184,

Schedule	Item	Item Name	MDRM Number
		accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Outstanding balance (Columns A through C)	RCONL185
RC-N	M9.b	Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Amount included in Schedule RC-N, items 1 through 7, above (Columns A through C)	RCONL186, RCONL187, RCONL188

Annual Reporting (December)

Schedule	Item	Item Name	MDRM Number
RC-M	9	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON4088
RC-M	14.a	Total assets of captive insurance subsidiaries	RCONK193
RC-M	14.b	Total assets of captive reinsurance subsidiaries	RCONK194

Data Items with an Increase in Reporting Threshold

Schedule RC-D is to be completed by banks that reported total trading assets of *$10 million* or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

To be completed by banks with $10 billion or more in total assets

Schedule	Item	Item Name	MDRM Number
RC-B	M5.a	Asset-backed securities: Credit card receivables (Columns A, B, C, and D)	RCONB838, RCONB839, RCONB840, RCONB841
RC-B	M5.b	Asset-backed securities: Home equity lines (Columns A, B, C, and D)	RCONB842, RCONB843, RCONB844, RCONB845
RC-B	M5.c	Asset-backed securities: Automobile loans (Columns A, B, C, and D)	RCONB846, RCONB847, RCONB848, RCONB849
RC-B	M5.d	Asset-backed securities: Other consumer loans (Columns A, B, C, and D)	RCONB850, RCONB851, RCONB852, RCONB853
RC-B	M5.e	Asset-backed securities: Commercial and industrial loans (Columns A, B, C, and D)	RCONB854, RCONB855, RCONB856, RCONB857
RC-B	M5.f	Asset-backed securities: Other (Columns A, B, C, and D)	RCONB858, RCONB859, RCONB860, RCONB861
RC-B	M6.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D)	RCONG348, RCONG349, RCONG350, RCONG351
RC-B	M6.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Columns A through D)	RCONG352, RCONG353, RCONG354, RCONG355
RC-B	M6.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D)	RCONG356, RCONG357, RCONG358, RCONG359

Schedule	Item	Item Name	MDRM Number
RC-B	M6.d	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Columns A through D)	RCONG360, RCONG361, RCONG362, RCONG363
RC-B	M6.e	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs (Columns A through D)	RCONG364, RCONG365, RCONG366, RCONG367
RC-B	M6.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D)	RCONG368, RCONG369, RCONG370, RCONG371
RC-B	M6.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A through D)	RCONG372, RCONG373, RCONG374, RCONG375

To be completed by banks with components of other noninterest income in amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 5.l

Schedule	Item	Item Name	MDRM Number
RI-E	1.a through 1.l	Other noninterest income (from Schedule RI, item 5.l)	RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463

To be completed by banks with components of other noninterest expense in amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 7.d

Schedule	Item	Item Name	MDRM Number
RI-E	2.a through 2.p	Other noninterest expense (from Schedule RI, item 7.d)	RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468

To be completed by banks with total trading assets of $10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

Schedule	Item	Item Name	MDRM Number
RC-K	7	Trading assets	RCON3401