

## Appendix D

**FFIEC 031: To be completed by banks with domestic and foreign offices and banks with domestic offices only and consolidated total assets of \$100 billion or more.**

### Data Items Removed, Other Impacts to Data Items, or New or Increased Reporting Threshold

#### Data Items Removed

| Schedule | Item     | Item Name   | MDRM Number                  |
|----------|----------|---|------------------------------|
| RC-A     | 2.a      | Balances due from U.S. branches and agencies of foreign banks (Column A)  | RCFD0083                     |
| RC-A     | 2.b      | Balances due from other commercial banks in the U.S. and other depository institutions in the U.S. (Column A)<br><br>Note: Items 2.a and 2.b (Column A), of Schedule RC-A will be combined into one data item (new item 2). | RCFD0085                     |
| RC-A     | 3.a      | Balances due from foreign branches of other U.S. banks (Column A)   | RCFD0073                     |
| RC-A     | 3.b      | Balances due from other banks in foreign countries and foreign central banks (Column A)<br><br>Note: Items 3.a and 3.b (Column A), of Schedule RC-A will be combined into one data item (new item 3).                       | RCFD0074                     |
| RC-F     | 3.a      | Interest-only strips receivable (not in the form of a security) on mortgage loans   | RCFDA519                     |
| RC-F     | 3.b      | Interest-only strips receivable (not in the form of a security) on other financial assets<br><br>Note: Items 3.a and 3.b of Schedule RC-F will be combined into one data item (new item 3).                                 | RCFDA520                     |
| RC-F     | 6.d      | Retained interests in accrued interest receivable related to securitized credit cards   | RCFDC436                     |
| RC-N     | M5.b.(1) | Loans measured at fair value: Fair value (Columns A through C)  | RCFDF664, RCFDF665, RCFDF666 |
| RC-N     | M5.b.(2) | Loans measured at fair value: Unpaid principal balance (Columns A through C)  | RCFDF667, RCFDF668, RCFDF669 |
| RC-P     | 1.a      | Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end first liens  | RCONF066                     |
| RC-P     | 1.b      | Retail originations during the quarter of 1–4 family residential mortgage loans for sale: Closed-end junior liens   | RCONF067                     |
| RC-P     | 1.c.(1)  | Retail originations during the quarter of 1–4   | RCONF670                     |

| Schedule | Item    | Item Name  | MDRM Number |
|----------|---------|--|-------------|
|          |         | family residential mortgage loans for sale: Open-end loans extended under lines of credit:<br>Total commitment under the lines of credit<br><br>Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into one data item (new item 1).   |             |
| RC-P     | 1.c.(2) | Retail originations during the quarter of 1-4 family residential mortgage loans for sale: Open-end loans extended under lines of credit:<br>Principal amount funded under the lines of credit  | RCONF671    |
| RC-P     | 2.a     | Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: Closed-end first liens  | RCONF068    |
| RC-P     | 2.b     | Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: Closed-end junior liens   | RCONF069    |
| RC-P     | 2.c.(1) | Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit<br><br>Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into one data item (new item 2). | RCONF672    |
| RC-P     | 2.c.(2) | Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Principal amount funded under the lines of credit  | RCONF673    |
| RC-P     | 3.a     | 1-4 family residential mortgage loans sold during the quarter: Closed-end first liens  | RCONF070    |
| RC-P     | 3.b     | 1-4 family residential mortgage loans sold during the quarter: Closed-end junior liens   | RCONF071    |
| RC-P     | 3.c.(1) | 1-4 family residential mortgage loans sold during the quarter: Total commitment under the lines of credit<br><br>Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into one data item (new item 3).  | RCONF674    |
| RC-P     | 3.c.(2) | 1-4 family residential mortgage loans sold during the quarter: Principal amount funded under the lines of credit   | RCONF675    |
| RC-P     | 4.a     | 1-4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end first liens  | RCONF072    |
| RC-P     | 4.b     | 1-4 family residential mortgage loans held for sale or trading at quarter-end: Closed-end junior liens   | RCONF073    |
| RC-P     | 4.c.(1) | 1-4 family residential mortgage loans held for sale or trading at quarter-end: Total commitment under the lines of credit<br><br>Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into one data item (new item 4).  | RCONF676    |
| RC-P     | 4.c.(2) | 1-4 family residential mortgage loans held for sale or trading at quarter-end: Principal amount funded under the lines of credit   | RCONF677    |

| Schedule | Item           | Item Name   | MDRM Number |
|----------|----------------|---|-------------|
| RC-P     | 5.a            | Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans: Closed-end 1–4 family residential mortgage loans  | RIADF184    |
| RC-P     | 5.b            | Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans: Open-end 1–4 family residential mortgage loans extended under lines of credit<br><br>Note: Items 5.a and 5.b of Schedule RC-P will be combined into one data item (new item 5). | RIADF560    |
| RC-P     | 6.a            | Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Closed-end first liens  | RCONF678    |
| RC-P     | 6.b            | Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Closed-end junior liens   | RCONF679    |
| RC-P     | 6.c.(1)        | Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Total commitment under the lines of credit<br><br>Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into one data item (new item 6).  | RCONF680    |
| RC-P     | 6.c.(2)        | Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter: Principal amount funded under the lines of credit   | RCONF681    |
| RC-Q     | M3.a           | Loans measured at fair value: Loans secured by real estate (Column A)   | RCFDF608    |
| RC-Q     | M3.a.(1)       | Loans measured at fair value: Construction, land development, and other land loans (Column B)   | RCONF578    |
| RC-Q     | M3.a.(2)       | Loans measured at fair value: Secured by farmland (Column B)  | RCONF579    |
| RC-Q     | M3.a.(4)       | Loans measured at fair value: Secured by multifamily (5 or more) residential properties (Column B)  | RCONF583    |
| RC-Q     | M3.a.(5)       | Loans measured at fair value: Secured by nonfarm nonresidential properties (Column B)<br><br>Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.a.(2), Column A).                              | RCONF584    |
| RC-Q     | M3.a.(3)(a)    | Loans measured at fair value: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit (Column B)  | RCONF580    |
| RC-Q     | M3.a.(3)(b)(1) | Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by first liens (Column B)  | RCONF581    |
| RC-Q     | M3.a.(3)(b)(2) | Loans measured at fair value: Closed-end loans secured by 1–4 family residential properties: Secured by junior liens (Column B)   | RCONF582    |

| Schedule | Item           | Item Name  | MDRM Number        |
|----------|----------------|--|--------------------|
|          |                | Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.a.(1), Column A).   |                    |
| RC-Q     | M3.b           | Loans measured at fair value: Commercial and industrial loans (Column B)   | RCONF585           |
| RC-Q     | M3.c.(1)       | Loans measured at fair value: Credit cards (Columns A and B)   | RCFDF586, RCONF586 |
| RC-Q     | M3.c.(2)       | Loans measured at fair value: Other revolving credit plans (Columns A and B)   | RCFDF587, RCONF587 |
| RC-Q     | M3.c.(3)       | Loans measured at fair value: Automobile loans (Columns A and B)   | RCFDK196, RCONK196 |
| RC-Q     | M3.c.(4)       | Loans measured at fair value: Other consumer loans (Columns A and B)<br><br>Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4), Column A, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M3.c, Column A).  | RCFDK208, RCONK208 |
| RC-Q     | M3.d           | Loans measured at fair value: Other loans (Column B)   | RCONF589           |
| RC-Q     | M4.a           | Unpaid principal balance of loans measured at fair value: Loans secured by real estate (Column A)  | RCFDF609           |
| RC-Q     | M4.a.(1)       | Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans (Column B)  | RCONF590           |
| RC-Q     | M4.a.(2)       | Unpaid principal balance of loans measured at fair value: Secured by farmland (Column B)   | RCONF591           |
| RC-Q     | M4.a.(4)       | Unpaid principal balance of loans measured at fair value: Secured by multifamily (5 or more) residential properties (Column B)   | RCONF595           |
| RC-Q     | M4.a.(5)       | Unpaid principal balance of loans measured at fair value: Secured by nonfarm nonresidential properties (Column B)<br><br>Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.a.(2), Column A). | RCONF596           |
| RC-Q     | M4.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 (Column B)   | RCONF592           |
| RC-Q     | M4.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 (Column B)   | RCONF593           |
| RC-Q     | M4.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 (Column B)<br><br>Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and  | RCONF594           |

| Schedule | Item     | Item Name   | MDRM Number  |
|----------|----------|---|--|
|          |          | M4.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.a.(1), Column A).   |  |
| RC-Q     | M4.b     | Unpaid principal balance of loans measured at fair value: Commercial and industrial loans (Column B)  | RCONF597   |
| RC-Q     | M4.c.(1) | Unpaid principal balance of loans measured at fair value: Credit cards (Columns A and B)  | RCFDF598, RCONF598   |
| RC-Q     | M4.c.(2) | Unpaid principal balance of loans measured at fair value: Other revolving credit plans (Columns A and B)  | RCFDF599, RCONF599   |
| RC-Q     | M4.c.(3) | Unpaid principal balance of loans measured at fair value: Automobile loans (Columns A and B)  | RCFDK195, RCONK195   |
| RC-Q     | M4.c.(4) | Unpaid principal balance of loans measured at fair value: Other consumer loans (Columns A and B)<br><br>Note: Items M4.c.(1), M4.c.(2), M4.c.(3) and M4.c.(4), Column A, of Schedule RC-Q will be combined into one data item for the consolidated bank (new item M4.c, Column A).  | RCFDK209, RCONK209   |
| RC-Q     | M4.d     | Unpaid principal balance of loans measured at fair value: Other loans (Column B)  | RCONF601   |
| RC-S     | 2.a      | Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Credit-enhancing interest-only strips (Columns A through G)  | RCFDB712, RCFDB713, RCFDB714, RCFDB715, RCFDB716, RCFDB717, RCFDB718 |
| RC-S     | 2.b      | Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Subordinated securities and other residual interests (Columns A through G)   | RCFDC393, RCFDC394, RCFDC395, RCFDC396, RCFDC397, RCFDC398, RCFDC399 |
| RC-S     | 2.c      | Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: Standby letters of credit and other enhancements (Columns A through G)<br><br>Note: Items 2.a, 2.b, and 2.c, Columns A through G, of Schedule RC-S will be combined into one data item (new item 2) for Columns A through G. | RCFDC400, RCFDC401, RCFDC402, RCFDC403, RCFDC404, RCFDC405, RCFDC406 |
| RC-S     | 6.a      | Amount of ownership (or seller's) interests carried as: Securities (Columns B, C and F)   | RCFDB761, RCFDB762, RCFDB763   |
| RC-S     | 6.b      | Amount of ownership (or seller's) interests carried as: Loans (Columns B, C and F)<br><br>Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into one data item (new item 6).  | RCFDB500, RCFDB501, RCFDB502   |
| RC-S     | 7.a      | Past due loan amounts included in interests reported in item 6.a: 30–89 days past due (Columns B, C, and F)   | RCFDB764, RCFDB765, RCFDB766   |

| Schedule | Item | Item Name   | MDRM Number                                      |
|----------|------|---|--|
| RC-S     | 7.b  | Past due loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)  | RCFDB767, RCFDB768, RCFDB769                     |
| RC-S     | 8.a  | Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 30–89 days past due (Columns B, C, and F)  | RIADB770, RIADB771, RIADB772                     |
| RC-S     | 8.b  | Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: 90 days or more past due (Columns B, C, and F)   | RIADB773, RIADB774, RIADB775                     |
| RC-S     | 9    | Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements (Columns B and C)<br><br>Note: Item 9, Columns B and C, of Schedule RC-S will be included in item 9, Column G. | RCFDB777, RCFDB778                               |
| RC-S     | 10   | Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns B and C)<br><br>Note: Item 10, Columns B and C, of Schedule RC-S will be included in item 10, Column G.  | RCFDB784, RCFDB785                               |
| RC-S     | 11   | Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank (Columns B through F)<br><br>Note: Item 11, Columns B through F, of Schedule RC-S will be included in item 11, Column G.   | RCFDB791, RCFDB792, RCFDB793, RCFDB794, RCFDB795 |
| RC-S     | 12   | Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 (Columns B through F)<br><br>Note: Item 12, Columns B through F, of Schedule RC-S will be included in item 12, Column G.  | RCFDB798, RCFDB799, RCFDB800, RCFDB801, RCFDB802 |
| RC-S     | M1.a | Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Outstanding principal balance<br><br>Note: Item M1.a of Schedule RC-S will be included in item 1 or item 11, Column F, as appropriate.   | RCFDA249   |
| RC-S     | M1.b | Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Amount of retained recourse on these obligations as of the report date<br><br>Note: Item M1.b of Schedule RC-S will be included in item 2 or item 12, Column F, as   | RCFDA250   |

| Schedule | Item   | Item Name   | MDRM Number  |
|----------|--|---|--|
|          |  | appropriate.  |  |
| RC-V     | All data items reported for “ABCP Conduits” (Column B) | <p>ABCP Conduits (Column B)</p> <p>Note: Data items currently reported for “ABCP Conduits” (Column B) will be included in the “Other VIEs” column (Column C, to be relabeled as Column B) of Schedule RC-V by line item, as reflected below.</p>  | RCFDJ982, RCFDJ985, RCFDJ988, RCFDJ991, RCFDJ994, RCFDJ997, RCFDK001, RCFDK004, RCFDK007, RCFDK010, RCFDK013, RCFDK016, RCFDK019, RCFDK022, RCFDK025, RCFDK028, RCFDK031, RCFDK034 |
| RC-V     | 1.b  | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Held-to-maturity securities (Columns A and C)  | RCFDJ984, RCFDJ986   |
| RC-V     | 1.c  | <p>Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Available-for-sale securities (Columns A and C)</p> <p>Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V will be combined into one data item (new item 1.b) for Columns A and C.</p>   | RCFDJ987, RCFDJ989   |
| RC-V     | 1.d  | <p>Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities purchased under agreements to resell (Columns A and C)</p> <p>Note: Item 1.d, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.b), for Columns A and C (the latter to be relabeled as Column B).</p> | RCFDJ990, RCFDJ992   |
| RC-V     | 1.e  | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for sale (Column A and C)  | RCFDJ993, RCFDJ995   |
| RC-V     | 1.f  | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment (Column A and C)  | RCFDJ996, RCFDJ998   |
| RC-V     | 1.g  | <p>Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Less: Allowance for loan and lease losses (Columns A and C)</p> <p>Note: Items 1.e, 1.f, and 1.g, Columns A and C, of Schedule RC-V will be combined into one data item (new item 1.c) for Columns A and C (the latter to be relabeled as Column B).</p>          | RCFDJ999, RCFDK002   |
| RC-V     | 1.h  | <p>Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Trading assets (other than derivatives) (Columns A and C)</p> <p>Note: Item 1.h, Columns A and C, of Schedule</p>   | RCFDK003, RCFDK005   |

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>   | <b>MDRM Number</b> |
|-----------------|-------------|--|--------------------|
|                 |             | RC-V will be included in item 1.k (renumbered as item 1.e), Other assets, for Columns A and C (the latter to be relabeled as Column B).  |                    |
| RC-V            | 1.i         | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Derivative trading assets (Columns A and C)<br><br>Note: Item 1.i, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets (renumbered as item 1.e), for Columns A and C (the latter to be relabeled as Column B).                   | RCFDK006, RCFDK008 |
| RC-V            | 2.a         | Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Securities sold under agreements to repurchase (Columns A and C)<br><br>Note: Item 2.a, Columns A and C, of Schedule RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B). | RCFDK015, RCFDK017 |
| RC-V            | 2.b         | Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Derivative trading liabilities (Columns A and C)<br><br>Note: Item 2.b, Columns A and C, of Schedule RC-V will be included in item 2.e, Other liabilities (renumbered as item 2.b), for Columns A and C (the latter to be relabeled as Column B).                 | RCFDK018, RCFDK020 |
| RC-V            | 2.c         | Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank: Commercial paper (Columns A and C)<br><br>Note: Item 2.c, Columns A and C, of Schedule RC-V will be included in item 2.d, Other borrowed money (renumbered as item 2.a), for Columns A and C (the latter to be relabeled as Column B).                            | RCFDK021, RCFDK023 |

**Other Impacts to Data Items**

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>  | <b>MDRM Number</b> |
|-----------------|-------------|---|--------------------|
| RC-A            | 2 (New)     | Balances due from depository institutions in the U.S. (Column A)<br><br>Note: Items 2.a. and 2.b (Column A), of Schedule RC-A will be combined into this data item. | RCFD0082           |
| RC-A            | 3 (New)     | Balances due from banks in foreign countries and foreign central banks (Column A)   | RCFD0070           |



|      |                |  |                        |
|------|----------------|--|------------------------|
|      |                | Note: Items 3.a. and 3.b (Column A), of Schedule RC-A will be combined into this data item.  |                        |
| RC-F | 3 (New)        | Interest-only strips receivable (not in the form of a security)<br><br>Note: Items 3.a and 3.b of Schedule RC-F will be combined into this data item.  | To be determined (TBD) |
| RC-H | 22 (New)       | Total amount of fair value option loans held for investment and held for sale<br><br>Note: The proposed threshold change applicable to Schedule RC-Q applies to this item.   | TBD                    |
| RC-P | 1 (New)        | Retail originations during the quarter of 1-4 family residential mortgage loans for sale<br><br>Note: Items 1.a, 1.b, and 1.c.(1) of Schedule RC-P will be combined into this data item.   | TBD                    |
| RC-P | 2 (New)        | Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale<br><br>Note: Items 2.a, 2.b, and 2.c.(1) of Schedule RC-P will be combined into this data item.  | TBD                    |
| RC-P | 3 (New)        | 1-4 family residential mortgage loans sold during the quarter<br><br>Note: Items 3.a, 3.b, and 3.c.(1) of Schedule RC-P will be combined into this data item.  | TBD                    |
| RC-P | 4 (New)        | 1-4 family residential mortgage loans held for sale or trading at quarter-end<br><br>Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into this data item.  | TBD                    |
| RC-P | 5 (New)        | Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans<br><br>Note: Items 5.a and 5.b of Schedule RC-P will be combined into this data item.                                       | TBD                    |
| RC-P | 6 (New)        | Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter<br><br>Note: Items 6.a, 6.b, and 6.c.(1) of Schedule RC-P will be combined into this data item.   | TBD                    |
| RC-Q | M3.a.(1) (New) | Loans measured at fair value: Secured by 1-4 family residential properties (Column A)<br><br>Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank. | TBD                    |
| RC-Q | M3.a.(2) (New) | Loans measured at fair value: All other loans secured by real estate (Column A)<br><br>Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and   | TBD                    |

|      |                |  |                      |
|------|----------------|--|----------------------|
|      |                | M3.a.(5), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.   |                      |
| RC-Q | M3.c (New)     | Loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (Column A)<br><br>Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4), Column A, of Schedule RC-Q will be combined into this data item.   | TBD                  |
| RC-Q | M4.a.(1) (New) | Unpaid principal balance of loans measured at fair value: Secured by 1–4 family residential properties (Column A)<br><br>Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.                                 | TBD                  |
| RC-Q | M4.a.(2) (New) | Unpaid principal balance of loans measured at fair value: All other loans secured by real estate (Column A)<br><br>Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5), Column B, of Schedule RC-Q will be combined into this data item for the consolidated bank.  | TBD                  |
| RC-Q | M4.c (New)     | Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (Column A)<br><br>Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4), Column A, of Schedule RC-Q will be combined into this data item.                                 | TBD                  |
| RC-S | 2 (New)        | Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 (Columns A through G)<br><br>Note: Items 2.a, 2.b, and 2.c, Columns A through G, of Schedule RC-S will be combined into this data item.                           | TBD (7 MDRM Numbers) |
| RC-S | 6 (New)        | Total amount of ownership (or seller's) interest carried as securities or loans (Columns B, C, and F)<br><br>Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into this data item.  | TBD (3 MDRM Numbers) |
| RC-V | 1.b (New)      | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Securities (Columns A and C)<br><br>Note: Items 1.b and 1.c, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter | TBD (2 MDRM Numbers) |

|      |           |   |                      |
|------|-----------|---|----------------------|
|      |           | to be relabeled as Column B).   |                      |
| RC-V | 1.c (New) | Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: Loans and leases held for investment, net of allowance, and held for sale (Columns A and C)<br><br>Note: Items 1.e, 1.f, and 1.g, Columns A and C, of Schedule RC-V removed above will be combined into this data item for Columns A and C (the latter to be relabeled as Column B). | TBD (2 MDRM Numbers) |
| RC-V | 5 (New)   | Total assets of asset-backed commercial paper (ABCP) conduit VIEs   | TBD                  |
| RC-V | 6 (New)   | Total liabilities of ABCP conduit VIEs  | TBD                  |

### **Data Items with a New or Increased Reporting Threshold**

Schedule RC-P is to be completed by institutions where any of the following residential mortgage banking activities (in domestic offices) exceeds \$10 million for two consecutive quarters:

- 1-4 family residential mortgage loan originations and purchases for resale from all sources during a calendar quarter; or
- 1-4 family residential mortgage loan sales during a calendar quarter; or
- 1-4 family residential mortgage loans held for sale or trading at calendar quarter-end.

Schedule RC-Q is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.

Schedule RC-T: Increase the threshold for the exemption from reporting Schedule RC-T, data items 14 through 26, from institutions with fiduciary assets of \$100 million or less to institutions with fiduciary assets of \$250 million or less (that do not meet the fiduciary income test for quarterly reporting).

| Schedule | Item | Item Name   | MDRM Number |
|----------|------|---|-------------|
| RC-T     | 14   | Income from personal trust and agency accounts  | RIADB904    |
| RC-T     | 15.a | Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined contribution                  | RIADB905    |
| RC-T     | 15.b | Income from employee benefit and retirement-related trust and agency accounts: Employee benefit—defined benefit                       | RIADB906    |
| RC-T     | 15.c | Income from employee benefit and retirement-related trust and agency accounts: Other employee benefit and retirement-related accounts | RIADB907    |
| RC-T     | 16   | Income from corporate trust and agency accounts   | RIADA479    |
| RC-T     | 17   | Income from investment management and investment advisory agency accounts   | RIADJ315    |
| RC-T     | 18   | Income from foundation and endowment trust and agency accounts  | RIADJ316    |

| Schedule | Item | Item Name  | MDRM Number |
|----------|------|--|-------------|
| RC-T     | 19   | Income from other fiduciary accounts                                 | RIADA480    |
| RC-T     | 20   | Income from custody and safekeeping accounts                         | RIADB909    |
| RC-T     | 21   | Other fiduciary and related services income                          | RIADB910    |
| RC-T     | 22   | Total gross fiduciary and related services income                    | RIAD4070    |
| RC-T     | 23   | Less: Expenses   | RIADC058    |
| RC-T     | 24   | Less: Net losses from fiduciary and related services                 | RIADA488    |
| RC-T     | 25   | Plus: Intracompany income credits for fiduciary and related services | RIADB911    |
| RC-T     | 26   | Net fiduciary and related services income                            | RIADA491    |

*To be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31*

| Schedule | Item | Item Name   | MDRM Number        |
|----------|------|---|--------------------|
| RC-T     | M3.a | Collective investment funds and common trust funds: Domestic equity (Columns A and B)                     | RCFDB931, RCFDB932 |
| RC-T     | M3.b | Collective investment funds and common trust funds: International/Global equity (Columns A and B)         | RCFDB933, RCFDB934 |
| RC-T     | M3.c | Collective investment funds and common trust funds: Stock/Bond blend (Columns A and B)                    | RCFDB935, RCFDB936 |
| RC-T     | M3.d | Collective investment funds and common trust funds: Taxable bond (Columns A and B)                        | RCFDB937, RCFDB938 |
| RC-T     | M3.e | Collective investment funds and common trust funds: Municipal bond (Columns A and B)                      | RCFDB939, RCFDB940 |
| RC-T     | M3.f | Collective investment funds and common trust funds: Short-term investments/Money market (Columns A and B) | RCFDB941, RCFDB942 |
| RC-T     | M3.g | Collective investment funds and common trust funds: Specialty/Other (Columns A and B)                     | RCFDB943, RCFDB944 |

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

| Schedule | Item     | Item Name   | MDRM Number                                      |
|----------|----------|---|--|
| RC-S     | 6 (New)  | Total amount of ownership (or seller's) interest carried as securities or loans (Columns B, C, and F)   | TBD (3 MDRM Numbers)                             |
| RC-S     | 10       | Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns A and D through G)   | RCFDB783, RCFDB786, RCFDB787, RCFDB788, RCFDB789 |
| RC-S     | M3.a.(1) | Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by the bank, a bank affiliate, or the | RCFDB806   |

|      |          |   |          |
|------|----------|---|----------|
|      |          | bank's holding company  |          |
| RC-S | M3.a.(2) | Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: Conduits sponsored by other unrelated institutions | RCFDB807 |
| RC-S | M3.b.(1) | Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by the bank, a bank affiliate, or the bank's holding company  | RCFDB808 |
| RC-S | M3.b.(2) | Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by other unrelated institutions   | RCFDB809 |
| RC-S | M4       | Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C  | RCFDC407 |

*To be completed by banks with \$100 billion or more in total assets*

| <b>Schedule</b> | <b>Item</b> | <b>Item Name</b>  | <b>MDRM Number</b>   |
|-----------------|-------------|---|--|
| RC-S            | 3           | Reporting bank's unused commitments to provide liquidity to structures reported in item 1 (Columns A through G) | RCFDB726, RCFDB727, RCFDB728, RCFDB729, RCFDB730, RCFDB731, RCFDB732 |