

## Appendix C

**FFIEC 041: To be completed by banks with domestic offices only and consolidated total assets less than \$100 billion, except those banks that file the FFIEC 051.**

### 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	RCON0083
RC-A	2.b	Balances due from other commercial banks in the U.S. and other depository institutions in the U.S.  Note: Items 2.a and 2.b of Schedule RC-A will be combined into one data item (new item 2).	RCON0085
RC-A	3.a	Balances due from foreign branches of other U.S. banks	RCON0073
RC-A	3.b	Balances due from other banks in foreign countries and foreign central banks  Note: Items 3.a and 3.b of Schedule RC-A will be combined into one data item (new item 3).	RCON0074
RC-F	3.a	Interest-only strips receivable (not in the form of a security) on mortgage loans	RCONA519
RC-F	3.b	Interest-only strips receivable (not in the form of a security) on other financial assets  Note: Items 3.a and 3.b of Schedule RC-F will be combined into one data item (new item 3).	RCONA520
RC-F	6.d	Retained interests in accrued interest receivable related to securitized credit cards	RCONC436
RC-N	M5.b.(1)	Loans measured at fair value: Fair value (Columns A through C)	RCONF664, RCONF665, RCONF666
RC-N	M5.b.(2)	Loans measured at fair value: Unpaid principal balance (Columns A through C)	RCONF667, RCONF668, RCONF669
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 family residential mortgage loans for sale: Open-end loans extended under lines of credit: Total commitment under the lines of credit	RCONF670

Schedule	Item	Item Name	MDRM Number
		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: 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  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  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  Note: Items 4.a, 4.b, and 4.c.(1) of Schedule RC-P will be combined into one data item (new item	RCONF676

Schedule	Item	Item Name	MDRM Number
		4).	
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
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  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  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	2	Federal funds sold and securities purchased under agreements to resell (Columns A through E)  Note: Item 2 of Schedule RC-Q will be included in item 6, All other assets.	RCONG478, RCONG479, RCONG480, RCONG481, RCONG482
RC-Q	9	Federal funds purchased and securities sold under agreements to repurchase (Columns A through E)	RCONG507, RCONG508, RCONG509, RCONG510, RCONG511
RC-Q	11	Other borrowed money (Columns A through E)	RCONG521, RCONG522, RCONG523, RCONG524, RCONG525
RC-Q	12	Subordinated notes and debentures (Columns A through E)  Note: Items 9, 11 and 12 of Schedule RC-Q will be included in item 13, All other liabilities.	RCONG526, RCONG527, RCONG528, RCONG529, RCONG530
RC-Q	M3.a.(1)	Loans measured at fair value: Construction, land development, and other land loans	RCONF578
RC-Q	M3.a.(2)	Loans measured at fair value: Secured by farmland	RCONF579

Schedule	Item	Item Name	MDRM Number
RC-Q	M3.a.(4)	Loans measured at fair value: Secured by multifamily (5 or more) residential properties	RCONF583
RC-Q	M3.a.(5)	Loans measured at fair value: Secured by nonfarm nonresidential properties  Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5) of Schedule RC-Q will be combined into one data item (new item M3.a.(2)).	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	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	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  Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(2) of Schedule RC-Q will be combined into one data item (new item M3.a.(1)).	RCONF582
RC-Q	M3.c.(1)	Loans measured at fair value: Credit cards	RCONF586
RC-Q	M3.c.(2)	Loans measured at fair value: Other revolving credit plans	RCONF587
RC-Q	M3.c.(3)	Loans measured at fair value: Automobile loans	RCONK196
RC-Q	M3.c.(4)	Loans measured at fair value: Other consumer loans  Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4) of Schedule RC-Q will be combined into one data item (new item M3.c).	RCONK208
RC-Q	M4.a.(1)	Unpaid principal balance of loans measured at fair value: Construction, land development, and other land loans	RCONF590
RC-Q	M4.a.(2)	Unpaid principal balance of loans measured at fair value: Secured by farmland	RCONF591
RC-Q	M4.a.(4)	Unpaid principal balance of loans measured at fair value: Secured by multifamily (5 or more) residential properties	RCONF595
RC-Q	M4.a.(5)	Unpaid principal balance of loans measured at fair value: Secured by nonfarm nonresidential properties  Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5) of Schedule RC-Q will be combined into one data item (new item M4.a.(2)).	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	RCONF592

Schedule	Item	Item Name	MDRM Number
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	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  Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2) of Schedule RC-Q will be combined into one data item (new item M4.a.(1)).	RCONF594
RC-Q	M4.c.(1)	Unpaid principal balance of loans measured at fair value: Credit cards	RCONF598
RC-Q	M4.c.(2)	Unpaid principal balance of loans measured at fair value: Other revolving credit plans	RCONF599
RC-Q	M4.c.(3)	Unpaid principal balance of loans measured at fair value: Automobile loans	RCONK195
RC-Q	M4.c.(4)	Unpaid principal balance of loans measured at fair value: Other consumer loans  Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4) of Schedule RC-Q will be combined into one data item (new item M4.c).	RCONK209
RC-S	1	Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements (Columns B through F)  Note: Item 1, Columns B through F, of Schedule RC-S will be included in item 1, Column G.	RCONB706, RCONB707, RCONB708, RCONB709, RCONB710
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)	RCONB712, RCONB713, RCONB714, RCONB715, RCONB716, RCONB717, RCONB718
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)	RCONC393, RCONC394, RCONC395, RCONC396, RCONC397, RCONC398, RCONC399
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)  Note: Items 2.a, 2.b, and 2.c, Columns A and G, of Schedule RC-S will be combined into one data item (new item 2) for Columns A and G.	RCONC400, RCONC401, RCONC402, RCONC403, RCONC404, RCONC405, RCONC406

Schedule	Item	Item Name	MDRM Number
RC-S	3	Reporting bank's unused commitments to provide liquidity to structures reported in item 1 (Columns A through G)	RCONB726, RCONB727, RCONB728, RCONB729, RCONB730, RCONB731, RCONB732
RC-S	4.a	Past due loan amounts included in item 1: 30–89 days past due (Columns B through F)  Note: Item 4.a, Columns B through F, of Schedule RC-S will be included in item 4.a, Column G.	RCONB734, RCONB735, RCONB736, RCONB737, RCONB738
RC-S	4.b	Past due loan amounts included in item 1: 90 days or more past due (Columns B through F)  Note: Item 4.b, Columns B through F, of Schedule RC-S will be included in item 4.b, Column G.	RCONB741, RCONB742, RCONB743, RCONB744, RCONB745
RC-S	5.a	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements: Charge-offs (Columns B through F)  Note: Item 5.a, Columns B through F, of Schedule RC-S will be included in item 5.a, Column G.	RIADB748, RIADB749, RIADB750, RIADB751, RIADB752
RC-S	5.b	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements: Recoveries (Columns B through F)  Note: Item 5.b, Columns B through F, of Schedule RC-S will be included in item 5.b, Column G.	RIADB755, RIADB756, RIADB757, RIADB758, RIADB759
RC-S	6.a	Amount of ownership (or seller's) interests carried as: Securities (Columns B, C, and F)	RCONB761, RCONB762, RCONB763
RC-S	6.b	Amount of ownership (or seller's) interests carried as: Loans (Columns B, C, and F)  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) for Column G.	RCONB500, RCONB501, RCONB502
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)	RCONB764, RCONB765, RCONB766
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)	RCONB767, RCONB768, RCONB769
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

Schedule	Item	Item Name	MDRM Number
RC-S	9	<p>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 through F)</p> <p>Note: Item 9, Columns B through F, of Schedule RC-S will be included in item 9, Column G.</p>	RCONB777, RCONB778, RCONB779, RCONB780, RCONB781
RC-S	10	<p>Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns B through F)</p> <p>Note: Item 10, Columns B through F, of Schedule RC-S will be included in item 10, Column G.</p>	RCONB784, RCONB785, RCONB786, RCONB787, RCONB788
RC-S	11	<p>Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank (Columns B through F)</p> <p>Note: Item 11, Columns B through F, of Schedule RC-S will be included in item 11, Column G.</p>	RCONB791, RCONB792, RCONB793, RCONB794, RCONB795
RC-S	12	<p>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)</p> <p>Note: Item 12, Columns B through F, of Schedule RC-S will be included in item 12, Column G.</p>	RCONB798, RCONB799, RCONB800, RCONB801, RCONB802
RC-S	M1.a	<p>Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Outstanding principal balance</p> <p>Note: Item M.1.a of Schedule RC-S will be included in item 1 or item 11, Column G, as appropriate.</p>	RCONA249
RC-S	M1.b	<p>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</p> <p>Note: Item M.1.b of Schedule RC-S will be included in item 2 or 12, Column G, as appropriate.</p>	RCONA250
RC-V	All data items	ABCP Conduits (Column B)	RCONJ982, RCONJ985,

Schedule	Item	Item Name	MDRM Number
	reported for “ABCP Conduits” (Column B)	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.	RCONJ988, RCONJ991 RCONJ994, RCONJ997, RCONK001, RCONK004, RCONK007, RCONK010, RCONK013, RCONK016, RCONK019, RCONK022 RCONK025, RCONK028 RCONK031, RCONK034
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)	RCONJ984, RCONJ986
RC-V	1.c	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)  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 (the latter to be relabeled as Column B).	RCONJ987, RCONJ989
RC-V	1.d	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)  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.e), for Columns A and C (the latter to be relabeled as Column B).	RCONJ990, RCONJ992
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)	RCONJ993, RCONJ995
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)	RCONJ996, RCONJ998
RC-V	1.g	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)  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).	RCONJ999, RCONK002
RC-V	1.h	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)  Note: Item 1.h, Columns A and C, of Schedule RC-V will be included in item 1.k, Other assets	RCONK003, RCONK005



<b>Schedule</b>	<b>Item</b>	<b>Item Name</b>	<b>MDRM Number</b>
		(renumbered as item 1.e), 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)  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).	RCONK006, RCONK008
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)  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).	RCONK015, RCONK017
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)  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).	RCONK018, RCONK020
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)  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).	RCONK021, RCONK023

**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.  Note: Items 2.a. and 2.b of Schedule RC-A will be combined into this data item.	RCON0082
RC-A	3 (New)	Balances due from banks in foreign countries and foreign central banks  Note: Items 3.a. and 3.b of Schedule RC-A will	RCON0070

		be combined into this data item.	
RC-F	3 (New)	Interest-only strips receivable (not in the form of a security)  Note: Items 3.a and 3.b of Schedule RC-F will be combined into this data item.	To be determined (TBD)
RC-P	1 (New)	Retail originations during the quarter of 1–4 family residential mortgage loans for sale  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  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  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  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  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 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  Note: Items M3.a.(3)(a), M3.a.(3)(b)(1), and M3.a.(3)(b)(1) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M3.a.(2) (New)	Loans measured at fair value: All other loans secured by real estate  Note: Items M3.a.(1), M3.a.(2), M3.a.(4), and M3.a.(5) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M3.c (New)	Loans measured at fair value: Loans to individuals for household, family, and other personal expenditures  Note: Items M3.c.(1), M3.c.(2), M3.c.(3), and M3.c.(4) of Schedule RC-Q will be combined	TBD

		into this data item.	
RC-Q	M4.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Secured by 1–4 family residential properties  Note: Items M4.a.(3)(a), M4.a.(3)(b)(1), and M4.a.(3)(b)(2) of Schedule RC-Q will be combined into this data item.	TBD
RC-Q	M4.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate  Note: Items M4.a.(1), M4.a.(2), M4.a.(4), and M4.a.(5) of Schedule RC-Q will be combined into this data item.	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  Note: Items M4.c.(1), M4.c.(2), M4.c.(3), and M4.c.(4) 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 and G)  Note: Items 2.a, 2.b, and 2.c, Columns A and G, of Schedule RC-S will be combined into this data item.	TBD (2 MDRM numbers)
RC-S	6 (New)	Total amount of ownership (or seller’s) interest carried as securities or loans (Columns B, C, and F)  Note: Items 6.a and 6.b, Columns B, C, and F, of Schedule RC-S will be combined into this data item for Column G.	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)  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 to be relabeled as Column B).	TBD (2 MDRM Numbers)
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)  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 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
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*

<b>Schedule</b>	<b>Item</b>	<b>Item Name</b>	<b>MDRM Number</b>
RC-T	M3.a	Collective investment funds and common trust funds: Domestic equity (Columns A and B)	RCONB931, RCONB932
RC-T	M3.b	Collective investment funds and common trust funds: International/Global equity (Columns A and B)	RCONB933, RCONB934
RC-T	M3.c	Collective investment funds and common trust funds: Stock/Bond blend (Columns A and B)	RCONB935, RCONB936
RC-T	M3.d	Collective investment funds and common trust funds: Taxable bond (Columns A and B)	RCONB937, RCONB938
RC-T	M3.e	Collective investment funds and common trust funds: Municipal bond (Columns A and B)	RCONB939, RCONB940
RC-T	M3.f	Collective investment funds and common trust funds: Short-term investments/Money market (Columns A and B)	RCONB941, RCONB942
RC-T	M3.g	Collective investment funds and common trust funds: Specialty/Other (Columns A and B)	RCONB943, RCONB944

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

<b>Schedule</b>	<b>Item</b>	<b>Item Name</b>	<b>MDRM Number</b>
RC-S	6 (New)	Total amount of ownership (or seller's) interest carried as securities or loans (Column G)	TBD
RC-S	10	Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures (Columns A and G)	RCONB783, RCONB789
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 bank's holding company	RCONB806
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	RCONB807
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	RCONB808
RC-S	M3.b.(2)	Asset-backed commercial paper conduits: Unused commitments to provide liquidity to conduit structures: Conduits sponsored by other unrelated institutions	RCONB809

RC-S	M4	<p>Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C</p> <p>Note: With the combining of Columns B through F of item 1 of Schedule RC-S into item 1, Column G, of Schedule RC-S, the reference to column C in the caption for M4 will be changed to column G.</p>	RCONC407
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