

## 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)  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)  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  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: Total commitment under the lines of credit  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 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  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	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)  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)  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)  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)  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)  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)  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)  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)  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)  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)  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)  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  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  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)  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)  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)  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)  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)  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)  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  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  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 (Column A)  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)  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)  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)  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)  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)  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)  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)  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)  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)  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