

Appendix B

FFIEC 051: To be completed by banks with domestic offices only and total assets less than \$1 billion

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

Data Items Removed

| Schedule | Item | Item Name | MDRM Number |
|---------------|---------|---|--|
| RI | 5.d.(1) | Fees and commissions from securities brokerage | RIADC886 |
| RI | 5.d.(2) | Investment banking, advisory, and underwriting fees and commissions Note: Items 5.d.(1) and 5.d.(2) of Schedule RI will be combined into one data item. | RIADC888 |
| RI | 5.d.(3) | Fees and commissions from annuity sales | RIADC887 |
| RI | 5.d.(4) | Underwriting income from insurance and reinsurance activities | RIADC386 |
| RI | 5.d.(5) | Income from other insurance activities Note: Items 5.d.(3), 5.d.(4), and 5.d.(5) of Schedule RI will be combined into one data item. | RIADC387 |
| RI | 5.g | Net securitization income | RIADB493 |
| RI | M1 | Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes | RIAD4513 |
| RI-B, Part II | M4 | Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) | RIADC781 |
| RI-E | 1.f | Net change in the fair values of financial instruments accounted for under a fair value option | RIADF229 |
| RI-E | 1.h | Gains on bargain purchases | RIADJ447 |
| RC | 10.a | Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b. | RCON3163 |
| RC | 10.b | Other intangible assets (from Schedule RC-M) Note: Items 10.a and 10.b of Schedule RC will be combined into one data item. | RCON0426 |
| RC-B | 2.a | U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government agencies (Columns A through D) | RCON1289, RCON1290, RCON1291, RCON1293 |
| RC-B | 2.b | U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government-sponsored agencies (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B will be | RCON1294, RCON1295, RCON1297, RCON1298 |

| Schedule | Item | Item Name | MDRM Number |
|----------|---------|---|--|
| | | combined into one data item (Columns A through D). | |
| RC-B | 5.b.(1) | Structured financial products: Cash (Columns A through D) | RCONG336, RCONG337, RCONG338, RCONG339 |
| RC-B | 5.b.(2) | Structured financial products: Synthetic (Columns A through D) | RCONG340, RCONG341, RCONG342, RCONG343 |
| RC-B | 5.b.(3) | Structured financial products: Hybrid (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B will be combined into one line item (Columns A through D). | RCONG344, RCONG345, RCONG346, RCONG347 |
| RC-B | M6.a | Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D) | RCONG348, RCONG349, RCONG350, RCONG351 |
| RC-B | M6.b | Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Columns A through D) | RCONG352, RCONG353, RCONG354, RCONG355 |
| RC-B | M6.c | Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D) | RCONG356, RCONG357, RCONG358, RCONG359 |
| RC-B | M6.d | Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Columns A through D) | RCONG360, RCONG361, RCONG362, RCONG363 |
| RC-B | M6.e | Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs (Columns A through D) | RCONG364, RCONG365, RCONG366, RCONG367 |
| RC-B | M6.f | Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D) | RCONG368, RCONG369, RCONG370, RCONG371 |
| RC-B | M6.g | Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A through D) | RCONG372, RCONG373, RCONG374, RCONG375 |
| RC-K | 7 | Trading assets | RCON3401 |
| RC-L | 1.b.(1) | Unused consumer credit card lines | RCONJ455 |
| RC-L | 1.b.(2) | Other unused credit card lines | RCONJ456 |
| RC-L | 1.d | Unused commitments: Securities underwriting | RCON3817 |
| RC-M | 2.b | Purchased credit card relationships and nonmortgage servicing assets Note: Amounts reported in item 2.b will be included in item 2.c, All other identifiable intangible assets. | RCONB026 |
| RC-M | 3.f | Foreclosed properties from “GNMA loans” Note: Amounts reported in item 3.f will be included in item 3.c, Other real estate owned: 1–4 | RCONC979 |

| Schedule | Item | Item Name | MDRM Number |
|----------|------|--------------------------------|-------------|
| | | family residential properties. | |

Other Impacts to Data Items

| Schedule | Item | Item Name | MDRM Number |
|----------|------------------|---|------------------------|
| RI | 5.d.(1) (New) | Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities Note: Items 5.d.(1) and 5.d.(2) of Schedule RI removed above will be combined into this data item. | To be determined (TBD) |
| RI | 5.d.(2) (New) | Income from insurance activities (includes underwriting income from insurance and reinsurance activities) Note: Items 5.d.(3), 5.d.(4), and 5.d.(5) of Schedule RI removed above will be combined into this data item. | TBD |
| RC | 10 (New) | Intangible assets (from Schedule RC-M) Note: Items 10.a and 10.b of Schedule RC removed above will be combined into this data item. | RCON2143 |
| RC-B | 2 (New) | U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D). | TBD (4 MDRMs) |
| RC-B | 5.b (New) | Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this line item (Columns A through D). | TBD (4 MDRMs) |
| RC-M | 2.b (Re-mapping) | Goodwill Note: Schedule RC, item 10.a will be moved to Schedule RC-M, new item 2.b., and the phrase "other than goodwill" will be removed from the caption for Schedule RC-M, item 2. | RCON3163 |

Data Items with a Reduction in Frequency of Collection

Semiannual Reporting (June 30 and December 31)

| Schedule | Item | Item Name | MDRM Number |
|--------------|------|---|------------------------------|
| RC-B | M3 | Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date | RCON1778 |
| RC-C, Part I | M7.a | Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance | RCONC779 |
| RC-C, Part I | M7.b | Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Amount included in Schedule RC-C, Part I, items 1 through 9 | RCONC780 |
| RC-C, Part I | M8.a | Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties | RCONF230 |
| RC-C, Part I | M12 | Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year (Columns A through C) | RCONGW45, RCONGW46, RCONGW47 |
| RC-L | 11.a | Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank | RCONC223 |
| RC-L | 11.b | Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk | RCONC224 |
| RC-N | M7 | Additions to nonaccrual assets during the quarter Note: This caption would be revised to "Additions to nonaccrual assets during the last 6 months." | RCONC410 |
| RC-N | M8 | Nonaccrual assets sold during the quarter Note: This caption would be revised to "Nonaccrual assets sold during the last 6 months." | RCONC411 |
| RC-N | M9.a | Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Outstanding balance (Columns A through C) | RCONL183, RCONL184, RCONL185 |
| RC-N | M9.b | Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): Amount included in Schedule RC-N, items 1 through 7, above (Columns A through C) | RCONL186, RCONL187, RCONL188 |

Annual Reporting (December 31)

| Schedule | Item | Item Name | MDRM Number |
|----------|-----------------|---|---|
| RI-E | 1.a through 1.l | Other noninterest income (from Schedule RI, item 5.l) | RIADC013, RIADC014, RIADC016, RIAD4042, |

| Schedule | Item | Item Name | MDRM Number |
|----------|-----------------|--|--|
| | | | RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463 |
| RI-E | 2.a through 2.p | Other noninterest expense (from Schedule RI, item 7.d) | RIADC017, RIAD0497, RIAD4136, RIADC018, RIAD8403, RIAD4141, RIAD4146, RIADF556, RIADF557, RIADF558, RIADF559, RIADY923, RIADY924, RIAD4464, RIAD4467, RIAD4468 |

Data Items with an Increase in Reporting Threshold

To be completed by banks with components of other noninterest income in amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.1

| Schedule | Item | Item Name | MDRM Number |
|----------|-----------------|---|--|
| RI-E | 1.a through 1.1 | Other noninterest income (from Schedule RI, item 5.1) | RIADC013, RIADC014, RIADC016, RIAD4042, RIADC015, RIADF555, RIADT047, RIAD4461, RIAD4462, RIAD4463 |

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

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