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, 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-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.	RCFD3163
RC	10.b	Other intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into one data item.	RCFD0426
RC-B	2.a	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government agencies (Columns A through D)	RCFD1289, RCFD1290, RCFD1291, RCFD1293
RC-B	2.b	U.S. Government agency obligations (exclude mortgage-backed securities): Issued by U.S. Government-sponsored agencies (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B will be combined into one data item.	RCFD1294, RCFD1295, RCFD1297, RCFD1298
RC-B	5.b.(1)	Structured financial products: Cash (Columns A through D)	RCFDG336, RCFDG337, RCFDG338, RCFDG339
RC-B	5.b.(2)	Structured financial products: Synthetic (Columns A through D)	RCFDG340, RCFDG341, RCFDG342, RCFDG343
RC-B	5.b.(3)	Structured financial products: Hybrid (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B will be combined into one data item.	RCFDG344, RCFDG345, RCFDG346, RCFDG347

Schedule	Item	Item Name	MDRM Number
RC-D	All data items reported in Column B, "Domestic offices"	Column B, "Domestic offices" Note: Data items 6.a.(1) through 6.a.(5), Column B, will be combined into two data items to be collected for the consolidated bank in Column A, which will replace data item 6.a, Column A. In addition, data items M1.a.(1) through M1.a.(5), Column B, will be combined into two data items to be collected for the consolidated bank in Column A, which will replace data item M.1.a, Column A. Data items 12 and 15, Column B, will be moved to Schedule RC-H, new items 19 and 20. Data items 6.a.(1) through 6.d, Column B, will be combined into one data item and moved to Schedule RC-H, new item 21.	RCON3531, RCON3532, RCON3533, RCONG379, RCONG380, RCONG381, RCONK197, RCONK198, RCONG383, RCONG384, RCONG385, RCONG386, RCONF604, RCONF605, RCONF606, RCONF607, RCONF611, RCONF612, RCONF613, RCONF614, RCONF615, RCONF616, RCONK199, RCONK210, RCONF618, RCON3541, RCON3543, RCON3545, RCON3546, RCONF624, RCON3547, RCON3548, RCONF625, RCONF626, RCONF627, RCONF628, RCONF629, RCONF630, RCONF631, RCONF632, RCONF633, RCONF634, RCONK200, RCONK211, RCONF636, RCONF639, RCONF640, RCONG299, RCONG332, RCONG333, RCONG334, RCONG335, RCONG651, RCONG652, RCONG387, RCONG388
RC-D	5.a.(1)	Structured financial products: Cash (Column A)	RCFDG383
RC-D	5.a.(2)	Structured financial products: Synthetic (Column A)	RCFDG384
RC-D	5.a.(3)	Structured financial products: Hybrid (Column A) Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D, Column A, will be combined into one data item.	RCFDG385
RC-D	6.a	Loans secured by real estate (Column A)	RCFDF610
RC-D	6.c.(1)	Loans to individuals for household, family, and other personal expenditures: Credit cards (Column A)	RCFDF615
RC-D	6.c.(2)	Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans (Column A)	RCFDF616
RC-D	6.c.(3)	Loans to individuals for household, family, and other personal expenditures: Automobile loans (Column A)	RCFDK199
RC-D	6.c.(4)	Loans to individuals for household, family, and other personal expenditures: Other consumer loans Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D, Column A, will be combined into one data item.	RCFDK210
RC-D	M1.a	Unpaid principal balance of loans measured at fair	RCFDF790

Schedule	Item	Item Name	MDRM Number
		value: Loans secured by real estate (Column A)	
RC-D	M1.c.(1)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Credit cards (Column A)	RCFDF633
RC-D	M1.c.(2)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other revolving credit plans (Column A)	RCFDF634
RC-D	M1.c.(3)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Automobile loans (Column A)	RCFDK200
RC-D	M1.c.(4)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures: Other consumer loans (Column A) Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D, Column A, will be combined into one data item.	RCFDK211
RC-D	M6	Retained beneficial interests in securitizations	RCFDF651
RC-L	1.a.(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment	RCONJ477
RC-L	1.a.(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L will be combined into one data item.	RCONJ478
RC-L	16.a	Over-the-counter derivatives: Net current credit exposure (Column B)	RCFDG419
RC-L	16.b.(1)	Over-the-counter derivatives: Fair value of collateral: Cash—U.S. dollar (Column B)	RCFDG424
RC-L	16.b.(2)	Over-the-counter derivatives: Fair value of collateral: Cash—Other currencies (Column B)	RCFDG429
RC-L	16.b.(3)	Over-the-counter derivatives: Fair value of collateral: U.S. Treasury securities (Column B)	RCFDG434
RC-L	16.b.(4)	Over-the-counter derivatives: Fair value of collateral: U.S. Government agency and U.S. Government-sponsored agency debt securities (Column B)	RCFDG439
RC-L	16.b.(5)	Over-the-counter derivatives: Fair value of collateral: Corporate bonds (Column B)	RCFDG444
RC-L	16.b.(6)	Over-the-counter derivatives: Fair value of collateral: Equity securities (Column B)	RCFDG449
RC-L	16.b.(7)	Over-the-counter derivatives: Fair value of collateral: All other collateral (Column B)	RCFDG454
RC-L	16.b.(8)	Over-the-counter derivatives: Fair value of collateral: Total fair value of collateral (Column B) Note: Amounts reported in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6),	RCFDG459

Schedule	Item	Item Name	MDRM Number
		16.b.(7), and 16.b.(8), Column B, will be included in items 16.a, 16.b.(1), 16.b.(2), 16.b.(3), 16.b.(4), 16.b.(5), 16.b.(6), 16.b.(7), and 16.b.(8), Column E.	
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.	RCFDB026
RC-M	3.f	Foreclosed properties from "GNMA loans" Note: Amounts reported in item 3.f will be included in item 3.c, Other real estate owned: 1—4 family residential properties.	RCONC979

Other Impacts to Data Items

Schedule	Item	Item Name	MDRM Number
RC	10 (New)	Intangible assets Note: Items 10.a and 10.b of Schedule RC will be combined into this data item.	RCFD2143
RC-B	2 (New)	U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (Columns A through D) Note: Items 2.a and 2.b of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-B	5.b (New)	Structured financial products (Columns A through D) Note: Items 5.b.(1), 5.b.(2), and 5.b.(3) of Schedule RC-B removed above will be combined into this data item (Columns A through D).	TBD (4 MDRMs)
RC-D	5.a (New)	Structured financial products Note: Items 5.a.(1), 5.a.(2), and 5.a.(3) of Schedule RC-D, Column A, removed above will be combined into this data item.	TBD
RC-D	6.a.(1) (New)	Loans secured by 1—4 family residential properties Note: Items 6.a.(3)(a), 6.a.(3)(b)(1), and 6.a.(3)(b)(2) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item 6.a, Column A.	TBD
RC-D	6.a.(2) (New)	All other loans secured by real estate Note: Items 6.a.(1), 6.a.(2), 6.a.(4), and 6.a.(5) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated	TBD

		bank in Column A, which will partially replace item 6.a, Column A.	
RC-D	6.c (New)	Loans to individuals for household, family and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items 6.c.(1), 6.c.(2), 6.c.(3), and 6.c.(4) of Schedule RC-D removed above will be combined into this data item.	TBD
RC-D	M1.a.(1) (New)	Unpaid principal balance of loans measured at fair value: Loans secured by 1—4 family residential properties Note: Items M1.a.(3)(a), M1.a.(3)(b)(1), and M1.a.(3)(b)(2) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item M.1.a, Column A.	TBD
RC-D	M1.a.(2) (New)	Unpaid principal balance of loans measured at fair value: All other loans secured by real estate Note: Items M1.a.(1), M1.a.(2), M1.a.(4), and M1.a.(5) of Schedule RC-D, Column B, removed above will be combined into this data item for the consolidated bank in Column A, which will partially replace item M.1.a, Column A.	TBD
RC-D	M1.c (New)	Unpaid principal balance of loans measured at fair value: Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) Note: Items M1.c.(1), M1.c.(2), M1.c.(3), and M1.c.(4) of Schedule RC-D, Column A, removed above will be combined into this data item.	TBD
RC-H	19 (Re-mapping)	Total trading assets Note: Schedule RC-D, item 12, Column B, will be moved to Schedule RC-H, item 19. The proposed threshold change applicable to Schedule RC-D applies to this item.	RCON3545
RC-H	20 (Re-mapping)	Total trading liabilities Note: Schedule RC-D, item 15, Column B, will be moved to Schedule RC-H, item 20. The proposed threshold change applicable to Schedule RC-D applies to this item.	RCON3548
RC-H	21 (New)	Total loans held for trading Note: The proposed threshold change applicable to Schedule RC-D applies to this item.	TBD
RC-L	1.a (New)	Unused commitments for reverse mortgages outstanding that are held for investment Note: Items 1.a.(1) and 1.a.(2) of Schedule RC-L removed above will be combined into this data	TBD

Schedule	Item	Item Name	MDRM Number
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.	RCFD3163

Data Items with a Reduction in Frequency of Collection

Semiannual Reporting (June 30 and December 31)

Schedule	Item	Item Name	MDRM Number
RI	M12	Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties	RIADF228
RC-B	M3	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	RCFD1778
RC-C, Part I	M7.a	Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30: Outstanding balance	RCFDC779
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	RCFDC780
RC-C, Part I	M8.a	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties	RCONF230
RC-C, Part I	M8.b	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231
RC-C, Part I	M8.c	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	RCONF232
RC-C, Part I	M12.a	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans secured by real estate (Columns A through C)	RCFDG091, RCFDG092, RCFDG093
RC-C, Part I	M12.b	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Commercial and industrial loans (Columns A through C)	RCFDG094, RCFDG095, RCFDG096

Schedule	Item	Item Name	MDRM Number
RC-C, Part I	M12.c	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: Loans to individuals for household, family, and other personal expenditures (Columns A through C)	RCFDG097, RCFDG098, RCFDG099
RC-C, Part I	M12.d	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: All other loans and all leases (Columns A through C)	RCFDG100, RCFDG101, RCFDG102
RC-L	1.b.(1)	Unused consumer credit card lines	RCFDJ455
RC-L	1.b.(2)	Other unused credit card lines	RCFDJ456
RC-L	11.a	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the acquiring bank	RCFDC223
RC-L	11.b	Year-to-date merchant credit card sales volume: Sales for which the reporting bank is the agent bank with risk	RCFDC224
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."	RCFDC410
RC-N	M8	Nonaccrual assets sold during the quarter Note: This caption would be revised to "Nonaccrual assets sold during the last 6 months."	RCFDC411
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)	RCFDL183, RCFDL184, RCFDL185
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)	RCFDL186, RCFDL187, RCFDL188

Annual Reporting (December)

Schedule	Item	Item Name	MDRM Number
RC-M	9	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCFD4088
RC-M	14.a	Total assets of captive insurance subsidiaries	RCFDK193
RC-M	14.b	Total assets of captive reinsurance subsidiaries	RCFDK194

Data Items with an Increase in Reporting Threshold:

Schedule RI-D is to be completed by banks with foreign offices (including Edge or Agreement subsidiaries and International Banking Facilities) *and* **$10 billion or more in total assets where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.**

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

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

Schedule	Item	Item Name	MDRM Number
RC-B	M5.a	Asset-backed securities: Credit card receivables (Columns A, B, C, and D)	RCFDB838, RCFDB839, RCFDB840, RCFDB841
RC-B	M5.b	Asset-backed securities: Home equity lines (Columns A, B, C, and D)	RCFDB842, RCFDB843, RCFDB844, RCFDB845
RC-B	M5.c	Asset-backed securities: Automobile loans (Columns A, B, C, and D)	RCFDB846, RCFDB847, RCFDB848, RCFDB849
RC-B	M5.d	Asset-backed securities: Other consumer loans (Columns A, B, C, and D)	RCFDB850, RCFDB851, RCFDB852, RCFDB853
RC-B	M5.e	Asset-backed securities: Commercial and industrial loans (Columns A, B, C, and D)	RCFDB854, RCFDB855, RCFDB856, RCFDB857
RC-B	M5.f	Asset-backed securities: Other (Columns A, B, C, and D)	RCFDB858, RCFDB859, RCFDB860, RCFDB861
RC-B	M6.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Columns A through D)	RCFDG348, RCFDG349, RCFDG350, RCFDG351
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)	RCFDG352, RCFDG353, RCFDG354, RCFDG355
RC-B	M6.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Columns A through D)	RCFDG356, RCFDG357, RCFDG358, RCFDG359
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)	RCFDG360, RCFDG361, RCFDG362, RCFDG363
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)	RCFDG364, RCFDG365, RCFDG366, RCFDG367
RC-B	M6.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Columns A through D)	RCFDG368, RCFDG369, RCFDG370, RCFDG371
RC-B	M6.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Columns A through D)	RCFDG372, RCFDG373, RCFDG374, RCFDG375

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

Schedule	Item	Item Name	MDRM Number
RC-D	M2.a	Loans measured at fair value that are past due 90 days or more: Fair value (Column A)	RCFDF639
RC-D	M2.b	Loans measured at fair value that are past due 90 days or more: Unpaid principal balance (Column A)	RCFDF640
RC-D	M3.a	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by financial institutions (Column A)	RCFDG299
RC-D	M3.b	Structured financial products by underlying collateral or reference assets: Trust preferred securities issued by real estate investment trusts (Column A)	RCFDG332
RC-D	M3.c	Structured financial products by underlying collateral or reference assets: Corporate and similar loans (Column A)	RCFDG333
RC-D	M3.d	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs) (Column A)	RCFDG334
RC-D	M3.e	Structured financial products by underlying collateral or reference assets: 1–4 family residential MBS not issued or guaranteed by GSEs (Column A)	RCFDG335
RC-D	M3.f	Structured financial products by underlying collateral or reference assets: Diversified (mixed) pools of structured financial products (Column A)	RCFDG651
RC-D	M3.g	Structured financial products by underlying collateral or reference assets: Other collateral or reference assets (Column A)	RCFDG652
RC-D	M4.a	Pledged trading assets: Pledged securities (Column A)	RCFDG387
RC-D	M4.b	Pledged trading assets: Pledged loans (Column A)	RCFDG388
RC-D	M5.a	Asset-backed securities: Credit card receivables	RCFDF643
RC-D	M5.b	Asset-backed securities: Home equity lines	RCFDF644
RC-D	M5.c	Asset-backed securities: Automobile loans	RCFDF645
RC-D	M5.d	Asset-backed securities: Other consumer loans	RCFDF646
RC-D	M5.e	Asset-backed securities: Commercial and industrial loans	RCFDF647
RC-D	M5.f	Asset-backed securities: Other	RCFDF648
RC-D	M7.a	Equity securities: Readily determinable fair values	RCFDF652
RC-D	M7.b	Equity securities: Other	RCFDF653
RC-D	M8	Loans pending securitization	RCFDF654
RC-D	M9	Other trading assets	RCFDF655, RCFDF656, RCFDF657
RC-D	M10	Other trading liabilities	RCFDF658, RCFDF659, RCFDF660

To be completed by banks with total trading assets of $10 million or more for any quarter of the preceding calendar year

Schedule	Item	Item Name	MDRM Number
RI	M8.a	Trading revenue: Interest rate exposures	RIAD8757
RI	M8.b	Trading revenue: Foreign exchange exposures	RIAD8758
RI	M8.c	Trading revenue: Equity security and index exposures	RIAD8759
RI	M8.d	Trading revenue: Commodity and other exposures	RIAD8760
RI	M8.e	Trading revenue: Credit exposures	RIADF186

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

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

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

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

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

Schedule	Item	Item Name	MDRM Number
RC-K	7	Trading assets	RCFD3401