



The Federal Reserve Bank of New York
Statistics Function

FFIEC 031 Historic Reporting Changes

Reflects changes made since 2000

Date	Description
September 2006	<p data-bbox="569 776 869 850">FFIEC 031 Schedule RC-M</p> <ul data-bbox="569 862 1902 1040" style="list-style-type: none"><li data-bbox="569 862 1902 1040">➤ Items 5a(1)a through 5a(1)d, "Federal Home Loan Bank Advances" were added. Item 5a(3), "FHLB advances: Structured advances." was added. Items 5b(1)a through 5b(1)d, "Other borrowings" were added. Items 10a and 10b, "Secured Liabilities" were added. In addition, items 5a(1), 5a(3), 5b(1), and 5b(3) were revised. <p data-bbox="569 1084 869 1117">Schedule RC-N</p> <ul data-bbox="569 1128 1902 1230" style="list-style-type: none"><li data-bbox="569 1128 1902 1230">➤ Memoranda item 7, "Additions to nonaccrual assets during the quarter." and memoranda item 8, "Nonaccrual assets sold during the quarter." were added.

Schedule RC-P

- New schedule RC-P, "Closed-End 1-4 Family Residential Mortgage Banking Activities" was added. New items associated with RC-P are items 1a, 1b, 2a, 2b, 3a, 3b, 4a, and 4b.

March 2006

FFIEC 031

Schedule RI

- Memoranda items 9.a, 9.b, and 9.c were eliminated.

Schedule RC

- Items 9 and 18 were eliminated.

Schedule RC-B

- Items 5.a through 5.f, "Asset Backed Securities" were moved to the memoranda section, items 5.a through 5.f, "Asset Backed Securities." In addition, item 5, "Total Asset Backed Securities" columns A through D was added.

Schedule RC-F

- Item 5, "Life insurance assets" was added.

Schedule RC-H

- Items 1 and 2 were eliminated.

Schedule RC-L

- Items 7.a(1) through (4) "Credit derivatives: Notional amounts", columns A "Guarantor" and B "Beneficiary", were added. In addition,

item 9.c "Standby letters of credit issued by Federal Home Loan Bank on the bank's behalf" was added, and item 5 was eliminated.

Schedule RC-M

- Item 3.b(6), "Foreclosed properties from "GNMA loans" was added.

Schedule RC-O

- Memoranda item 2, "Estimated amount of uninsured deposits." is to be completed by banks with \$1 billion or more in total assets.

Schedule RC-R

- Memoranda items 2.g(1) and 2.g(2), "Notional principal amounts of derivative contracts: Credit derivative contracts: (1) Investment grade, (2) Subinvestment grade", columns A through C, were added.

Schedule RC-S

- Column G was redefined from "All Other Loans and All Leases" to "All Other Loans, All Leases, and All Other Assets."

June 2005

FFIEC 031

Schedule RI-B, Part II

- Added a memoranda item, "Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)" (item 4).

Schedule RC-C, Part I

- Added new memorandum items, "Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of

Position 03-3 (exclude loans held for sale): (a) Outstanding balance, (b) Carrying amount included in Schedule RC-C, items 1 through 9" (item 7).

Schedule RC-N

- Added a new item, "Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above" (item 10.b).

Schedule RC-R

- Item 34, column B was modified in order to allow for the proper reporting of embedded derivatives that are included in item 34, column A.

March 2003

FFIEC 031

Schedule RI

- Split "Insurance commissions and fees" into "Insurance and reinsurance underwriting income" (item 5.h1) and "Income from other insurance activities" (item 5.h2).

Schedule RI-B

- Changed threshold for Part I item M.4 and Part II, M.1-3.

Schedule RC-C

- Added instructions regarding allocated transfer risk.
- Added "Outstanding credit card fees and finance charges included in Schedule RC-C Part I item 6.a, Column A" (item M.6).

Schedule RC-F

- Added "Retained interests in accrued interest receivable related to securitized credit cards" (item 5.e).

Schedule RC-L

- Changed the threshold of "Gross fair values" from banks with \$100 million or more in total assets to include all banks.

Schedule RC-M

- Added "Primary Internet website address of the bank" (item 8) and "Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?" (item 9).

Schedule RC-S

- Added "Subordinated securities and other residual interests" (item 2.b).
- Added "Outstanding credit card fees and finance charges included in Schedule RC-S item 1, Column C" (item M.4) to the Memoranda section.

Report Form and Instructions URL:

http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_200303_f.pdf

March 2002

FFIEC 031

Schedule RC

- Changed so that banks will now disclose their federal funds sold and purchased (in domestic offices) in asset item 3.a and liability item 14.a, respectively.

- Changed so that securities resale agreements will now be reported in asset item 3.b, while securities repurchase agreements will now be reported in liability item 14.
- Changed so that borrowing of immediately available funds from a Federal Home Loan Bank will now be reported in Schedule RC "Other borrowed money" (item 16).
- Changed so that overnight Federal Home Loan Bank advances will now be included in Schedule RC-M, "Federal Home Loan Bank advances with a remaining maturity of one year or less" (item 5a.(1)).

Schedule RC-H

- Changed to exclude federal funds transactions.

Schedule RC-L

- Added four items to capture the gross positive and gross negative fair values of credit derivatives: where the bank is guarantor (7.a.(1) and 7.a.(2)) and where the bank is beneficiary (7.b.(1) and 7.b.(2)).
- Added two items to capture merchant credit card sales volume: item 11.a captures sales for which the reporting bank is the acquiring bank and item 11.b captures sales for which the reporting bank is the agent bank with risk.

Schedule RC-N

- Split existing items for past due and nonaccrual closed-end loans secured by first mortgages on 1-4 family residential properties (in domestic offices) into separate items for loans secured by first liens and loans secured by junior liens (2.a and 2.b).
- Added "Loans and leases held for sale (included in Schedule RC-N items 1-8)" (item M.5).

Schedule RC-O

- Expanded the Memorandum section to cover the total deposits in domestic offices of the bank and insured branches in Puerto Rico and U.S. territories and possessions.
- Changed Memorandum item 2 to now require all banks to report the estimated uninsured portion of their deposits, subject to certain criteria discussed in the revised instructions.

Schedule RC-R

- Renumbered items 8 and 9 as items 9.a and 9.b and changed item 8 to a subtotal in order to ensure banks are using the proper subtotal to determine whether they have any disallowed assets.
- Added item 28.a for banks with financial subsidiaries to report adjustments that eliminate those amounts included in Tier 1 capital.

Schedule RC-T

- Changed so that large trust institutions with \$250 million in total fiduciary assets or with gross fiduciary and related services income of more than 10 percent of revenue (net interest income plus noninterest income) for the preceding calendar year will now be required to report items 4 through 19 for the March, June and September quarters.

Schedule RI-B Part I

- Changed charge-offs and recoveries to report closed-end loans secured by 1-4 family residential properties for both secured first and junior liens.

Schedule RI-B Part II

- Added new item 4 "LESS: Write-downs arising from transfers of loans to a held-for-sale account."

Report Form and Instructions URL:

http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_200203.pdf

December 2001

FFIEC 031

Schedule RC-T

- Added Schedule RC-T, which replaced the Annual Report of Trust Assets (FFIEC 001) and the Annual Report of International Fiduciary Activities (FFIEC 006).

Report Form and Instructions URL:

http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_200112.pdf

March 2001

FFIEC 031

Schedule RC-S

- Added Schedule RC-S to collect information related to bank securitization and asset sale activity.

Schedule RI

- Eliminated "Interest and income fee on loans: In domestic offices: Loans to depository institutions" (item 1.a(1.c)) and "Obligations (other than securities and leases) of states and political subdivisions."
- Split "Loans to individuals for household, family and other personal expenditures" to "Credit cards" and "Other."

- Eliminated breakout of "Income from lease financing receivables" (item 1.b).
- Split "Interest and dividend income on securities" to include "Mortgage-backed securities" (item 1.d (2)).
- Combined "Other domestic securities," "Foreign debt securities" and "Equity securities" into "All other securities" (item 1.d (3)).
- Added "Interest income on federal funds sold and securities purchased under agreements to resell (item 1.f), "Other interest income" (item 1.g) and "Total interest income" (item 1.h).
- Combined "Money market deposits accounts" and "Other savings deposits" into "Savings deposits (includes MMDAs)" (item 2.a (1.b.1)).
- Added "Investment banking, advisory, brokerage and underwriting fees and commissions" (item 5.d), "Venture and capital revenue" (item 5.e), "Net servicing fees" (item 5.f), "Net securitization income" (item 5.g), "Insurance commissions and fees" (item 5.h), "Net gains (losses) on sales of loans and leases" (item 5.i), "Net gains (losses) on sales of other real estate owned" (item 5.j), and "Net gains (losses) on sales of other assets (excluding securities)" (item 5.k) to "Noninterest income" (item 5).
- Added "Amortization expense of intangible assets (including goodwill)" (item 7.c) to "Noninterest expense" (item 7).
- Added "Income on tax-exempt loans and leases to states and political subdivisions" (item M.3) and "Income on tax-exempt securities" (item M.4) to the Memoranda section.
- Added \$2 million trading asset threshold to "Trading revenue" (item M.8).

Schedule RI-A

- Changed "Total equity capital originally reported in the December 31, 1999 Reports of Condition of Income" to "Total equity capital

most recently reported in the December 31, 2000 Reports of Condition of Income" (item 1).

- Added "Restatement due to corrections of material accounting errors and changes in accounting principles" (item 2).
- Changed "Amended balance end of previous calendar year" to "Balances end of previous calendar year as restated" (item 3).
- Split "Treasury stock transactions, net" (item 6) out from "Sale, conversion, acquisition or retirement of capital stock, net" (item 5).
- Eliminated "Correction of material accounting errors from prior years," "Change in net unrealized holding gains (losses) on available-for-sale securities," and "Change in accumulated net gains (losses) on cash flow hedges."
- Added "Other comprehensive income" (item 10).

Schedule RI-B

- Added "Construction, land development, and other land loans" (item 1.a), "Secured by farmland domestic offices" (item 1.b), "Secured by 1-4 family residential properties in domestic offices: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit" (item 1.c(1)), "Secured by 1-4 family residential properties in domestic offices: Closed-end loans secured by 1-4 family residential properties" (item 1.c (2)), "Secured by multi-family (5 or more) residential properties in domestic offices" (item 1.d), and "In foreign offices" (item 1.f) and moved from Memoranda section.
- Added "Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)" to item 5.b.

Schedule RI-B Part II

- Changed "Balance originally reported in the December 31, 1999..." to "Balance most recently reported for the December 31, 2000..." (item 1).
- Changed "Provision for credit losses" to "Provision for loan and lease losses" (item 4).

Schedule RI-D

- Added "Interest income and expense attributable to international operations: Gross interest income" (item 1.a) and "Interest income and expense attributable to international operations: Gross interest expense" (item 1.b).
- Added "Net interest income attributable to international operations" (item 1.a minus 1.b.).
- Eliminated Part II.

Schedule RI-E

- Added text lines "Income and fees from the printing and sale of checks" (item 1.a), "Earnings on/increase in value of cash surrender value of life insurance" (item 1.b), "Income and fees from automated teller machines (ATMs)" (item 1.c), "Rent and other income from other real estate owned" (item 1.d), and "Safe deposit box rent" (item 1.e) to "Other noninterest income" (item 1).
- Added text lines "Data processing expenses" (item 2.a), "Advertising and marketing expenses" (item 2.b), "Directors' fees" (item 2.c), "Printing, stationery, and supplies" (item 2.d), "Postage" (item 2.e), "Legal fees and expenses" (item 2.f), and

- "FDIC deposit insurance assessments" (item 2.g) to "Other noninterest expense" (item 2).
- Eliminated "Adjustment to allowance for credit losses" (item 8) and "Other explanations" (item 9).

Schedule RC

- Eliminated "Loans and leases held for sale" (item 4.a) and "LESS: Allocated transfer risk reserve" (item 4.c).
- Split "Intangible assets" into "Goodwill" (item 10.a) and "Other intangible assets" (item 10.b).
- Eliminated breakdown of "Other borrowed money" (item 16).
- Split item 26.a into "Retained earnings" and "Accumulated other comprehensive income."
- Changed item 27 to "Other equity capital components."
- Added "Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm."

Schedule RC-B

- Eliminated breakout of "Securities issued by states and political subdivisions in the U.S." (item 3).
- Added "Asset-backed securities" (item 5) with the following breakout: "Credit card receivables" (item 5.a), "Home equity lines" (item 5.b), "Automobile loans" (item 5.c), "Other consumer loans" (item 5.d), "Commercial and industrial loans" (item 5.e), and "Other" (item 5.f).
- Eliminated "Equity securities" (item 6).

Schedule RC-C

- Added "...and other land loans" to "Construction, land development" (item 1.a).
- Added "...and acceptances of other banks" to "Loans to depository institutions" (item 2).
- Split "Credit cards and related plans" to "Credit cards" (item 6.a) and "Other revolving credit plans" (item 6.b).
- Moved "Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)" from M.2 to M.1.
- Added "Loans and leases held for sale" (item 4.a) as a category under "Loans and lease financing receivables" (item 4).
- Added "Loans secured by real estate to non-U.S. addressees(domicile)" (item 5).

Schedule RC-E

- Eliminated breakout of column B "Memo: Total demand deposits (items 1B-8B).
- Added "(include all certified and official checks)" to item 1.
- Combined "Commercial banks in the U.S." and "Other depository institutions" into "Commercial banks and other depository institutions in the U.S." (item 4).
- Changed "...repricing frequency" to "next repricing date" for items 3.a and 4.a.
- Added "Other U.S. depository institutions" to Part II, item 2.
- Added "U.S. government and states and political subdivisions in the U.S." (item 5).

- Eliminated "Certified and official checks" and "All other deposits."

Schedule RC-F

- Added "Accrued interest receivable" (item 1) and "Equity securities that DO NOT have readily determinable fair values" (item 4).
- Split "Other" into "Prepaid expenses" (item 5.a), "Cash-surrender value of life insurance" (item 5.b), "Repossessed personal property (including vehicle)" (item 5.c), and "Derivatives with a positive fair value held for purposes other than trading."
- Eliminated the Memoranda.

Schedule RC-G

- Added "Allowance for credit losses on off-balance sheet credit derivatives" (item 3).
- Split "Other" into "Accounts payable" (item 4.a), "Deferred compensation liabilities" (item 4.b), "Dividends declared but not yet payable" (item 4.c) and "Derivatives with a negative fair value held for purposes other than trading" (item 4.d).

Schedule RC-H

- Added "Equity securities that do not have a readily determinable fair value" (item 18).
- Eliminated the Memoranda.

Schedule RC-I

- Condensed Schedule into "Total IBF assets of the consolidated banks" (item 1) and "Total IBF liabilities" (item 2).

Schedule RC-K

- Split "Mortgage-backed securities" (item 3) from "U.S. Treasury securities and U.S. government agency obligations" (item 2).
- Combined "Securities issued by states and political subdivisions in the U.S." and "Other" into "All other securities" (item 4).
- Combined "MMDAs" and "Other savings deposits" into "Savings deposits (includes MMDAs)" (item 11.a).

Schedule RC-L

- Added threshold of "Banks with \$100 million or more in total assets" to complete items 5-10.e.
- Eliminated "Contracts marked to marked" and "Contracts not marked to marked."
- Added "Total gross notional amount of derivative contracts held for purposes other than trading: Interest rate swaps where the bank has agreed to pay a fixed rate" (item 13.a).
- Eliminated the Memoranda.

Schedule RC-M

- Added "Other than goodwill" to "Intangible assets" (item 2).
- Added "Other borrowed money: Federal Home Loan Bank advances" (item 5.a1-3), "Other borrowings" (5.b1-3), and "Total" (5.c).
- Added "Does the reporting bank sell private label or third party mutual funds and annuities?" (item 6) and "Assets under the reporting bank's management in proprietary mutual funds and annuities" (item 7).

Schedule N

- No longer confidential.
- Added "and other land loans" to "Construction, land development" (item 1.a).

- Added "In foreign offices" (item 1.f).
- Split "Credit cards and related plans" into "Credit cards" (item 5.a) and "Other" (item 5.b).
- Added "Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets" (item M.5) to the Memoranda.

Schedule RC-R

- Changed Schedule RC-R as follows: (1) Tier I capital, (2) Tier 2 capital, (3) Tier 3 capital, (4) Total assets for leverage ratio, (5) Adjustments for financial subsidiaries, (6) Capital ratios, (7) Balance sheet categories (column A-F), (8) Derivatives and off-balance-sheet-items (column A-F), (9) Totals (column C-F), and (10) Memoranda (column A-C).

Report Form and Instructions URL:

http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_200103.pdf