FR Y-14M, Changes for March 31, 2018

Schedules A, B, D – Addition of National Bank RSSD ID

Line Item No.	Line Item Name	Description
First Lien: 141 Home Equity: 117 Cards: 123	National Bank RSSD ID	Report the RSSD ID of the national bank that has a financial interest in the loan. For these purposes, a national bank subsidiary is deemed to have a financial interest in a loan if it owns the loan and/or services the loan. For loans that are serviced by a National Bank subsidiary of the BHC but owned by another entity, the respondent should report the RSSD ID of the National Bank subsidiary that services the loan. For loans that are owned by a National Bank subsidiary of the BHC but serviced by another entity, the respondent should report the RSSD ID of the National Bank subsidiary that owns the loan. If a National bank subsidiary of the BHC both owns and services the loan, the respondent should report the RSSD ID of the National Bank subsidiary that both owns and services the loan. If no National Bank subsidiary of the reporting BHC either owns or services the loan, this field should be left blank (null). In all cases, this field either would be left null or will contain the RSSD ID of a chartered national bank that is a subsidiary of the reporting BHC.

Schedule D, Credit Cards – Addition of month-ending balance and removal of flag

15	Cycle Ending Balance	CycleEndingBalance	M058	Report the total outstanding balance for the account at the end of the current month's cycle. ~~If cycle ending balance is not available, report the total balance outstanding on the account as of the month-end reporting date.~~	D	Mandatory	N12.2
~~16~~	~~Cycle Ending Balance Flag~~ (Retired March 2018)	~~CycleEndingBalance Flag~~	~~M059~~	~~Report any loans where CycleEndingBalance reports the total outstanding balance for the account at the end of the current month's cycle.~~ ~~1 = Yes~~ ~~0 = No~~	~~D~~	~~Mandatory~~	~~N1~~
122	Month-Ending Balance	MonthEndingBalance	TBD	Report the total outstanding balance for the account at the end of the current reporting month.	D	Mandatory	N12.2