

Micro Series Description (continued)

2001 – Current

Series Mnemonic	CALL	
Reporting Forms	FFIEC 031	Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices – March 31, 1984 - Current
	FFIEC 041	Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only – March 31, 2001 - Current
	FFIEC 002	Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks – June 30, 1980 – Current
	FR 2886b	Consolidated Report of Condition and Income for Edge Act and Agreement Corporations – December 31, 1978 – Current
Form Mnemonics	RCFD	Consolidated (domestic and foreign offices) balance sheet items reported for the FFIEC 031, FFIEC 002, FR 2886b
	RCFN	Foreign office balance sheet items reported for the FFIEC 031, FFIEC 002, FR 2886b
	RCON	Balance sheet items for domestic offices only reported for the FFIEC 031, FFIEC 041, FFIEC 002, FR 2886b
	RIAD	All income statement items reported for the FFIEC 031, FFIEC 041, FR 2886b
	TEXT	Items reported as character values
FDR Panels		
	RCRI	Every national bank, state member bank, insured nonmember bank is required to file consolidated Report of Condition and Income reports. The specific reporting requirements depend upon the size of the bank and whether it has any foreign offices. Banks must file the appropriate form as described in the form instructions.
	XMBA	Every U.S. branch or agency of a foreign bank, as defined in the International Banking Act (IBA), is required to file the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIRC 002) report. Each U.S. branch or agency, whether state-chartered or federally-licensed, must submit the report for itself.

- EDGC Panel consists consists of banking and nonbanking (or investment) Edge and Agreement corporations (and their branches) organized under Section 25 or 25(a) of the Federal Reserve Act.
- NYIS Panel is composed of the universe of investment companies chartered Under Article XII of the New York State banking law that are engaged in banking and that are majority-owned by foreign banks. All located in New York.

Major Series Changes

Over the years, major reporting changes have been made to the Call (RCRI) report forms. Highlights of the reporting item changes have been noted below. For additional changes, refer to the series reporting instructions (definitional changes) and to the report forms (MDRM number changes).

RCRI

June 30, 2012

New Memorandum items in Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets, for the total outstanding balance and related carrying amount of purchased credit-impaired loans that are past due 30 through 89 days and still accruing, past due 90 days or more and still accruing, and in nonaccrual status;

New items in Schedule RC-P, 1-4 Family Residential Mortgage Banking Activities, in which institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities would report the amount of representation and warranty reserves for 1-4 family residential mortgage loans sold (in domestic offices), with separate disclosure of reserves for representations and warranties made to U.S. government and government-sponsored agencies and to other parties; and

New items in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, in which:

- Large and highly complex institutions (generally, institutions with \$10 billion or more in total assets) would report the portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government;
- Large and highly complex institutions that own another insured depository institution would report the fully consolidated amounts of total deposit liabilities before exclusions, total allowable exclusions, unsecured other borrowings with a remaining maturity of one year or less, and the estimated amount of uninsured deposits; and
- All institutions that own another insured depository institution would report the fully consolidated amount of reciprocal brokered deposits.

March 31, 2012

New items in Schedule RC-M, Memoranda, in which savings associations and certain state savings and cooperative banks would report on the test they use to determine compliance with the Qualified Thrift Lender requirement and whether they have remained in compliance with this requirement;

Revisions to two existing items in Schedule RC-R, Regulatory Capital, used to calculate the leverage ratio denominator to accommodate certain differences between the regulatory capital standards that apply to the leverage capital ratios of banks versus savings associations; and

Instructional revisions addressing:

- The discontinued use of specific valuation allowances by savings associations when they begin to file the Call Report in place of the TFR beginning in March 2012;
- The reporting of the number of deposit accounts of \$250,000 or less in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, by institutions that have issued certain brokered deposits; and
- The accounting and reporting treatment for capital contributions in the form of cash or notes receivable.

June 30, 2011

The principal revisions that take effect as of June 30, 2011 provide the data needed to implement the redefined assessment base and the revised assessment system for large and highly complex institutions beginning June 30, 2011. Accordingly, as revised this quarter, Schedule RC-O:

- Retains all existing items except those for the daily averages for total deposit liabilities, total allowable exclusions, and foreign deposits, which have been eliminated;
- Adds new items for all banks to report average consolidated total assets, the averaging method used, average tangible equity (defined as Tier 1 capital), and holdings of long-term unsecured debt issued by other FDIC-insured depository institutions;
- Adds new items in which banks will certify whether they qualify as bankers' banks or custodial banks for assessment purposes. Qualifying banks will report data on assessment base deductions and deduction limits; and
- Adds new items, applicable only to large or highly complex institutions, for reporting data on criticized and classified items; "nontraditional residential mortgages," "subprime consumer loans," and "leveraged loans" as defined for assessment purposes only in FDIC regulations; construction and land development loan commitments; loans and other real estate owned covered by certain U.S. government guarantees; nonbrokered time deposits of more than \$250,000; and the largest and 20 largest counterparty exposures. Certain of these new items will not be made available to the public on an individual institution basis.

March 31, 2011

The principal revisions that take effect as of March 31, 2011, include, additional data on loans that are troubled debt restructurings; certain deposits with a remaining maturity of one year or less; commercial mortgage-backed securities; loans and other real estate covered by Federal Deposit Insurance Corporation (FDIC) loss-sharing agreements; and bank-owned life insurance. New data on consumer automobile loans; nonbrokered deposits obtained through deposit listing services; consolidated variable interest entities; captive insurance and reinsurance subsidiaries; and, for banks with total assets of \$100 billion or more, credit valuation adjustments and debit valuation adjustments included in trading revenues. Instructional revisions pertaining to construction loans and residential mortgage banking activities and, quarterly reporting of collective investment fund data by banks with significant fiduciary activities.

September 30, 2010

For banks participating in the Federal Deposit Insurance Corporation's (FDIC) Transaction Account Guarantee (TAG) Program, the basis for calculating assessments has changed from quarter-end balances in TAG-eligible accounts to average daily balances in such accounts, effective July 1, 2010. Thus, participating banks must report the total dollar amount and number of TAG-eligible accounts as average daily balances in Schedule RC O, Memorandum items 4.a and 4.b, in this quarter's Call Report and in the report for December 31, 2010.

Section 343 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended the Federal Deposit Insurance Act to provide temporary unlimited insurance coverage to noninterest-bearing transaction accounts. This amendment will be in effect from December 31, 2010, through December 31, 2012, and it will replace the FDIC's TAG program. However, the Dodd-Frank Act defines the noninterest-bearing transaction accounts eligible for this unlimited insurance protection more narrowly than under the FDIC's TAG program regulations. The Dodd-Frank Act also provides this unlimited insurance coverage to noninterest-bearing transaction accounts at all FDIC-insured institutions. To support the FDIC's administration of the Deposit Insurance Fund in response to Section 343, all banks, including those that had not elected to participate in the FDIC's TAG program, must begin to report the quarter-end dollar amount and number of noninterest-bearing transaction accounts (as defined in the Dodd-Frank Act) of more than \$250,000 in new Memorandum items 5.a and 5.b of Schedule RC-O, beginning December 31, 2010.

March 31, 2010

New or revised items pertaining to:

- Other-than-temporary impairment losses on debt securities in Schedule RI, Income Statement;
- Certain unused commitments in Schedule RC-L, Derivatives and Off-Balance Sheet Items;

- Loans to nondepository financial institutions in Schedule RC-C, part I, Loans and Leases;
- Time deposits of \$100,000 or more and brokered deposits in Schedule RC-E, Deposit Liabilities; and
- Assets covered by Federal Deposit Insurance Corporation (FDIC) loss-sharing agreements in Schedule RC-M, Memoranda.

Data on small business and small farm lending in Schedule RC-C, part II, Loans to Small Businesses and Small Farms, and on the number of certain deposit accounts in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, will be collected quarterly rather than annually beginning this quarter. The instructions for reporting unused commitments in Schedule RC-L have been clarified. In addition, updated instructions for Schedule RC-S, Servicing, Securitization, and Asset Sale Activities, indicate that banks should report only those securitizations for which the transferred assets qualify for sale accounting or are otherwise not carried as assets on the bank's consolidated balance sheet. Banks should also note that new items in Schedule RC-C, part I, and Schedule RC-L pertaining to reverse mortgages will be collected annually beginning December 31, 2010.

September 30, 2009

Certain Schedule RC-O Memorandum items have been revised this quarter to incorporate the recently extended temporary increase in the standard maximum deposit insurance amount from \$100,000 to \$250,000 per depositor. Beginning this quarter, banks should report the amount and number of deposit accounts (other than retirement deposit accounts) of (i) \$250,000 or less and (ii) more than \$250,000 in Schedule RC O, Memorandum items 1.a and 1.b. Similarly, banks with \$1 billion or more in total assets should begin to report the estimated amount of uninsured deposits as of the quarter-end report date based on an insurance limit of \$250,000 in Schedule RC-O, Memorandum item 2.

June 30, 2009

The principal revisions that take effect as of June 30, 2009, include new or revised items for real estate construction and development loans with interest reserves (for banks with construction and development loan concentrations), holdings of commercial mortgage-backed securities and structured financial products, fair value measurements for assets and liabilities reported at fair value on a recurring basis (for banks that have \$500 million or more in total assets and certain other banks), pledged loans and leases and pledged trading assets, over-the-counter derivative exposures (for banks with \$10 billion or more in total assets), credit derivatives, remaining maturities of unsecured other borrowings and subordinated debt, and reciprocal brokered deposits. For the June 30, 2009, report date, banks may provide reasonable estimates for any new or revised Call Report item initially required to be reported as of that date for which the requested information is not readily available.

March 31, 2009

A limited group of proposed Call Report revisions will take effect as of March 31, 2009. These revisions respond to new accounting standards that take effect in 2009 by adding items for held-for-investment loans and leases acquired during the current year by banks that have engaged in business combinations and revising several report schedules for financial reporting changes applicable to noncontrolling (minority) interests in consolidated subsidiaries. Other changes involve a new annual item on the bank's fiscal year-end date, exemptions from reporting certain existing Call Report items for banks with less than \$1 billion in total assets, clarification of the definition of the term "loan secured by real estate," instructional guidance on quantifying misstatements in the Call Report, and the elimination of confidential treatment for data collected from trust institutions on fiduciary income, expenses, and losses.

December 31, 2008

Revisions to Call Report Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments are applicable to all banks participating in the Federal Deposit Insurance Corporation's (FDIC) Transaction Account Guarantee Program. A participating bank must report the amount and number of its noninterest-bearing transaction accounts, as defined in the FDIC's regulations governing the program, of more than \$250,000 in Schedule RC-O, Memorandum items 4.a and 4.b. The FDIC will use this information to calculate assessments for participants in the Transaction Account Guarantee Program.

March 31, 2008

A number of reporting changes related to 1-4 family residential mortgage loans such as reporting interest and fee income on, and the quarterly average for, such mortgages separately from the income on and the quarterly average for all other real estate loans. The agencies are also adding new items for restructured troubled mortgages and mortgage loans in process of foreclosure. Call Report Schedule RC-P on closed-end 1-4 family residential mortgage banking activities, which is completed by larger banks and smaller banks with a significant level of such activities, will be expanded to include originations, purchases, and sales of open-end mortgages as well as closed-end and open-end mortgage loan repurchases and indemnifications during the quarter. For those banks required to complete Schedule RC-P, the new items pertaining to open-end mortgages will be optional in the March 2008 Call Report and required in the June 2008 Call Report.

The Call Report's trading account definition is being modified in response to the creation of a fair value option in generally accepted accounting principles. Schedule RC-Q, which collects data on fair value measurements for trading assets and liabilities and other assets and liabilities accounted for under a fair value option, and certain other schedules, including the loan schedule (Schedule RC-C), will also be revised to enhance the information available on instruments accounted for under this option. Revisions would also be made to the schedule on trading assets and liabilities (Schedule RC-D), which is completed only by banks whose trading assets exceed a specified threshold, the measurement of which will be slightly modified. Some of the new items for reporting data on fair value option

loans and certain trading assets and liabilities will be optional in March 2008 and required in June 2008.

The threshold for reporting significant items of other noninterest income and expense in the explanations schedule (Schedule RI-E) is being modified. In addition, revisions will be made to the Call Report instructions for reporting credit derivative data in the regulatory capital schedule (Schedule RC-R) and the instructions for reporting fully insured brokered deposits in Schedule RC-E, Deposit Liabilities.

The agencies are also discontinuing the mailing of paper Call Report forms and instructions to banks.

March 31, 2007

The March 2007 reporting changes involve revisions to the reporting of lease financing receivables; income from annuity sales, investment banking, brokerage, and underwriting; and trading revenues by type of exposure as well as the addition of new items for residential mortgage banking revenues and net gains (losses) on certain credit derivatives. In addition, banks with \$300 million or more in assets (or with foreign offices) and certain banks with less than \$300 million in assets will report two-way breakdowns of their real estate construction loans and their nonfarm nonresidential real estate loans in a number of Call Report schedules.

Additional revisions involve data for deposit insurance assessment purposes, large denomination Individual Retirement Account and Keogh Plan account time deposits, closed-end 1-4 family residential mortgages with negative amortization features, and data on assets and liabilities measured at fair value, including those accounted for under a fair value option.

December 31, 2006

Section 601 of the Financial Services Regulatory Relief Act of 2006 (Relief Act) removed several statutory reporting requirements relating to insider lending by banks. One of these amendments, which became effective on October 13, 2006, eliminated the requirement that a bank include a separate report with its Call Report each quarter on any extensions of credit the bank has made to its executive officers since the date of its last Call Report. Accordingly, the agencies will no longer require banks to report on such extensions of credit beginning this quarter. Therefore, the "Special Report" on loans to executive officers, which had been included after the final page of the Call Report forms in previous quarters, is being discontinued as of December 31, 2006.

September 30, 2006

The officer signature requirement was revised this quarter so that a bank's chief financial officer (or the individual performing an equivalent function), rather than any authorized officer of the bank, must sign the Call Report. The reporting changes taking effect as of September 30, 2006, involve Federal Home Loan Bank advances, other borrowings, and certain secured borrowings (Schedule RC-M,

items 5 and 10); nonaccrual assets (Schedule RC-N, Memorandum items 7 and 8); and closed-end 1-4 family residential mortgage banking activities (new Schedule RC-P). This new schedule must be completed by all banks with \$1 billion or more in total assets and by banks with less than \$1 billion in total assets whose closed end 1-4 family residential mortgage banking activities exceed a specified level. For further information on which banks must complete Schedule RC-P, please refer to the enclosed update to your Call Report instruction book, which covers all of the reporting changes being implemented this quarter. For the September 30, 2006, report date only, banks may report a reasonable estimate for any of the new or revised items for which the requested information is not readily available.

June 30, 2006

Several deposit-related reporting revisions were incorporated this quarter in response to the increase in the deposit insurance limit for certain retirement plan deposit accounts from \$100,000 to \$250,000. These revisions affect the reporting of the number and amount of deposit accounts (Schedule RC-O, Memorandum item 1), fully insured brokered deposits (Schedule RC-E, Memorandum item 1.c), and, for banks with \$1 billion or more in total assets, the estimated amount of uninsured deposits (Schedule RC-O, Memorandum item 2).

March 31, 2006

Eliminated for some or all banks existing items for estimated uninsured deposits, asset-backed securities held as investments, income from nontrading derivatives, and bankers acceptances; adding items for life insurance assets, types of credit derivatives, remaining maturities of credit derivatives, and certain foreclosed properties; and revising the reporting of income from international operations.

September 30, 2005

Call Report data were no longer processed and transmitted to the Board using the STAR system. Data were collected and edited using the Central Data Repository (CDR).

June 30, 2005

Additional text items for a third and fourth contact for USA Patriot Act, anti-money laundering contact information were added; memoranda item, "Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3," was added to Schedule RI-B, part II; two new memoranda items, "Outstanding balance" and "Carrying amount included in RC-C, part I, items 1 through 9, for purchased impaired loans held for investment that are accounted for in accordance with AICPA Statement of Position 03-3" were added; on Schedule N, a new line item for "Rebooked 'GNMA loans' that have been repurchased or eligible for purchase" was added; RC-R34, column B, "Item not subject to Risk Weighting for Cash and Balances due from depository institutions" was opened up for data submission.

March 31, 2004

New text items were added to collect contact information for the authorized officer who signs the bank's Call Report.

March 31, 2003

Schedule RI-B, part II, Memorandum item 1; and Schedule RC-M, item 9 were added;

Schedule RI-B, part 1, Memorandum item 4; Schedule RI-B, part II, Memorandum items 2 and 3; Schedule RC-C, part I, Memorandum item 6; and Schedule RC-S, Memorandum item 4 were added for banks that are credit card specialty banks or have more than \$500 million in outstanding credit card receivables;

For the FFIEC 041 report form, Schedule RC-L, items 15.a and 15.b are to be completed only by all banks, including banks with less than \$100 million in total assets.

September 30, 2002

New text items were added to the FFIEC 031 and 041 report forms to collect Supervision Emergency Communications System (SECS) contact information. A software vendor code and two text items to capture respondent edit remarks were added to the STAR System (not included on report forms)

March 31, 2002

Schedule RC – Separated the existing balance sheet items “Federal funds sold and securities resale agreements” and “Federal funds purchased and securities repurchase agreements” into two asset and liability items;

Schedule RC- L, Derivatives and Off-Balance Sheet Items – fair value of credit derivatives items added; year-to-date merchant credit card sales volume for acquiring banks and for agent banks with risk items added;

Schedule RC-N, items added for “Loans and leases held for sale that are past due 30-89 days, past due 90 days or more, and nonaccrual status to the past due and nonaccrual schedule”;

Schedule RC-N, existing item “Closed-end loans secured by 1-4 family residential properties” separated into two new items;

Schedule RI-B, Part I, “Charge offs and recoveries of such mortgages”, separate items for first lien and junior lien mortgages added;

Schedule RI, item “Intangible asset amortization expense”, split into separated items for “Impairment losses on goodwill and amortization expense” and “Impairment losses for other intangible assets”;

December 31, 2001

Schedule RC-T, "Fiduciary and Related Services", added in March 31, 2001, were effective with the December 2001 reporting date.

June 30, 2001

Schedule RI-B, Part II, item 3 - the MDRM number was changed as a result of write-downs arising from transfers of loans to held-for-sale;

Schedule RI-E, precaptioned item 6.a was added.

Schedule RC-S, "Securitization and Asset Sales Activities" added March 31, 2001 and effective with the June reporting date.

March 31, 2001

Extensive changes to the Call Report were implemented to streamline reporting requirements. FFIEC 031/032/033/034 report forms were consolidated into two reporting forms FFIEC 031/041.

Information on specific changes are contained in Financial Institution Letter (FIL-5-2001), dated January 17, 2001, and can be retrieved from the Federal Deposit Insurance Corporation's (FDIC) Web site (www.fdic.gov/news/news/financial/2001/index.html).

Micro Series Description (Continued)

2001 – Current

Series Mnemonic CALL/XMBA

Reporting Form FFIEC 002 – Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks – June 30, 1980 – Current

Major Form Changes

June 30, 2012

New Memorandum items in Schedule RC-N, Past Due and Nonaccrual Loans, Leases, and Other Assets, for the total outstanding balance and related carrying amount of purchased credit-impaired loans that are past due 30 through 89 days and still accruing, past due 90 days or more and still accruing, and in nonaccrual status.

New items in Schedule RC-P, 1-4 Family Residential Mortgage Banking Activities, in which institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities would report the amount of representation and warranty reserves for 1-4 family residential mortgage loans sold (in domestic offices), with separate disclosure of reserves for representations and warranties made to U.S. government and government-sponsored agencies and to other parties.

New items in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, in which large and highly complex institutions (generally, institutions with \$10 billion or more in total assets) would report the portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government. Large and highly complex institutions that own another insured depository institution would report the fully consolidated amounts of total deposit liabilities before exclusions, total allowable exclusions, unsecured other borrowings with a remaining maturity of one year or less, and the estimated amount of uninsured deposits. All institutions that own another insured depository institution would report the fully consolidated amount of reciprocal brokered deposits.

March 31, 2012

New items in Schedule RC-M, Memoranda, in which savings associations and certain state savings and cooperative banks would report on the test they use to determine compliance with the Qualified Thrift Lender requirement and whether they have remained in compliance with this requirement.

Revisions to two existing items in Schedule RC-R, Regulatory Capital, used to calculate the leverage ratio denominator to accommodate certain differences between the regulatory capital standards that apply to the leverage capital ratios of banks versus savings associations. Instructional revisions addressing the discontinued use of specific valuation allowances by savings associations when they begin to

file the Call Report in place of the TFR beginning in March 2012. The reporting of the number of deposit accounts of \$250,000 or less in Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, by institutions that have issued certain brokered deposits; and the accounting and reporting treatment for capital contributions in the form of cash or notes receivable.

September 30, 2011

One item was added to Schedule O “Nontraditional 1-4 family residential mortgage loans (in domestic offices).

June 30, 2011

The total daily averages of deposit liabilities before exclusions (Item 4 RCFDF238), allowable exclusions (Item 5 RCFDF239), and foreign deposits (Item 6 RCFNF235) were eliminated from Schedule O, Other Data for Deposit Insurance Assessments. Four items were added: 1) item 4, Average consolidated total assets|| report for the calendar quarter; 2) item 4a, Averaging method used|| by institution to report its average consolidated total assets in Schedule RC-O, item 4; 3) item 5, Average tangible equity report for the calendar quarter; and 4) item 6, Holdings of long-term unsecured debt issued by other FDIC insured institutions.

March 31, 2011

Schedule Q was revised to provide more detail and renamed “Assets and Liabilities Measured at Fair Value on a Recurring Basis.” This revision expanded the detail on Schedule Q to collect fair value information on all assets and liabilities reported at fair value on a recurring basis in a manner consistent with the asset and liability breakdowns on Schedule RAL. Schedule E was revised for the description of Memorandum 1c (RCON6643) to include Memorandum 1a, Time deposits of 100K or more. Schedule RAL included three new Trading Assets items: Mortgage-backed securities issued or guaranteed by U.S. government agencies (RCFDK298), All other mortgage-backed securities (RCFD3536), and Other asset-backed securities (RCFDK299). The item Other trading assets (RCFDK302) was renumbered from 1.f.2 to 1.f.4. Also effective March 2011, on Schedule O, Memoranda items 4.a, Average daily amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) (RCONJ651), and 4.b, Average daily number of noninterest-bearing transaction accounts of more than \$250,000 (rounded to two decimal places) (RCONJ651), were deleted. The definition of assets item 1.f(1), U.S. Treasury and agency securities (RCFDC418, RCFNC418) was changed to exclude mortgage-backed securities and a new MDRM number (RCFDK479, RCFNK479) was assigned.

December 31, 2010

Schedule O was modified to reflect changes for the Dodd-Frank Act. Two items were added in the memorandum section of Schedule O: item 5.a, Amount of

noninterest-bearing transaction accounts of more than \$250,000 (as defined in Section 343 of the Dodd-Frank Act) (RCONJ944), and item 5.b, Number of noninterest-bearing transaction accounts of more than \$250,000 (RCONJ945).

September 30, 2010

Participating institutions assessment was revised to reflect a change from quarter end reporting to average daily balance reporting for Transaction Account Guaranteed (TAG) related accounts. Two items on Schedule O – Memoranda items 4a, Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts (RCONG167), and 4b, Number of noninterest-bearing transaction accounts of more than \$250,000 (RCONG168) were renumbered to RCONJ651 and RCONJ652, respectively. The item descriptions were revised to include “average daily.”

June 30, 2009

The Third and Fourth US Patriot Act contact information was added to the cover page of the report form.

March 31, 2009

Several items were eliminated from Schedule O. In addition, the Primary and Secondary US Patriot Act Contact Fax Number (TextC441, TextC446) was eliminated from the cover page. Schedule O eliminated the following items: Total Demand Deposits (Item 1a RCXZ2210), Total Time and Savings Deposits (Item 1b RCON3511), Interest accrued and unpaid on deposits (Item 1c RCON5763), Actual amount of all unposted debits (Item 2a RCON0030), Actual amount of unposted debits to demand deposits (Item 2b1 RCON0031), Actual amount of all unposted debits to time and savings deposits (Item 2b2 RCON0032), Actual amount of unposted credits (Item 3a RCON3510), Actual amount of unposted credits to demand deposits (Item 3b1 RCON3512), Actual amount of unposted credits to time and savings deposits (Item 3b2 RCON3514), Demand deposits of majority-owned depository subsidiaries (Item 4a RCON3141), Time and savings deposits of majority-owned depository subsidiaries (Item 4b RCON3142), Interest accrued and unpaid on deposits of majority-owned depository subsidiaries (Item 4c RCON5764), Demand deposits of wholly-owned nondepository subsidiaries (Item 5a RCON3143), Time and savings deposits of wholly-owned nondepository subsidiaries (Item 5b RCON3144), Interest accrued and unpaid on deposits of wholly-owned nondepository subsidiaries (Item 5c RCON5765), Amount reflected in demand deposits (Item 6a RCON2314), Amount reflected in time and savings deposits (Item 6b RCON2315), and Deposits in lifeline accounts (Item 7 RCON5596).

The last elimination was in the Memorandum section of Schedule O and focused on adjustments to demand deposits and amount of assets netted against deposits liabilities on the balance sheet. The Memorandum items eliminated were as follows: Amount by which demand deposits would be reduced if reciprocal demand balances between the reporting branch or agency and savings

associations were reported on a net basis rather than a gross basis in Schedule E (Item M4a RCON8785), Amount by which demand deposits would be increased if reciprocal demand balances between the reporting branch or agency and U.S. branches and agencies of foreign banks were reported on a gross basis rather than a net basis in Schedule E (Item M4b RCONA181), Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of net reciprocal demand balances between the reporting branch or agency and U.S. banks and savings associations in Schedule E (Item M4c RCON A182), Amount of assets netted against demand deposits (Item M5a RCONA527), and Amount of assets netted against time and savings deposits (Item M5b RCONA528).

December 31, 2008

Two items for branches and agencies participating in the FDIC Transaction Account Guarantee Program were added to Schedule O.

September 20, 2008

Several revisions were made to the report form to enhance the reporting process. Changes were made to Schedules RAL, C, E, K, L, M, O, and S. In Schedule RAL, a two-line item was renamed "with commercial banks in the U.S (C420,C422)." Revisions to the Memoranda section for Schedule RAL and C included "Loans Measured at Fair Value," "Loans Secured by Real Estate," and "Unpaid Principal of Loans Measured at Fair Value." These changes were carried over to Schedule C in Item 1, "Loans Secured by Real Estate." A new Schedule Q was added for the reporting of certain fair value measurements and the use of the fair value option. Schedules L and M, Memoranda, were deleted. Also, the cover page was revised to include additional contact information

June 30, 2008

Six items for foreign branches insured by FDIC were added to Schedule O. The items account for total deposit liabilities before exclusions as defined in Section 3(1) of the FDIC Act, total allowable exclusions, total foreign deposits, and the daily averages of the those same items.

September 30, 2006

Line item changes, additions, and deletions were made to the Memorandum section of Schedule O, Other Data for Deposit Insurance Assessments. These changes were a result of the Federal Deposit Insurance Reform Act of 2005, which increased the deposit insurance limit for certain retirement plan deposit accounts.

March 31, 2004

Schedule M. items M1.a, "gross positive fair value" (C484), and M1.b, "gross negative fair value" (C487), were added to further break down item M1, "notional amount of all credit derivatives on which the reporting branch or agency is the guarantor" (A536).

Schedule M, item M2.a, "gross positive fair value" (C488), and M2.b, "gross negative fair value" (C489), were added to further break down item M2, "notional amount of all credit derivatives on which the reporting branch or agency is the beneficiary" (A537).

June 30, 2003

The Patriot Act contact information section was added to the FFIEC 002.

March 31, 2003

Line item changes were made to Schedule RAL Assets and Liabilities; Schedule L, memoranda section; Schedule S, Securitization Activities; and a new section for emergency contact information was added to the end of Schedule N.

June 30, 2001

Schedule S, Securitization and Asset Sales Activities; and Schedule T, Fiduciary and Related Services, were added.

Micro Series Description (continued)

2001 – Current

Series Mnemonic CALL/EDGC

Description The Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b) is collected from Edge and agreement corporations organized under Section 25 or 25(a) of the Federal Reserve Act. Consolidated condition and income data are reported quarterly by banking and nonbanking Edge and agreement corporations 1 including their domestic and foreign branches, IBFs, and subsidiaries.

Data collected on the FR 2886b are used for supervisory purposes and for regular monitoring of developments that affect the money supply.

Major Series Changes

March 31, 2011

The item caption on Schedule RI, Income Statement, Memorandum item 1, “Net change in fair values of financial instruments accounted for under a fair value option” was revised by changing the parenthetical from (included in item 5.a.(6) above) to (included in items 5.a.(6) and 5.b above). Also, for consistency with revisions to the other forms, the caption for Schedule RC-N, Memorandum item 1 was revised to “Loans restructured in trouble debt restructurings.” In addition, the FR 2886B cover page has been reformatted to be consistent with other Federal Reserve report forms.

March 31, 2009

The reporting frequency was reduced to annual for Edge and agreement corporations with total assets of \$50 million or less. Edge and agreement corporations meeting the asset size criteria of \$50 million or less no longer filed the March, June, and September reports and began filing annually as of December 31, beginning with the December 31, 2009 reporting date.

Additional items were added to collect information on option contracts and other swaps (other than interest rate swaps and foreign exchange swaps) in Schedule RC-L in data item 10. Four items were added for written options and purchased options: “Interest rate contracts,” “Foreign rate contracts,” “Equity derivative contracts,” and “Commodity and other contracts.” Also in Schedule RC-L, data item 11c. was split into item 11c, “Equity derivatives swaps,” and item 11d, “Commodity and other swaps.”

A new Schedule RC-D, “Trading Assets and Liabilities,” was added. The new schedule included 31 data items reported on a consolidated basis by Edge and agreement corporations. Data items 1 through 13 were required to be collected from Edge

and agreement corporations that reported trading assets of \$2 million or more in Schedule RC, data item 5.

March 31, 2008

Memorandum item 1, "Net change in fair values of financial instruments accounted for under a fair value option," was added to Schedule RI. Memorandum item 2, "Financial assets and liabilities measured at fair value:" a. "Total assets," and b, "Total liabilities," was added to Schedule RC

March 31, 2006

RCFD 2155, 2920 and 3428 were eliminated from the balance sheet. Captioned item, "Commercial banks and other depository institutions in the U.S. (including their IBFs)," was redefined as "(excluding their IBFs)."

September 30, 2004

Schedule G was moved to the first page and renamed RI-Income Statement

Schedule H was renamed RI-A (Changes in Equity Capital) and RI-B (Changes for Allowance for Loan and Lease Losses)

Schedule RC-D became Schedule RC-E (Deposits Liabilities)

Schedule RC-E became Schedule RC-M (Claims on and Liabilities to Related Organizations)

Schedule RC-F became Schedule RC-N (Past Due and Nonaccrual Loans, Leases, and Other Assets)

Schedule RC-I became Schedule RC-R (Regulatory Capital)

Schedule RC-J became Schedule RC-K (Quarterly Averages)

Schedule RC-K became Schedule RC-L (Derivatives and Off-Balance-Sheet Items)

Schedule RC-L became Schedule RC-V (Branch Schedule of Selected Items-Non-Consolidated)

June 30, 2003

The Patriot Act contact information section was added

March 31, 2003

Primary and secondary emergency contacts (text items) were added to the end of the balance sheet

An incorrect MDRM number was discovered. RIAD 4280 (Schedule G, Item 6 Realized Gains (Losses) on securities not held in trading accounts) should report as RIAD 4091. The correction was retroactive to June 30, 1997.

June 30, 2001

Banking Edge and agreement corporations - all financial data, with the exception of "Schedule E - Claims on and Liabilities to Related Organizations, and Schedule L - Branch Schedule of Selected Items," were made public

Nonbanking Edge and agreement corporations – all reported financial data, with the exception of "Schedule E - Claims on and Liabilities to Related Organizations," were made public.