

Schedule RC-XX – Consumer Loans in Subprime Lending Programs

This schedule is to be completed only by banks that are programmatic lenders of subprime consumer loans. Banks that are not programmatic lenders of subprime loans should not complete this schedule. The FFIEC regards the information reported in this schedule as confidential on an individual institution basis.

PART I – TOTAL AMOUNT OF CONSUMER LOANS IN SUBPRIME LENDING PROGRAMS

Dollar Amount in Thousands

1. If the bank has any subprime consumer lending programs, report the total dollar amount outstanding of loans in those programs		1.

If the response to Part I, item 1, is greater than or equal to 25 percent of the bank's Tier 1 capital as of the report date, complete Parts II, III, and IV; if not, do not complete the remaining parts of the schedule, except as provided in the instructions.

PART II – OUTSTANDING BALANCES OF CONSUMER LOANS IN SUBPRIME LENDING PROGRAMS

The sum of items 1.a through 2.c must equal Part I, item 1, above.

Dollar Amounts in Thousands

1. Loans secured by 1-4 family residential properties		
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		1.a.
b. Closed-end loans secured by 1-4 family residential properties:		
(1) Secured by first liens		1.b.(1)
(2) Secured by junior liens		1.b.(2)
2. Loans to individuals for household, family, and other personal expenditures		
a. Credit cards		2.a.
b. Other revolving credit plans		2.b.
c. Other consumer loans		2.c.

PART III – PAST DUE AND NONACCRUAL CONSUMER LOANS IN SUBPRIME LENDING PROGRAMS

(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual
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Dollar Amounts in Thousands

1. Loans secured by 1-4 family residential properties				
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				1.a.
b. Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens				1.b.(1)
(2) Secured by junior liens				1.b.(2)
2. Loans to individuals for household, family, and other personal expenditures				
a. Credit cards				2.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)				2.b.

PART IV – CHARGE-OFFS AND RECOVERIES ON CONSUMER LOANS IN SUBPRIME LENDING PROGRAMS

Dollar Amounts in Thousands

	(Column A) Charge-offs	(Column B) Recoveries	
1. Loans secured by 1-4 family residential properties:	Calendar year-to-date		
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			1.a.
b. Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens			1.b.(1)
(2) Secured by junior liens			1.b.(2)
2. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards			2.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)			2.b.