REVISED
1:03 pm, Aug 21, 2009

DRAFT

Attachment 1

Proposed Revisions to the

March 2010 FR Y-9C

Reporting Form

Schedule HI—Continued

MEMORANDA—Continued

Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	
11. Credit losses on derivatives (see instructions)	A251				M.11.
Memorandum item 12.a is to be completed by bank holding companies with \$1 billion or more in total assets.[1]					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	8431				M.12.a.
b. (1) Premiums on insurance related to the extension of credit	C242				M.12.b.(1)
(2) All other insurance premiums	C243				M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities	B983				M.12.c.
13. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? **(Enter "1" for yes; enter "0" for no)**	BHCK A530				M.13.

Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	
Memorandum item 14 is to be completed by bank holding companies that have elected to account for assets and liabilities under a fair value option.					
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551				M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552				M.14.a.(1)
b. Net gains (losses) on liabilities	F553				M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554				M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	C409				M.15.

	Year-to-date				
	BHCK	Bil	Mil	Thou	
Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.					
16. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule HI, item 1.a.(1)(a))	F228				M.16.

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2008.

17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities:

a. Total other-than-temporary impairment losses .... xxxx M.17.a.

b. Portion of losses recognized in other comprehensive income (before income taxes) ... xxxx M.17.b.

c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) .... xxxx M.17.c.

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated				(Column B) In Domestic Offices				
Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction, land development, and other land loans:					BHCK				
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans					F159				1.a.(2)
					BHDM				
b. Secured by farmland					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:					BHCK				
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties					F161				1.e.(2)
					BHDM				
2. Loans to depository institutions and acceptances of other banks					1288				2.
a. To U.S. banks and other U.S. depository institutions	1292								2.a.
b. To foreign banks	1296								2.b.
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)					1975				6.
a. Credit cards	B538								6.a.
b. Other revolving credit plans	B539								6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011								6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081				2081				7.
8. Not applicable									
9. a. Loans for purchasing and carrying securities (secured and unsecured) (2)	1545				1545				9.a.
b. All other loans	1564				1564				9.b.(2)
10. Lease financing receivables (net of unearned income)					2165				10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123				11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122				2122				12.
9.b.(1) Loans to nondepository financial institutions	xxxx				xxxx				9.b.(1)

Schedule HC-I—Insurance-Related Underwriting Activities (Including Reinsurance)

Schedule HC-I must be completed by all top-tier bank holding companies.
(See instructions for additional information.)

I. Property and Casualty Underwriting

Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	
ASSETS					
1. Reinsurance recoverables	B988				1.
2. Total assets	C244				2.
LIABILITIES					
3. Claims and claims adjustment expense reserves	B990				3.
4. Unearned premiums	B991				4.
5. Total equity	C245				5.
6. Net income	C246				6.

II. Life and Health Underwriting

	BHCK	Bil	Mil	Thou	
ASSETS					
1. Reinsurance recoverables	C247				1.
2. Separate account assets	B992				2.
3. Total assets	C248				3.
LIABILITIES					
4. Policyholder benefits and contractholder funds	B994				4.
5. Separate account liabilities	B996				5.
6. Total equity	C249				6.
7. Net income	C250				7.

Schedule HC-K—Quarterly Averages

Total — Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	
ASSETS					
1. Securities	3515				1.
2. Federal funds sold and securities purchased under agreements to resell	3365				2.
3.a. ~~3.~~ Loans and leases in domestic offices	3516				3. a
	BHDM				
(1) ~~a.~~ Loans secured by 1–4 family residential properties in domestic offices	3465				3.a. (1)
(2) ~~b.~~ All other loans secured by real estate in domestic offices	3466				3.a.(2)
3.b. ~~c.~~ ~~All other loans in domestic offices~~ Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	F724				3.~~c.~~ b.
	BHCK				
4. a. Trading assets	3401				4.a.
b. Other earning assets	B985				4.b.
5. Total consolidated assets	3368				5.
LIABILITIES					
6. Interest-bearing deposits (domestic)	3517				6.
7. Interest-bearing deposits (foreign)	3404				7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353				8.
9. All other borrowed money	2635				9.
10. Not applicable					
EQUITY CAPITAL					
11. **Total** equity capital (excludes limited-life preferred stock)	3519				11.

b.(1) Unused consumer credit card lines .... xxxx 1.b.(1)
(2) Other unused credit card lines ...... xxxx 1.b.(2)

For Federal Reserve Bank Use Only
C.I.

(Report only transactions with nonrelated institutions)

Schedule HC-L—Derivatives and Off-Balance-Sheet Items

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1–4 family residential properties, e.g., home equity lines		3814				1.a.
~~b. Credit card lines~~		~~3815~~				~~1.b.~~
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))		3816				1.c.(1)
(a) 1–4 family residential construction loan commitments	F164					1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165					1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate		6550				1.c.(2)
d. Securities underwriting		3817				1.d.
~~e. Other unused commitments~~:		~~3818~~				~~1.e.~~
2. Financial standby letters of credit and foreign office guarantees		6566				2.
Item 2.a is to be completed by bank holding companies with $1 billion or more in total assets.[1]						
a. Amount of financial standby letters of credit conveyed to others		3820				2.a.
3. Performance standby letters of credit and foreign office guarantees		6570				3.
Item 3.a is to be completed by bank holding companies with $1 billion or more in total assets.[1]						
a. Amount of performance standby letters of credit conveyed to others		3822				3.a.
4. Commercial and similar letters of credit		3411				4.
5. Not applicable						
6. Securities lent		3433				6.

	(Column A) Sold Protection				(Column B) Purchased Protection				
7. Credit derivatives:	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
a. Notional amounts:									
(1) Credit default swaps	C968				C969				7.a.(1)
(2) Total return swaps	C970				C971				7.a.(2)
(3) Credit options	C972				C973				7.a.(3)
(4) Other credit derivatives	C974				C975				7.a.(4)
b. Gross fair values:									
(1) Gross positive fair value	C219				C221				7.b.(1)
(2) Gross negative fair value	C220				C222				7.b.(2)

	BHCK	Bil	Mil	Thou	
c. **Notional amounts by regulatory capital treatment:**					
(1) **Positions covered under the Market Risk Rule:**					
(a) **Sold protection**	G401				7.c.(1)(a)
(b) **Purchased protection**	G402				7.c.(1)(b)
(2) **All other positions:**					
(a) **Sold protection**	G403				7.c.(2)(a)
(b) **Purchased protection that is recognized as a guarantee for regulatory capital purposes**	G404				7.c.(2)(b)
(c) **Purchased protection that is not recognized as a guarantee for regulatory capital purposes**	G405				7.c.(2)(c)

1. The $1 billion asset size test is generally based on the total assets reported as of June 30, 2008.

(1) Commercial and industrial loans .... xxxx 1.e.(1)
(2) Loans to financial institutions .... xxxx 1.e.(2)
(3) All other unused commitments ...... xxxx 1.e.(3)