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## Appendix A: Summary of Changes to the BHCPR

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This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual.

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## Summary of Changes to the March 2014 Bank Holding Company Performance Report (BHCPR)

The following BHCPR ratios and line items have been revised for Advanced Approaches Institutions only since the previous edition of the User's Guide for the Bank Holding Company Performance Report to address their new capital reporting requirements beginning in March 2014. A new Page 14A has also been added to address these new capital reporting requirements for Advanced Approaches Institutions only. Questions regarding the BHCPR should be directed to Matt Mattson, Manager, Surveillance Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Surveillance Section, Division of Banking Supervision and Regulation, at 202-728-5894.

On page 7A, all ratios under the heading "LOAN & LEASE % OF TOTAL

RISK BASED CAPITAL" as well as "Non-Owner Occupied CRE Lns / T RBC" and "Construction & Land Dev Lns / T RBC" under the heading "SUPPLEMENTAL:" have been revised.

On page 8, "Held-To-Mat Sec Appr (Depr) / T1 Cap", "Avail-For-Sale Sec Appr (Depr) / T1 Cap", and "Struct Notes Appr (Depr) / T1 Cap" have been revised.

On page 11, "Gross Negative Fair Value, Abs Val (X)", "Gross Positive Fair Value (X)", "Held for Trading (X)", "Non-Traded (X)", "Current Credit Exposure (X)", "Credit Losses on Derivative Contracts", "Past Due Derivative Instruments – Fair Value: 30-89 Days Past Due (Confidential prior to March 2001)", and "90+ Days Past Due" have been revised.

On page 13, Tier 1 Capital plus the Allowance for Loan and Lease Losses has been revised.

On page 14, "Tier 1 Leverage Ratio" and "Total RB Capital Before Deductions" have been revised.

On page 15, "Life Insurance Assets / Tier 1 Cap + ALLL" has been revised.

On page 18, under "PERCENT OF TIER 1 CAPITAL": "Total Retained Credit Exposure", "Retained Interest-Only Strips", "Retained Credit Enhancements", and "Tot Ret Cr Exp & Asset Sale Credit Exposure" have been revised.