FR Y-14Q, Schedule H, Changes for March 31, 2018

FR Y-14Q Schedules H.1 - Replace extraordinary items with discontinued operations

59	Net Income Current (*NetIncomeCurrent*)	CLCEM306	Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including ~~extraordinary items and~~ discontinued operations. Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).
60	Net Income Prior Year (*NetIncomePriorYear*)	CLCEM307	Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including ~~extraordinary items and~~ discontinued operations. Report data for the trailing twelve month (TTM) period ended one year prior to the date reported in Field 52.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).

20	Credit Facility Type (FacilityType)	CLCOG072	Report the credit facility type. Use the following credit facility type descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. If the Credit facility type is "Other," provide description in Field 21. 0 OTHER 1 REVOLVING CREDIT 2 REVOLVING CREDIT CONVERTING TO TERM LOAN 3 REVOLVING CREDIT - ASSET BASED 4 REVOLVING CREDIT – DIP (Debtor-In-Possession) 5 NON-REVOLVING LINE OF CREDIT 6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN 7 TERM LOAN 8 TERM LOAN – A 9 TERM LOAN – B 10 TERM LOAN – C 11 TERM LOAN – BRIDGE 12 TERM LOAN - ASSET BASED 13 TERM LOAN – DIP (Debtor-In-Possession) 14 CAPITALIZED LEASE OBLIGATION 15 STANDBY LETTER OF CREDIT 16 OTHER REAL ESTATE OWNED 17 OTHER ASSET 18 FRONTING EXPOSURE ~~18~~19 COMMITMENT TO COMMIT	Enter number code of the description.
98	Disposition Flag (*DispositionFlag*)		Report the disposition method for any credit facility that was disposed during the reporting quarter. If the BHC is still pursuing payment of principal, interest or fees, report as option "0". Rebookings/restructures where loan amounts are transferred or combined between obligations should be reported as either option 1 (Payoff) or option 2 (Involuntary	0. Active 1. Payoff 2. Involuntary Payoff 3. Involuntary Liquidation 4. Sold or fully participated 5. Fully Syndicated 6. Below reporting threshold~~7.~~ 7. Transfer to another Y-14

			payoff) depending on the occurrence of default. 0. Active– Report for all credit facilities required to be reported in this data collection and do not meet the definitions of options 1 through 8~~7~~ as of the reporting date. 1. Payoff – Report all instances where the credit facility has been paid in full by the borrower~~, a commitment to commit expired without closing,~~ or where an undrawn credit facility reaches maturity and is not renewed. 2. Involuntary Payoff – Report all instances where the credit facility has been paid in full after the occurrence of default per the terms of the credit agreement. 3. Involuntary Liquidation – Report all instances where the credit facility has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO. This includes loans active in the quarter prior to the reporting quarter that were sold at a foreclosure sale and taken into REO in the reporting quarter. Also include all instances where credit has been resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor. 4. Sold or fully participated – Report all instances where the loan has been sold or fully participated to another institution during the reporting quarter. For fully syndicated loans, report option 5 (Fully syndicated) 5. Fully Syndicated – Report all instances of closed and settled syndications as indicated in option 4 of Field 100. 6. Below reporting threshold- Report all instances where the credit facility fell below the $1 million reporting threshold 7. Transfer to another Y-14 schedule – Report all instances where the credit facility shifted to another Y-14 schedule. Indicate the schedule where the credit facility is now reported in Field 99 below. 8. Expired commitment to commit	schedule 8. Expired commitment to commit

61	Disposition Flag *(DispositionFlag)*		Report the disposition method for any credit facility that was disposed during the reporting quarter. If the BHC is still pursuing payment of principal, interest or fees, report as option 0. Rebookings/restructures where loan amounts are transferred or combined between obligations should be reported as either option 1 (Payoff) or option 2 (Involuntary payoff) depending on the occurrence of default. 0. Active – Report for all credit facilities required to be reported in this data collection and do not meet the definitions of options 1 through ~~6~~7 as of the reporting date. 1. Payoff – Report all instances where the credit facility has been paid in full by the borrower, ~~a commitment to commit expired without closing~~, or where an undrawn credit facility reaches maturity and is not renewed. 2. Involuntary Payoff – Report all instances where the credit facility has been paid in full after the occurrence of default per the terms of the credit agreement. 3. Involuntary Liquidation – Report all instances where the credit facility has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO. This includes loans active in the quarter prior to the reporting quarter that were sold at a foreclosure sale and taken into REO in the reporting quarter. Also include all instances where credit has been	0. Active 1. Payoff 2. Involuntary payoff 3. Involuntary Liquidation 4. Sold or fully participated 5. Below reporting threshold 6. Transfer to another Y-14 schedule ~~6.~~7. Expired commitment to commit	Mandatory

			resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor. 4. Sold or fully participated – Report all instances where the loan has been sold or participated to another institution during the reporting quarter. 5. Below reporting threshold- Report all instances where the credit facility fell below the $1 million reporting threshold 6. Transfer to another Y-14 schedule - Report all instances where the credit facility shifted to another Y-14 schedule. Indicate the schedule where the credit facility is now reported in field 62 below. ~~6.~~7. Expired commitment to commit		

FR Y-14Q Schedules H1 (Corporate – Item 31) and FR Y-14Q Schedules H.2 (CRE – Item 47) - *Change ASC 310-30 for consistency with Y9C*

31	ASC310-30 (*ASC31030*)	CLCOM293	For fronting exposures, r~~R~~eport the adjustment applied to the credit facility per ASC 310-30 (formerly Statement of Position (SOP) 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer) for the participant lender, that is not reflected in the allowance reported in Field 30. ~~.~~ ASC 310-30 addresses the accounting for difference between contractual and expected cash flows for loans purchased with evidence of credit deterioration, which is defined in the accounting guidance as the nonaccretable difference.~~reserves taken when the loan was acquired based on a discounted purchase price.~~ The amount referred to in this field is the remaining nonaccretable difference, less the amount of that difference that is reflected in Field 30. Provide if available at a credit facility level, otherwise a pro-rated allocation from the portfolio level to the loan level may be reported. ~~A loan could have both an ASC 310-10 reserve and an ASC 310-30 reserve if the ASC 310-30 reserve is deemed insufficient and the consolidated holding company decides to establish an additional reserve for a specifically impaired loan through ASC 310-10.~~ ~~For consistency with FR Y-9C reporting for loans and leases, neither the accretable yield nor the nonaccretable difference may be reflected in this field. Refer to the Purchased Credit-Impaired Loans and Debt Securities item in the Glossary of the FR Y-9C for further details.~~	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 if there is no ASC310-30 Reserve for the loan. . For fully undrawn commitments, enter 0.

47	ASC 310-30 (*ASC31030*)	M293	Report the adjustment per ASC 310-30 (formerly Statement of Position (SOP) 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer) , that is not reflected in the allowance reported in Field 46. ASC 310-30 addresses the accounting for difference between contractual and expected cash flows for loans purchased with evidence of credit deterioration, which is defined in the accounting guidance as the nonaccretable difference.~~reserves taken when the loan was acquired based on a discounted purchase price~~. The amount referred to in this field is the remaining nonaccretable difference, less the amount of that difference that is reflected in Field ~~30~~46. Provide if available at a credit facility level, otherwise a pro-rated allocation from the portfolio level to the loan level may be reported. ~~A loan could have both an ASC 310-10 reserve and an ASC 310-30 reserve if the ASC 310-30 reserve is deemed insufficient and the consolidated holding company decides to establish an additional reserve for a specifically impaired loan through ASC 310-10. For consistency with FR Y-9C reporting for loans and leases, neither the accretable yield nor the nonaccretable difference may be reflected in this field. Refer to the Purchased Credit-Impaired Loans and Debt Securities item in the Glossary of the FR Y-9C for further details.~~ For fronting exposures, report the adjustment applied to the credit facility per ASC 310-30 (formerly Statement of Position (SOP) 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer) for the participant lender.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals. Should be 0 if there is no ASC 310-30 Reserve for the loan. For fully undrawn commitments, enter 0.	47

FR Y-14Q, Schedule H.2 (CRE) - *Change Participation Flag in from Optional to Mandatory*

7	Participation Flag (*Participation Flag*)	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions and if it is part of the Shared National Credit Program. For fronting exposures, report option 1 'No'.	1. No 2. Yes, syndicate/participant in syndication but does not meet the definition of a Shared National Credit 3. Yes, agent in syndication but does not meet the definition of a Shared National Credit sold by reporting BHC 4. Yes, syndicate/participant in Shared National Credit 5. Yes, agent in Shared National Credit	~~Optional~~Mandatory