

Draft Instructions
for the FR Y-9C Revisions
Proposed to Take Effect March 2017

Schedule HI

Also include as interest expense the contractual amount of interest expense incurred on deposits that are reported at fair value under a fair value option. Deposits with demand features (e.g., demand and savings deposits in domestic offices) are generally not eligible for the fair value option.

Deduct from the gross interest expense of the appropriate category of time deposits penalties for early withdrawals, or portions of such penalties, that represent the forfeiture of interest accrued or paid to the date of withdrawal. If material, portions of penalties for early withdrawals that exceed the interest accrued or paid to the date of withdrawal should not be treated as a reduction of interest expense but should be included in "Other noninterest income" in Schedule HI, item 5(l).

\$250,000

Line Item 2(a)(1) Interest on deposits in domestic offices.

Line Item 2(a)(1)(a) Interest on time deposits of ~~\$100,000~~ or more.

Report interest expense on all time deposits reportable in Schedule HC-E, items 1(e) and 2(e), "Time deposits of ~~\$100,000~~ or more" in domestic offices of commercial banks and in domestic offices of other depository institutions.

Line Item 2(a)(1)(b) Interest on time deposits of less than ~~\$100,000~~.

\$250,000

Report in this item all interest expense reportable in Schedule HC-E, items 1(d) and 2(d), "Time deposits of less than ~~\$100,000~~" in domestic offices of subsidiary commercial banks and in domestic offices of other subsidiary depository institutions.

Line Item 2(a)(1)(c) Interest on other deposits.

Report interest expense on all deposits reportable in Schedule HC, item 13(a)(2), "Interest-bearing deposits in domestic offices," excluding interest on time deposits in domestic offices of subsidiary commercial banks and in domestic offices of other subsidiary depository institutions, which are reportable in items 2(a)(1)(a) or 2(a)(1)(b) above.

Line Item 2(a)(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.

Report interest expense on all deposits in foreign offices reportable in Schedule HC, item 13(b)(2), "Interest-

bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs."

Line Item 2(b) Expense of federal funds purchased and securities sold under agreements to repurchase.

Report the gross expense of all liabilities reportable in Schedule HC, item 14, "Federal funds purchased and securities sold under agreements to repurchase." Include the contractual amount of interest expense incurred on federal funds purchased and securities sold under agreements to repurchase that are reported at fair value under a fair value option.

Report the income of federal funds sold and securities purchased under agreements to resell in Schedule HI, item 1(f); do not deduct from the gross expense reported in this item. However, if amounts recognized as payables under repurchase agreements have been offset against amounts recognized as receivables under reverse repurchase agreements and reported as a net amount in Schedule HC, Balance Sheet, in accordance with ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 41, *Offsetting of Amounts Related to Certain Repurchase and Reverse Repurchase Agreements*), the income and expense from these agreements may be reported on a net basis in Schedule HI, Income Statement.

Line Item 2(c) Interest on trading liabilities and other borrowed money.

Report the interest expense on all liabilities reportable in Schedule HC, item 15, "Trading liabilities," and item 16, "Other borrowed money." Include the contractual amount of interest expense incurred on other borrowed money reported at fair value under a fair value option.

Line Item 2(d) Interest on subordinated notes and debentures.

Report the interest expense on all liabilities reportable in Schedule HC, item 19(a), "Subordinated notes and debentures." Include the contractual amount of interest expense incurred on subordinated notes and debentures reported at fair value under a fair value option.

Include the interest expense of mandatory convertible securities associated with gross equity contract notes and gross equity commitment notes.

Schedule HI

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Also include net gains(losses) on sales of, and other-than-temporary impairments on, equity securities that do not have readily determinable fair values and are not held for trading. Do not include net gains(losses) on sales and other disposal of held-to-maturity securities, available-for-sale securities,

Line Item 5(i) Net gains (losses) on sales of loans and leases.

Report the amount of net gains (losses) on sales and other disposals of loans and leases (reportable in Schedule HC-C), including unrealized losses (and subsequent recoveries of such net unrealized losses) on loans and leases held for sale. Exclude net gains (losses) on loans and leases sold in the holding company's own securitization transactions and unrealized losses (and recoveries of unrealized losses) on loans and leases held for sale in the holding company's own securitization transactions (report these gains (losses) in Schedule HI, item 5(g), "Net securitization income").

Line Item 5(j) Net gains (losses) on sales of other real estate owned.

Report the amount of net gains (losses) on sales and other disposals of other real estate owned (reportable in Schedule HC, item 7), increases and decreases in the valuation allowance for foreclosed real estate, and write-downs of other real estate owned subsequent to acquisition (or physical possession) charged to expense. Do not include as a loss on other real estate owned any amount charged to the allowance for loan and lease losses at the time of foreclosure (actual or physical possession) for the difference between the carrying value of a loan and the fair value less cost to sell of the foreclosed real estate.

Line Item 5(k) Net gains (losses) on sales of other assets (excluding securities).

Report the amount of net gains (losses) on sales and other disposals of assets not required to be reported elsewhere in the income statement (Schedule HI). Include net gains (losses) on sales and other disposals of premises and fixed assets; personal property acquired for debts previously contracted (such as automobiles, boats, equipment, and appliances); and coins, art, and other similar assets. Do not include net gains (losses) on sales and other disposals of loans and leases (either directly or through securitization), other real estate owned, securities, and trading assets (report these net gains (losses) in the appropriate items of Schedule HI).

Line Item 5(l) Other noninterest income.

Report all operating income of the holding company for the calendar year to date not required to be reported elsewhere in Schedule HI. Disclose in Schedule HI, Memoranda items 6(a) through 6(k), each compo-

nent of other noninterest income, and the dollar amount of such component, that is greater than \$25,000 and exceeds 3 percent of the other noninterest income reported in this item. If net losses have been reported in this item for a component of "Other noninterest income," use the absolute value of such net losses to determine whether the amount of the net losses is greater than \$25,000 and exceeds 3 percent of "Other noninterest income" and should be reported in Schedule HI, Memoranda item 6. (The absolute value refers to the magnitude of the dollar amount without regard to whether the amount represents net gains or net losses.) Preprinted captions have been provided in Memoranda items 6(a) through 6(h) for reporting the following components of other noninterest income if the component exceeds this disclosure threshold: income and fees from the printing and sale of checks, earnings on/increase in value of cash surrender value of life insurance, income and fees from automated teller machines (ATMS), rent and other income from other real estate owned, safe deposit box rent, net change in the fair values of financial instruments accounted for under a fair value option, bank card and credit card interchange fees and gains on bargain purchases. For each component of other noninterest income that exceeds this disclosure threshold for which a preprinted caption has not been provided describe the component with a clear but concise caption in Schedule HI, Memoranda items 6(i) through 6(k). These descriptions should not exceed 50 characters in length (including spacing between words).

For disclosure purposes in Schedule HI, Memoranda items 6(a) through 6(h), when components of "Other noninterest income" reflect a single credit for separate "bundled services" provided through third party vendors, disclose such amounts in the item with the preprinted caption that most closely describes the predominant type of income earned, and this categorization should be used consistently over time.

Include as other noninterest income:

- (1) Service charges, commissions, and fees for such services as:
 - (a) The rental of safe deposit boxes.
 - (b) The safekeeping of securities for other depository institutions (if the income for such safekeeping services is not included in Sched-

\$100,000

\$100,000

6(i)

6(j)

6(l)

6(i)

and income and fees from wire transfers

→ 6L

Schedule HI

Line Item M17 Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities.

When the fair value of an individual held-to-maturity or available-for-sale debt security is less than its amortized cost basis, the security is impaired and the impairment is either temporary or other-than-temporary. To determine whether the impairment is other-than-temporary, a holding company must apply the relevant guidance in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities," as amended by FASB Staff Position (FSP) FAS 115-1 and FAS 124-1, "The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments," and FSP FAS 115-2 and FAS 124-2, "Recognition and Presentation of Other-Than-Temporary Impairments") and ASC Subtopic 325-40, Investments-Other - Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force (EITF) Issue No. 99-20, "Recognition of Interest Income and Impairment on Purchased Beneficial Interests and Beneficial Interests That Continue to Be Held by a Transferor in Securitized Financial Assets," as amended by FSP EITF 99-20-1, "Amendments to the Impairment Guidance of EITF Issue No. 99-20"), as appropriate.

Report in the appropriate subitem the specified information on other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities that have occurred during the calendar year to date. The amounts to be reported in Memorandum item 17 should be determined as of the date each other-than-temporary impairment loss is initially recognized on an individual debt security during the current calendar year, i.e., based on the fair value and amortized cost of the other-than-temporarily impaired debt security as of that measurement date, and these amounts should be adjusted only to reflect any additional impairment loss on the debt security that is recognized in earnings during the same calendar year. The amounts reported in Memorandum items 17(a) and 17(b) should not be adjusted to reflect recoveries in the fair value of the other-than-temporarily impaired debt security in periods subsequent to the date when the other-than-temporary impairment (OTTI) loss was initially recognized in earnings during the current calendar year. In contrast, the amounts reported in Memorandum items 17(a), 17(b), and 17(c) should be adjusted to reflect a further decline in the fair value of the

other-than-temporarily impaired debt security during the current calendar year that is accompanied by an additional impairment loss on the debt security that increases the previously reported impairment loss recognized in earnings during the current calendar year.²

Consider the following examples:³

Example 1:

First Quarter 2013:

- Debt security with a \$1,000 amortized cost basis and fair value of \$900.
- Impairment is determined to be other-than-temporary.
- Total OTTI loss of \$100 is comprised of a \$10 credit loss recognized in earnings and a \$90 loss related to factors other than credit recognized in other comprehensive income.
- The new amortized cost basis of the debt security after the recognition of the credit loss is \$990.

Second Quarter 2013:

- Debt security has increased in fair value to \$920.
- The credit loss has increased by \$20, which is recognized in earnings.
- This additional other-than-temporary impairment loss recognized in earnings results in a new amortized cost basis of \$970 for the debt security.

Third Quarter 2013:

- Debt security has increased in fair value to \$950
- The credit loss is unchanged from the second quarter of 2013, so the amortized cost basis remains \$970.

The events listed above would be reported in the Memorandum items 17.a, 17.b, and 17.c, as follows:

	March 31, 2013	June 30, 2013	September 30, 2013
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2. This reporting treatment should be applied to other-than-temporary impairment losses recognized on or after January 1, 2013.

3. In these examples, references to the amortized cost of the debt security in periods after the recognition of an other-than-temporary impairment loss ignore the effect of the accretion of the difference between the new amortized cost basis and the cash flows expected to be collected.

Schedule HI

17(a)	\$100	\$100	\$100
17(b)	90	70	70
17(c)	\$10	\$30	\$30

Note that Memorandum items 17(b) and 17(c) are adjusted as of June 30, 2013, to reflect the increase in the other-than-temporary impairment loss recognized in earnings (the increased credit loss) that occurred in the second quarter of 2013; however, Memorandum items 17(a) and 17(b) are not adjusted as of June 30 and September 30, 2013, to reflect the increases in the fair value of the debt security that occurred in the second and third quarters of 2013 because these recoveries in fair value do not result in a reduction in the amount of other-than-temporary impairment loss initially recognized in earnings in the first quarter of 2013.

Example 2:

First Quarter 2013:

- Same facts as in Example 1.

Second Quarter 2013:

- Debt security has declined in fair value to \$870.
- The credit loss has increased by \$20, which is recognized in earnings.
- This additional other-than-temporary impairment loss recognized in earnings results in a new amortized cost basis of \$970 for the debt security.

Third Quarter 2013:

- Debt security has increased in fair value to \$920
- The credit loss is unchanged from the second quarter of 2013, so the amortized cost basis remains \$970.

The events listed above would be reported in the Memorandum items 17(a), 17(b), and 17(c), as follows:

	March 31, 2013	June 30, 2013	September 30, 2013
17(a)	\$100	\$130	\$130
17(b)	\$90	\$100	\$100
17(c)	\$10	\$30	\$30

Note that Memorandum items 17(a), 17(b), and 17(c) are adjusted as of June 30, 2013, to reflect the additional decline in fair value of the other-than-temporarily impaired debt security that accompanied the increase in the other-than-temporary impairment loss recognized in earnings (the increased credit loss) in the second quarter of 2013; however, Memorandum items 17(a) and 17(b) are not adjusted as of September 30, 2013, to reflect the increase in the fair value of the debt security that occurred in the third quarter of 2013 because this recovery in fair value did not result in a reduction in the amount of other-than-temporary impairment losses initially and subsequently recognized in earnings in the first and second quarters, respectively, of 2013.

Line Item M17(a) Total other-than-temporary impairment losses.

When an other-than-temporary impairment loss has occurred on an individual debt security, the total amount of the loss is the entire difference between the amortized cost of the debt security and its fair value on the measurement date of the other-than-temporary impairment. Report the total other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings and other comprehensive income during the calendar year to date in the manner specified in the instructions for Schedule HI, Memorandum item 17, above. Because this item should not reflect recoveries in the fair value of an other-than-temporarily impaired debt security in periods subsequent to the date when the other-than-temporary impairment loss was initially recognized during the current calendar year, negative entries are not appropriate in this item.

Line Item M17(b) Portion of losses recognized in other comprehensive income (before income taxes).

When an other-than-temporary impairment loss has occurred on an individual debt security, if the holding company does not intend to sell the security and it is not more likely than not that the holding company will be required to sell the security before recovery of its amortized cost basis less any current-period credit loss, the other-than-temporary impairment loss must be separated into (a) the amount representing the credit loss, which must be recognized in earnings, and (b) the amount related to all other factors, which must be recognized in

Schedule HI

other comprehensive income. Report the portion of other-than-temporary impairment losses included in Memorandum item 17(a) above related to factors other than credit that has been recognized in other comprehensive income (before income taxes) during the calendar year to date in the manner specified in the instructions for Schedule HI, Memorandum item 17, above.

Because this item should not reflect recoveries in the fair value of an other-than-temporarily impaired debt security in periods subsequent to the date when the other-than-temporary impairment loss was initially recognized during the current calendar year, negative entries are not appropriate in this item.

Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings.

Line Item M17(e) ~~Net impairment losses recognized in earnings.~~

Insert #1

~~Report Schedule HI, Memorandum item 17(a), less Memorandum item 17(b), which represents the amount of other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities that has been recognized in earnings during the calendar year to date. This amount is included in the realized gains (losses) on held-to-maturity and available-for-sale securities reported in Schedule HI, items 6(a) and 6(b).~~

Schedule HC-C

Move HC-C Memo item 10 and Memo item 11 to HC-Q memo item 3 and Memo item 4

process of foreclosure according to local requirements. If a loan is already in process of foreclosure and the mortgagor files a bankruptcy petition, the loan should continue to be reported as in process of foreclosure until the bankruptcy is resolved. Exclude loans where the foreclosure process has been completed and the holding company reports the real estate collateral as "Other real estate owned" in Schedule HC, item 7. This item should include both closed-end and open-end 1-4 family residential mortgage loans that are in process of foreclosure.

~~*Note: Memorandum items 10 and 11 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C at fair value under a fair value option.*~~

~~Line Item M10 Loans measured at fair value.~~

~~Report in the appropriate subitem the total fair value of all loans measured at fair value under a fair value option and included in Schedule HC-C, regardless of whether the loans are held for sale or held for investment.~~

~~Line Item M10(a) Loans secured by real estate.~~

~~Report the total fair value of loans secured by real estate included in Schedule HC-C, item 1, measured at fair value under a fair value option for the fully consolidated holding company in column A, but with a breakdown of these loans into seven categories for domestic offices in column B.~~

~~Line Item M10(a)(1) Construction, land development, and other land loans.~~

~~Report the total fair value of construction, land development, and other land loans (in domestic offices) included in Schedule HC-C, items 1(a)(1) and (2), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(2) Secured by farmland.~~

~~Report the total fair value of loans secured by farmland (in domestic offices) included in Schedule HC-C, item 1(b), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(3) Secured by 1-4 family residential properties.~~

~~Report in the appropriate subitem the total fair value of all open-end and closed-end loans secured by 1-4 family residential properties (in domestic offices) included in~~

~~Schedule HC-C, item 1(c), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(3)(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.~~

~~Report the total fair value of revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (in domestic offices) included in Schedule HC-C, item 1(c)(1), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(3)(b) Closed-end loans secured by 1-4 family residential properties.~~

~~Report in the appropriate subitem the total fair value of all closed-end loans secured by 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(c)(2), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(3)(b)(1) Secured by first liens.~~

~~Report the total fair value of closed-end loans secured by first liens on 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(c)(2)(a), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(3)(b)(2) Secured by junior liens.~~

~~Report the total fair value of closed-end loans secured by junior liens on 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(c)(2)(b), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(4) Secured by multifamily (5 or more) residential properties.~~

~~Report the total fair value of loans secured by multifamily (5 or more) residential properties (in domestic offices) included in Schedule HC-C, item 1(d), column B, measured at fair value under a fair value option.~~

~~Line Item M10(a)(5) Secured by nonfarm nonresidential properties.~~

~~Report the total fair value of loans secured by nonfarm nonresidential properties (in domestic offices) included in Schedule HC-C, items 1(e)(1) and (2), column B, measured at fair value under a fair value option.~~

Schedule HC-C

Move HC-C Memo item 10 and Memo item 11 to HC-Q memo item 3 and Memo item 4

Line Item M10(b) Commercial and industrial loans.

Report the total fair value of commercial and industrial loans included in Schedule HC-C, item 4, measured at fair value under a fair value option.

Line Item M10(c) Loans to individuals for household, family, and other personal expenditures.

Report in the appropriate subitem the total fair value of all loans to individuals for household, family, and other personal expenditures (as defined for Schedule HC-C, item 6) measured at fair value under a fair value option.

Line Item M10(c)(1) Credit cards.

Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards included in Schedule HC-C, item 6(a), measured at fair value under a fair value option.

Line Item M10(c)(2) Other revolving credit plans.

Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards included in Schedule HC-C, item 6(b), measured at fair value under a fair value option.

Line Item M10(c)(3) Automobile loans.

Report the total fair value of all consumer loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use included in Schedule HC-C, item 6.c, measured at fair value under a fair value option.

Line Item M10(c)(4) Other consumer loans.

Report the total fair value of all other loans to individuals for household, family, and other personal expenditures included in Schedule HC-C, item 6(d), measured at fair value under a fair value option.

Line Item M10(d) Other loans.

Report the total fair value of all other loans measured at fair value under a fair value option that cannot properly be reported in one of the preceding subitems of this

Memorandum item 10. Such loans include "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Loans to foreign governments and official institutions," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans" (as defined for Schedule HC-C, items 2,3,7, and 9).

Line Item M11 Unpaid principal balance of loans measured at fair value (reported in Memorandum item 10).

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans measured at fair value reported in Schedule HC-C, Memorandum item 10.

Line Item M11(a) Loans secured by real estate.

Report the total unpaid principal balance outstanding for all loans secured by real estate reported in Schedule HC-C, Memorandum item 10(a), for the fully consolidated holding company in column A, but with a breakdown of these loans into seven categories for domestic offices in column B.

Line Item M11(a)(1) Construction, land development, and other land loans.

Report the total unpaid principal balance outstanding for all construction, land development, and other loans reported in Schedule HC-C, Memorandum item 10(a)(1).

Line Item M11(a)(2) Secured by farmland.

Report the total unpaid principal balance outstanding for all loans secured by farmland reported in Schedule HC-C, Memorandum item 10(a)(2).

Line Item M11(a)(3) Secured by 1-4 family residential properties.

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans secured by 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3).

Line Item M11(a)(3)(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.

Report the total unpaid principal balance outstanding for all revolving, open-end loans secured by 1-4 family

Schedule HC-C

Move HC-C Memo item 10 and Memo item 11 to HC-Q memo item 3 and Memo item 4

residential properties and extended under lines of credit reported in Schedule HC-C, Memorandum item 10(a)(3)(a).

Line Item M11(a)(3)(b) Closed-end loans secured by 1-4 family residential properties.

Report in the appropriate subitem the total unpaid principal balance outstanding for all closed-end loans secured by 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b).

Line Item M11(a)(3)(b)(1) Secured by first liens.

Report the total unpaid principal balance outstanding for all closed-end loans secured by first liens on 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b)(1).

Line Item M11(a)(3)(b)(2) Secured by junior liens.

Report the total unpaid principal balance outstanding for all closed-end loans secured by junior liens on 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b)(2).

Line Item M11(a)(4) Secured by multifamily (5 or more) residential properties.

Report the total unpaid principal balance outstanding for all loans secured by multifamily (5 or more) residential properties reported in Schedule HC-C, Memorandum item 10(a)(4).

Line Item M11(a)(5) Secured by nonfarm nonresidential properties.

Report the total unpaid principal balance outstanding for all loans secured by nonfarm nonresidential properties reported in Schedule HC-C, Memorandum item 10(a)(5).

Line Item M11(b) Commercial and industrial loans.

Report the total unpaid principal balance outstanding for all commercial and industrial loans reported in Schedule HC-C, Memorandum item 10(b).

Line Item M11(c) Loans to individuals for household, family, and other personal expenditures.

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans to individuals for

household, family, and other personal expenditures reported in Schedule HC-C, Memorandum item 10(c).

Line Item M11(c)(1) Credit cards.

Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards reported in Schedule HC-C, Memorandum item 10(c)(1).

Line Item M11(c)(2) Other revolving credit plans.

Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards reported in Schedule HC-C, Memorandum item 10(c)(2).

Line Item M11(c)(3) Automobile loans.

Report the total unpaid principal balance outstanding for all consumer loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use reported in Schedule HC-C, Memorandum item 10(c)(3).

Line Item M11(c)(4) Other consumer loans.

Report the total unpaid principal balance outstanding for all other loans to individuals for household, family, and other personal expenditures reported in Schedule HC-C, Memorandum item 10(c)(4).

Line Item M11(d) Other loans.

Report the total unpaid principal balance outstanding for all loans reported in Schedule HC-C, Memorandum item 10(d). Such loans include "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Loans to foreign governments and official institutions," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans" (as defined for Schedule HC-C, items 2, 3, 7, 8, and 9).

Schedule HC-E

- (2) Accounts (other than MMDAs) that permit third party payments through the use of checks, drafts, negotiable instruments, debit cards, or other similar items.
- (3) Accounts (other than MMDAs) if more than six of the following transactions per calendar month are permitted to be made by telephone or preauthorized order or instruction:
 - (a) payments or transfers to third parties;
 - (b) transfers to another account of the depositor at the same institution; and
 - (c) transfers to an account at another depository institution.

Line Item 1(c) Money market deposit accounts and other savings accounts.

Report in this item all savings deposits held in the subsidiary commercial banks consolidated in this report by the reporting holding company, other than NOW accounts, ATS accounts, or other transaction accounts that are in the form of savings deposits.

Include the following in this item:

- (1) Money market deposit accounts (MMDAs).
- (2) Savings deposits subject to telephone and preauthorized transfers where the depositor is not permitted or authorized to make more than six withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order, or instruction.
- (3) Savings deposits subject to no more than six transfers per month for purposes of covering overdrafts (i.e., overdraft protection plan accounts).
- (4) All other savings deposits that are not classified as transaction accounts (e.g., regular savings and passbook savings accounts).
- (5) Interest paid by crediting the savings deposit accounts defined by paragraphs (1) through (4) in this item.

Exclude the following from this item:

- (1) NOW accounts (including "Super NOWs") and ATS accounts (report in item 1(b) above).

- (2) Overdraft protection plan accounts that permit more than six transfers per month (report in item 1(a) as a demand deposit).
- (3) Savings deposits subject to telephone or preauthorized transfer (report in item 1(b) above), unless the depositor is not permitted or not authorized to make more than six withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order, or instruction.
- (4) Special passbook or statement accounts, such as "90-day notice accounts," "golden passbook accounts," or deposits labeled as "savings certificates," that have a specified original maturity of seven days or more (report as time deposits in item 1(d) or 1(e) below).
- (5) Interest accrued on savings deposits but not yet paid or credited to a deposit account (exclude from this schedule and report in Schedule HC, item 20, "Other liabilities").

\$250,000

Line Item 1(d) Time deposits of less than \$100,000.

Report in this item all time deposits with balances of less than \$100,000 that are held in domestic offices of the commercial bank subsidiaries of the reporting holding company. This item includes both time certificates of deposit and open-account time deposits with balances of less than ~~\$100,000~~, regardless of negotiability or transferability.

Include the following:

- (1) Time deposits (as defined in the Glossary entry for "deposits"), which are deposits with original maturities of seven days or more, that are not classified as transaction accounts and that have balances of less than ~~\$100,000~~.
- (2) Interest paid by crediting nontransaction time deposit accounts with balances of less than ~~\$100,000~~.
- (3) Time deposits issued to deposit brokers in the form of large (~~\$100,000~~ or more) certificates of deposit that have been participated out by the broker in shares of less than ~~\$100,000~~. In addition, if the bank subsidiary has issued a master certificate of deposit to a deposit broker in an amount that exceeds ~~\$100,000~~ and under which brokered certificates of deposit are

Schedule HC-E

issued in \$1,000 amounts (so-called "retail brokered deposits"), individual depositors who purchase multiple certificates issued by the bank subsidiary normally do not exceed the applicable deposit insurance limit (either \$100,000 or \$250,000). Under current deposit insurance rules the deposit broker is not required to provide information routinely on these purchasers and their account ownership capacity to the bank subsidiary issuing the deposits. If this information is not readily available to the issuing bank subsidiary, these brokered certificates of deposit in \$1,000 amounts should be reported in this item as time deposits of less than \$100,000.

Exclude from this item all time deposits with balances of \$100,000 or more (report in item 1(e) below).

Line Item 1(e) Time deposits of ~~\$100,000~~ or more.

Report in this item all time deposits, including time certificates of deposit and open-account time deposits with balances of ~~\$100,000~~ or more, regardless of negotiability or transferability that are held in the commercial bank subsidiaries of the reporting holding company.

Include the following:

- (1) Time deposits (as defined in the Glossary entry for "deposits"), which are deposits with original maturities of seven days or more, that are not classified as transaction accounts and that have balances of ~~\$100,000~~ or more.
- (2) Interest paid by crediting nontransaction time deposit accounts with balances of ~~\$100,000~~ or more.

Exclude the following:

- (1) All time deposits issued to deposit brokers in the form of large (~~\$100,000~~ or more) certificates of deposit that have been participated out by the broker in shares of less than ~~\$100,000~~ (report in item 1(d)).
- (2) All time deposits with balances of less than ~~\$100,000~~ (report in item 1(d)),

NOTE: Holding companies should include as time deposits of their commercial bank subsidiaries of ~~\$100,000~~ or more those time deposits originally issued in denominations of less than ~~\$100,000~~ but that, because of interest paid or credited, or because of additional deposits, now have a balance of ~~\$100,000~~ or more.

Line Item 2 Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company.

NOTE: Items 2(a) through 2(e) are to be completed only by holding companies that have depository institutions other than banks as subsidiaries.

Report in items 2(a) through 2(e) below deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company and that are consolidated by the holding company on this report.

For purposes of this item, other depository institutions cover depository institutions other than commercial banks (as defined in item 1 of this schedule) that are consolidated subsidiaries of the reporting holding company. Such depository institutions may include savings and loan or building and loan associations, depository trust companies, or other institutions that accept deposits that do not submit the commercial bank Reports of Condition and Income (FFIEC 031, 041).

Exclude Edge and Agreement Corporations from the coverage of "other depository institutions" for purposes of this item. Domestic offices are those offices located in the fifty states of the United States and the District of Columbia.

Line Item 2(a) Noninterest-bearing balances.

Report all noninterest-bearing deposits, including any matured time or savings deposits that have not automatically been renewed, as defined in the Glossary entry for "deposits," that are held in domestic offices of "other depository institutions" that are subsidiaries consolidated on the reporting holding company's financial statements. Include any deposit account on which the issuing depository institution pays no compensation.

Line Item 2(b) Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.

Report in this item all interest-bearing demand deposits, all accounts subject to negotiable orders of withdrawal (i.e., NOW accounts), all ATS accounts (that is, accounts subject to automatic transfer from savings accounts), and all other transaction accounts that are held in domestic offices of the "other depository institution" subsidiaries of the reporting holding company.

Other transaction accounts include the following:

Schedule HC-E

- (1) Accounts (other than MMDAs) that permit third party payments through automated teller machines (ATMs) or remote service units (RSUs).
- (2) Accounts (other than MMDAs) that permit third party payments through the use of checks, drafts, negotiable instruments, debit cards, or other similar items.
- (3) Accounts (other than MMDAs) if more than six of the following transactions per calendar month are permitted to be made by telephone or preauthorized order or instruction:
 - (a) payments or transfers to third parties;
 - (b) transfers to another account of the depositor at the same institution; and
 - (c) transfers to an account at another depository institution.

Line Item 2(c) Money market deposit accounts and other savings accounts.

Report in this item all savings deposits held in the subsidiary depository institutions (other than commercial banks) consolidated in this report by the reporting holding company, other than NOW accounts, ATS accounts, or other transaction accounts that are in the form of savings deposits.

Include in this item the following:

- (1) Savings deposits subject to telephone and preauthorized transfers where the depositor is not permitted or authorized to make more than six withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order, or instruction.
- (2) Savings deposits subject to no more than six transfers per month for purposes of covering overdrafts (i.e., overdraft protection plan accounts).
- (3) All other savings deposits that are not classified as transaction accounts (e.g., regular savings and pass-book savings accounts).
- (4) Interest paid by crediting the savings deposit accounts defined by paragraphs (1) through (4) in this item.

Exclude from this item the following:

- (1) NOW accounts and ATS accounts (report in item 2(b) above).
- (2) Overdraft protection plan accounts that permit more than six transfers per month (report in item 2(a) as noninterest-bearing balances).
- (3) Savings deposits subject to telephone or preauthorized transfer (report in item 2(b) above), unless the depositor is not permitted or not authorized to make more than six withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of preauthorized or telephone agreement, order, or instruction.
- (4) Interest accrued on savings deposits but not yet paid or credited to a deposit account (exclude from this schedule and report in Schedule HC, item 20, "Other liabilities").

\$250,000

Line Item 2(d) Time deposits of less than \$100,000.

Report in this item all time deposits with balances of less than ~~\$100,000~~ that are held in domestic offices of "other depository institutions" (other than commercial banks), as defined in item 2 above that are subsidiaries of the reporting holding company. This item includes both time certificates of deposit and open-account time deposits with balances of less than \$100,000, regardless of negotiability or transferability.

Include the following:

- (1) Time deposits (as defined in the Glossary entry for "deposits"), which are deposits with original maturities of seven days or more, that are not classified as transaction accounts and that have balances of less than ~~\$100,000~~.
- (2) Interest paid by crediting nontransaction time deposit accounts with balances of less than ~~\$100,000~~.
- (3) Time deposits issued to deposit brokers in the form of large (~~\$100,000~~ or more) certificates of deposit that have been participated out by the broker in shares of less than ~~\$100,000~~. In addition, if the depository institution has issued a master certificate of deposit to a deposit broker in an amount that exceeds ~~\$100,000~~ and under which brokered certificates of deposit are issued in \$1,000 amounts (so-called "retail brokered deposits"), individual depositors who purchase multiple certificates issued by the

Schedule HC-E

depository institution normally do not exceed the applicable deposit insurance limit (currently \$250,000). Under current deposit insurance rules the deposit broker is not required to provide information routinely on these purchasers and their account ownership capacity to the depository institution issuing the deposits. If this information is not readily available to the issuing depository institution, these brokered certificates of deposit in \$1,000 amounts should be reported in this item as time deposits of less than \$100,000.

Exclude from this item all time deposits with balances of \$100,000 or more (report in item 2(e) below).

Line Item 2(e) Time deposits of \$100,000 or more.

Report in this item all time deposits, including time certificates of deposit and open-account time deposits with balances of \$100,000 or more, regardless of negotiability or transferability that are held in depository institutions (other than commercial banks) that are subsidiaries of the reporting holding company.

Include the following:

- (1) Time deposits (as defined in the Glossary entry for "deposits"), which are deposits with original maturities of seven days or more, that are not classified as transaction accounts and that have balances of \$100,000 or more.
- (2) Interest paid by crediting nontransaction time deposit accounts with balances of \$100,000 or more.

Exclude the following:

- (1) All time deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have been participated out by the broker in shares of less than \$100,000 (report in item 2(d)).
- (2) All time deposits with balances of less than \$100,000 (report in item 2(d)).

NOTE: Holding companies should include as time deposits held in their depository institution subsidiaries (other than commercial banks) with balances of \$100,000 or more, those time deposits originally issued in denominations of less than \$100,000 but that, because of interest paid or credited, or because of additional deposits, now have a balance of \$100,000 or more.

Memoranda

Line Item M1 Brokered deposits less than \$100,000 with a remaining maturity of one year or less.

Report in this item those brokered time deposits included in items 1 or 2 above with balances of less than \$100,000 with a remaining maturity of one year or less and are held in domestic offices of commercial banks or other depository institutions that are subsidiaries of the reporting holding company. Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of a brokered deposit. Include in this item time deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have been participated out by the broker in shares of less than \$100,000. Also report in this item all brokered demand and savings deposits with balances of less than \$100,000. See the Glossary entries for "Brokered deposits" and "Brokered retail deposits" for additional information.

Line Item M2 Brokered deposits less than \$100,000 with a remaining maturity of more than one year.

Report in this item those brokered time deposits included in items 1 or 2 above with balances of less than \$100,000 with a remaining maturity of more than one year and are held in domestic offices of commercial banks or other depository institutions that are subsidiaries of the reporting holding company. Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of a brokered deposit. Include in this item time deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have been participated out by the broker in shares of less than \$100,000. See the Glossary entries for "Brokered deposits" and "Brokered retail deposits" for additional information.

Line Item M3 Time deposits of \$100,000 or more with a remaining maturity of one year or less.

Report in this item time deposits included in items 1(e) and 2(e) above that are issued in denominations of \$100,000 or more with a remaining maturity of one year or less. Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of a time deposit. Exclude from this item time

Schedule HC-E

\$250,000

deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have been participated out by the broker in shares of less than \$100,000.

amount of time remaining from the report date until the final contractual maturity of a time deposit. The time deposits included in this item will also have been included in Schedule HC, item 13(b).

Line Item M4 Foreign office time deposits with a remaining maturity of one year or less.

Report all time deposits in foreign offices with remaining maturities of one year or less. Remaining maturity is the

Schedule HC-Q

100,000

Line Item M2 All other liabilities.

Disclose in Memorandum items 2(a) through 2(f) each component of all other liabilities, and the dollar amount of such component, that is greater than ~~\$25,000~~ and exceeds 25 percent of the amount reported in Schedule HC-Q, item 13, column A. For each component of all other liabilities that exceeds this disclosure threshold for which a preprinted caption has not been provided in Memorandum items 2(a) and 2(b), describe the component with a clear but concise caption in Memorandum

items 2(c) through 2(f). These descriptions should not exceed 50 characters in length (including spacing between words).

Preprinted captions have been provided for the following categories of all other liabilities:

- Memorandum item 2(a), "Loan commitments (not accounted for as derivatives)," and
- Memorandum item 2(b), "Nontrading derivative liabilities."

Line item M3-insert #3 from
HC-C

Line item M4-insert #4
from HC-C

Insert #1

When the fair value of an individual held-to-maturity or available-for-sale debt security is less than its amortized cost basis, the security is impaired and the impairment is either temporary or other-than-temporary. To determine whether the impairment is other-than-temporary, a holding company must apply the relevant guidance in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities," as amended by FASB Staff Position (FSP) FAS 115-1 and FAS 124-1, "The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments," and FSP FAS 115-2 and FAS 124-2, "Recognition and Presentation of Other-Than-Temporary Impairments") and ASC Subtopic 325-40, Investments-Other - Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force (EITF) Issue No. 99-20, "Recognition of Interest Income and Impairment on Purchased Beneficial Interests and Beneficial Interests That Continue to Be Held by a Transferor in Securitized Financial Assets," as amended by FSP EITF 99-20-1, "Amendments to the Impairment Guidance of EITF Issue No. 99-20"), as appropriate.

Report the amount of other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities that has been recognized in earnings during the calendar year to date. This amount is included in the realized gains (losses) on held-to-maturity and available-for-sale securities reported in Schedule HI, items 6(a) and 6(b), respectively.

When another-than-temporary impairment loss has occurred on an individual debt security, the total amount of the loss is the entire difference between the amortized cost of the debt security and its fair value on the measurement date of the other-than-temporary impairment. For an other-than-temporary impairment loss on a debt security that the holding company intends to sell and on a debt security that it is more likely than not that the holding company will be required to sell before recovery of its amortized cost basis less any current-period credit loss, the total amount of the other-than-temporary impairment loss must be recognized in earnings and must be reported in this item.

For an other-than-temporary impairment loss on a debt security when the holding company does not intend to sell the security and it is not more likely than not that the holding company will be required to sell the security before recovery of its amortized cost basis less any current-period credit loss, the other-than-temporary impairment loss must be separated into (a) the amount representing the credit loss, which must be recognized in earnings, and (b) the amount related to all other factors, which must be recognized in other comprehensive income. Report in this item the portion of such another-than-temporary impairment loss that represents the credit loss.

Insert 2

Schedule HC-C

Inset # 3

process of foreclosure according to local requirements. If a loan is already in process of foreclosure and the mortgagor files a bankruptcy petition, the loan should continue to be reported as in process of foreclosure until the bankruptcy is resolved. Exclude loans where the foreclosure process has been completed and the holding company reports the real estate collateral as "Other real estate owned" in Schedule HC, item 7. This item should include both closed-end and open-end 1-4 family residential mortgage loans that are in process of foreclosure.

Note: Memorandum items 10 and 11 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C at fair value under a fair value option.

Line Item M10³(a) Loans measured at fair value.

Report in the appropriate subitem the total fair value of all loans measured at fair value under a fair value option and included in Schedule HC-C, regardless of whether the loans are held for sale or held for investment.

Line Item M10³(a) Loans secured by real estate.

Report the total fair value of loans secured by real estate included in Schedule HC-C, item 1, measured at fair value under a fair value option for the fully consolidated holding company in column A, but with a breakdown of these loans into seven categories for domestic offices in column B.

Line Item M10³(a)(1) Construction, land development, and other land loans.

Report the total fair value of construction, land development, and other land loans (in domestic offices) included in Schedule HC-C, items 1(a)(1) and (2), column B, measured at fair value under a fair value option.

Line Item M10³(a)(2) Secured by farmland.

Report the total fair value of loans secured by farmland (in domestic offices) included in Schedule HC-C, item 1(b), column B, measured at fair value under a fair value option.

Line Item M10³(a)(3) Secured by 1-4 family residential properties.

Report in the appropriate subitem the total fair value of all open-end and closed-end loans secured by 1-4 family residential properties (in domestic offices) included in

Schedule HC-C, item 1(e), column B, measured at fair value under a fair value option.

Line Item M10³(a)(3)(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.

Report the total fair value of revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (in domestic offices) included in Schedule HC-C, item 1(e)(1), column B, measured at fair value under a fair value option.

Line Item M10³(a)(3)(b) Closed-end loans secured by 1-4 family residential properties.

Report in the appropriate subitem the total fair value of all closed-end loans secured by 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(e)(2), column B, measured at fair value under a fair value option.

Line Item M10³(a)(3)(b)(1) Secured by first liens.

Report the total fair value of closed-end loans secured by first liens on 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(e)(2)(a), column B, measured at fair value under a fair value option.

Line Item M10³(a)(3)(b)(2) Secured by junior liens.

Report the total fair value of closed-end loans secured by junior liens on 1-4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(e)(2)(b), column B, measured at fair value under a fair value option.

Line Item M10³(a)(4) Secured by multifamily (5 or more) residential properties.

Report the total fair value of loans secured by multifamily (5 or more) residential properties (in domestic offices) included in Schedule HC-C, item 1(d), column B, measured at fair value under a fair value option.

Line Item M10³(a)(5) Secured by nonfarm nonresidential properties.

Report the total fair value of loans secured by nonfarm nonresidential properties (in domestic offices) included in Schedule HC-C, items 1(e)(1) and (2), column B, measured at fair value under a fair value option.

Schedule HC-C

Insert # 3 - continued

Line Item M10(b) Commercial and industrial loans.

Report the total fair value of commercial and industrial loans included in Schedule HC-C, item 4, measured at fair value under a fair value option.

Line Item M10(c) Loans to individuals for household, family, and other personal expenditures.

Report in the appropriate subitem the total fair value of all loans to individuals for household, family, and other personal expenditures (as defined for Schedule HC-C, item 6) measured at fair value under a fair value option.

Line Item M10(c)(1) Credit cards.

Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards included in Schedule HC-C, item 6(a), measured at fair value under a fair value option.

Line Item M10(c)(2) Other revolving credit plans.

Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards included in Schedule HC-C, item 6(b), measured at fair value under a fair value option.

Line Item M10(c)(3) Automobile loans.

Report the total fair value of all consumer loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use included in Schedule HC-C, item 6(c), measured at fair value under a fair value option.

Line Item M10(c)(4) Other consumer loans.

Report the total fair value of all other loans to individuals for household, family, and other personal expenditures included in Schedule HC-C, item 6(d), measured at fair value under a fair value option.

Line Item M10(d) Other loans.

Report the total fair value of all other loans measured at fair value under a fair value option that cannot properly be reported in one of the preceding subitems of this

Memorandum item 10. Such loans include "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Loans to foreign governments and official institutions," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans" (as defined for Schedule HC-C, items 2, 3, 7, and 9).

Line Item M11 Unpaid principal balance of loans measured at fair value (reported in Memorandum item 10).

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans measured at fair value reported in Schedule HC-C, Memorandum item 10.

Line Item M11(a) Loans secured by real estate.

Report the total unpaid principal balance outstanding for all loans secured by real estate reported in Schedule HC-C, Memorandum item 10(a), for the fully consolidated holding company in column A, but with a breakdown of these loans into seven categories for domestic offices in column B.

Line Item M11(a)(1) Construction, land development, and other land loans.

Report the total unpaid principal balance outstanding for all construction, land development, and other loans reported in Schedule HC-C, Memorandum item 10(a)(1).

Line Item M11(a)(2) Secured by farmland.

Report the total unpaid principal balance outstanding for all loans secured by farmland reported in Schedule HC-C, Memorandum item 10(a)(2).

Line Item M11(a)(3) Secured by 1-4 family residential properties.

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans secured by 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3).

Line Item M11(a)(3)(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.

Report the total unpaid principal balance outstanding for all revolving, open-end loans secured by 1-4 family

Insert # 4

Schedule HC-C

In Sect #4 continue of

residential properties and extended under lines of credit reported in Schedule HC-C, Memorandum item 10(a)(3)(a).

Line Item M11(a)(3)(b) Closed-end loans secured by 1-4 family residential properties.

Report in the appropriate subitem the total unpaid principal balance outstanding for all closed-end loans secured by 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b).

Line Item M11(a)(3)(b)(1) Secured by first liens.

Report the total unpaid principal balance outstanding for all closed-end loans secured by first liens on 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b)(1).

Line Item M11(a)(3)(b)(2) Secured by junior liens.

Report the total unpaid principal balance outstanding for all closed-end loans secured by junior liens on 1-4 family residential properties reported in Schedule HC-C, Memorandum item 10(a)(3)(b)(2).

Line Item M11(a)(4) Secured by multifamily (5 or more) residential properties.

Report the total unpaid principal balance outstanding for all loans secured by multifamily (5 or more) residential properties reported in Schedule HC-C, Memorandum item 10(a)(4).

Line Item M11(a)(5) Secured by nonfarm nonresidential properties.

Report the total unpaid principal balance outstanding for all loans secured by nonfarm nonresidential properties reported in Schedule HC-C, Memorandum item 10(a)(5).

Line Item M11(b) Commercial and industrial loans.

Report the total unpaid principal balance outstanding for all commercial and industrial loans reported in Schedule HC-C, Memorandum item 10(b).

Line Item M11(c) Loans to individuals for household, family, and other personal expenditures.

Report in the appropriate subitem the total unpaid principal balance outstanding for all loans to individuals for

household, family, and other personal expenditures reported in Schedule HC-C, Memorandum item 10(c).

Line Item M11(c)(1) Credit cards.

Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards reported in Schedule HC-C, Memorandum item 10(c)(1).

Line Item M11(c)(2) Other revolving credit plans.

Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards reported in Schedule HC-C, Memorandum item 10(c)(2).

Line Item M11(c)(3) Automobile loans.

Report the total unpaid principal balance outstanding for all consumer loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use reported in Schedule HC-C, Memorandum item 10(c)(3).

Line Item M11(c)(4) Other consumer loans.

Report the total unpaid principal balance outstanding for all other loans to individuals for household, family, and other personal expenditures reported in Schedule HC-C, Memorandum item 10(c)(4).

Line Item M11(d) Other loans.

Report the total unpaid principal balance outstanding for all loans reported in Schedule HC-C, Memorandum item 10(d). Such loans include "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Loans to foreign governments and official institutions," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans" (as defined for Schedule HC-C, items 2, 3, 7, 8, and 9).