

Schedule HI

Include the tax benefit of an operating loss carryforward or carryback for which the source of the income or loss in the current year is reported in Schedule HI, item 8, "Income (loss) before applicable income taxes and discontinued operations."

gains (losses) on available-for-sale securities," respectively).

- (5) Revaluation adjustments to the carrying value of all assets and liabilities reported in Schedule HC at fair value under a fair value option. Holding companies should report these net decreases (increases) in fair value on trading assets and liabilities in Schedule HI, item 5(c); on servicing assets and liabilities in Schedule HI, item 5(f); and on other financial assets and liabilities in Schedule HI, item 5(l). Contractual amounts of interest income earned and interest expense incurred on these financial assets and liabilities should be excluded from the net decreases (increases) in fair value and reported in the appropriate interest income or interest expense items on Schedule HI.

Line Item 7(e) Total noninterest expense.

Report the sum of items 7(a) through 7(d).

Line Item 8 Income (loss) before applicable income taxes and discontinued operations.

Report the consolidated holding company's pretax operating income. This amount will generally be determined by taking item 3, "Net interest income," minus item 4, "Provision for loan and lease losses," plus item 5(m), "Total noninterest income," plus or minus item 6(a), "Realized gains (losses) on held-to-maturity securities," plus or minus item 6(b), "Realized gains (losses) on available-for-sale securities," minus item 7(e), "Total noninterest expense." If the result is negative, report with a minus (-) sign.

Line Item 9 Applicable income taxes (on item 8).

Report the total estimated federal, state and local, and foreign income tax expense applicable to item 8, "Income (loss) before applicable income taxes and discontinued operations." Include both the current and deferred portions of these income taxes. If the amount is a tax benefit rather than tax expense, report with a minus (-) sign.

Include as applicable income taxes all taxes based on a net amount of taxable revenues less deductible expenses. Exclude from applicable income taxes all taxes based on gross revenues or gross receipts (report such taxes in item 7(d), "Other noninterest expense").

Include income tax effects of changes in tax laws or rates. Also include the effect of changes in the valuation

allowance related to deferred tax assets resulting from a change in estimate of the realizability of deferred tax assets, excluding the effect of any valuation allowance changes related to unrealized holding gains (losses) on available-for-sale securities that are charged or credited directly to the separate component of equity capital for "Accumulated other comprehensive income" (Schedule HC, item 26(b)).

~~Include tax benefits from operating loss carrybacks realized during the reporting period. If the consolidated holding company has realized tax benefits from operating loss carryforwards during the reporting period, do not net the dollar amount of these benefits against the income taxes which would be applicable to item 8, "Income (loss) before applicable income taxes and discontinued operations." Report the dollar amount of income taxes applicable to item 8 in this item and report the realized tax benefits of operating loss carryforwards gross in item 11, "Discontinued operations, net of applicable income taxes."~~

Also include the dollar amount of any material adjustments or settlements reached with a taxing authority (whether negotiated or adjudicated) relating to disputed income taxes of prior years.

Exclude the estimated federal, state and local, and foreign income taxes applicable to:

- (1) Item 11, "Discontinued operations, net of applicable taxes."
- (2) Schedule HI-A, item 2, "Cumulative effect of changes in accounting principles and corrections of material accounting errors."
- (3) Schedule HI-A, item 12, "Other comprehensive income."

Line Item 10 Income (loss) before discontinued operations.

Report the difference between item 8, "Income (loss) before applicable income taxes and discontinued operations" and item 9, "Applicable income taxes (on item 8)." If the amount is negative, report with a minus (-) sign.

Line Item 11 Discontinued operations, net of applicable income taxes.

Report the results of discontinued operations, if any, net of applicable income taxes, as determined in accordance

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amounts for memoranda items 7(n) through 7(p), then these items should be left blank.

Line Item M8 Discontinued operations and applicable income tax effect.

List and briefly describe in items M8(a) through M8(c) below each of the discontinued operations included in item 11, "Discontinued operations net of applicable income taxes." However, each item should be reported separately, gross of income taxes and the income tax effect separately reported, as indicated.

If discontinued operations is a loss or otherwise reduces the holding company's income, report with a minus (-) sign. If an applicable income tax effect is a tax benefit (rather than a tax expense), report with a minus (-) sign.

Line Item M9 Trading revenue (from cash instruments and derivative instruments).

Memorandum items 9(a) through 9(e) are to be completed by holding companies that reported average trading assets (in Schedule HC-K, item 4(a)) of ~~\$2 million~~ or more for any quarter of the preceding calendar year. Memorandum items 9(f) and 9(g) are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Memorandum items 9(a) through 9(e).

Report, in Memorandum items 9(a) through 9(e) below, a breakdown of trading revenue that has been included in the body of the income statement in Schedule HI, item 5(c). For each of the four types of underlying risk exposure, report the combined revenue (net gains and losses) from trading cash instruments and derivative instruments. For purposes of Memorandum item 9, the reporting holding company should determine the underlying risk exposure category in which to report the trading revenue from cash instruments and derivative instruments in the same manner that the holding company makes this determination for other financial reporting purposes. The sum of Memorandum items 9(a) through 9(e) must equal Schedule HI, item 5(c).

Line Item M9(a) Interest rate exposures.

Report in this item net gains (losses) from trading cash instruments and derivative contracts that the reporting holding company manages as interest rate exposures. Interest rate exposures may arise from cash debt instruments (e.g., U.S. Treasury securities) and interest rate

\$10 million

contracts. Interest rate contracts are those contracts related to an interest-bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract (e.g., an option on a futures contract to purchase a Treasury bill). Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

Exclude trading revenue on contracts involving the exchange of foreign currencies (e.g., cross-currency swaps and currency options) that the reporting holding company manages as foreign exchange exposures. Report such trading revenue in Memorandum item 9(b).

Line Item M9(b) Foreign exchange exposures.

Report in this item net gains (losses) from trading cash instruments and derivative contracts that the reporting holding company manages as foreign exchange exposures. Foreign exchange exposures may arise from cash instruments (e.g., debt securities) denominated in non-U.S. currencies and foreign exchange rate contracts. Foreign exchange rate contracts are those contracts to purchase foreign (non-U.S.) currencies and U.S. dollar exchange in the forward market (i.e., on an organized exchange or in an over-the-counter market). A purchase of U.S. dollar exchange is equivalent to a sale of foreign currency. Foreign exchange rate contracts include cross-currency interest rate swaps where there is an exchange of principal, forward and spot foreign exchange contracts, and currency futures and currency options.

Line Item M9(c) Equity security and index exposures.

Report in this item net gains (losses) from trading cash instruments and derivative contracts that the reporting holding company manages as equity security and index exposures. Equity security or index exposures may arise from equity securities and equity security or index (i.e., equity derivative) contracts. Equity derivative contracts are contracts that have a return, or a portion of their return, linked to the price of a particular equity or to an index of equity prices, such as the Standard and Poor's 500.

Line Item M9(d) Commodity and other exposures.

Report in this item net gains (losses) from trading cash instruments and derivative contracts that the reporting

Schedule HI

NOTE: Memorandum items 9(a) and 9(b) are to be completed by institutions with \$10 billion or more in total assets.

holding company manages as commodity or other exposures. Commodity or other exposures may arise from commodities and commodity and other derivative contracts not reported as interest rate, foreign exchange, equity, or credit derivative contracts. Commodity and other contracts are contracts that have a return, or a portion of their return, linked to the price or to an index of precious metals, petroleum, lumber, agricultural products, etc. Commodity and other contracts also include any other contracts that are not reportable as interest rate, foreign exchange, equity, or credit derivative contracts.

Line Item M9(e) Credit exposures.

Report in this item net gains (losses) from trading cash instruments and derivative contracts that the reporting holding company manages as credit exposures. Credit exposures may arise from cash debt instruments (e.g., debt securities) and credit derivative contracts. In general, credit derivative contracts are arrangements that allow one party (the "beneficiary") to transfer the credit risk of a "reference asset" or "reference entity" to another party (the "guarantor"). Credit derivative contracts include credit default swaps, total return swaps, credit options, and other credit derivatives.

Line Item M9(f) Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9(a) through 9(e) above).

Report in this item the amount included in the trading revenue reported in Schedule HI, Memorandum items 9(a) through 9(e), above that resulted from changes during the calendar year-to-date in the holding company's credit valuation adjustments (CVA). A CVA is the adjustment to the fair value of derivatives that accounts for possible nonperformance of the holding company's derivatives counterparties. It is an estimate of the fair value of counterparty credit risk.

Line Item M9(g) Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9(a) through 9(e) above).

Report in this item the amount included in the trading revenue reported in Schedule HI, Memorandum items 9(a) through 9(e), above that resulted from changes

during the calendar year-to-date in the holding company's debit valuation adjustment (DVA). A DVA is the adjustment to the fair value of derivatives that accounts for possible nonperformance of the holding company. It is an estimate of the fair value of the holding company's own credit risk to its counterparties.

Line Item M10 Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account.

Report in the appropriate subitem the net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account, regardless of whether the credit derivative is designated as and qualifies as a hedging instrument under generally accepted accounting principles. Credit exposures held outside the trading account include, for example, nontrading assets (such as available-for-sale securities and loans held for investment) and unused lines of credit.

Line Item M10(a) Net gains (losses) on credit derivatives held for trading.

Report the net gains (losses) recognized in earnings on credit derivatives held for trading (and reportable as trading assets or trading liabilities, as appropriate, in Schedule HC, item 5 or item 15, respectively) that economically hedge credit exposures held outside the trading account. The net gains (losses) on credit derivatives reported in this item will also have been included as trading revenue in Schedule HI, Memorandum item 9(e), "Credit exposures."

Line Item M10(b) Net gains (losses) on credit derivatives held for purposes other than trading.

Report the net gains (losses) recognized in earnings on credit derivatives held for purposes other than trading (and reportable as other assets or other liabilities, as appropriate, in Schedule HC, item 11 or item 20, respectively) that economically hedge credit exposures held outside the trading account. Net gains (losses) on credit derivatives held for purposes other than trading should not be reported as trading revenue in Schedule HI, item 5(c).

Schedule HI-B

Line Item 1(b) Secured by farmland in domestic offices.

Report in columns A and B, as appropriate, loans secured by farmland in domestic offices (as defined for Schedule HC-C, item 1(b), "Secured by farmland").

Line Item 1(c) Secured by 1-4 family residential properties in domestic offices.

Report in columns A and B, as appropriate, in the subitems below, loans secured by 1-4 family residential properties in domestic offices (as defined for Schedule HC-C, item 1(c), "Secured by 1-4 family residential properties").

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

Report in columns A and B, as appropriate, all revolving, open-end loans in domestic offices secured by 1-4 family residential properties and extended under lines of credit. Corresponds to Schedule HC-C, item 1(c)(1).

Line Item 1(c)(2) Closed-end loans secured by 1-4 family residential properties in domestic offices.

Report in the appropriate subitem and column closed-end loans in domestic offices secured by 1-4 family residential properties charged off and recovered.

Line Item 1(c)(2)(a) Secured by first liens.

Report in columns A and B, as appropriate, closed-end loans secured by first liens on 1-4 family residential properties (as defined for Schedule HC-C, item 1(c)(2)(a), column B) charged off and recovered.

Line Item 1(c)(2)(b) Secured by junior liens.

Report in columns A and B, as appropriate, closed-end loans secured by junior liens on 1-4 family residential properties (as defined for Schedule HC-C, item 1(c)(2)(b), column B) charged off and recovered. Include loans secured by junior liens in this item even if the holding company also holds a loan secured by a first lien on the same 1-4 family residential property and there are no intervening junior liens.

Line Item 1(d) Secured by multifamily (5 or more) residential properties in domestic offices.

Report in columns A and B, as appropriate, loans secured by multifamily (5 or more) residential properties in domestic offices (as defined for Schedule HC-C, item 1(d), "Secured by multifamily (5 or more) residential properties").

Line Item 1(e) Secured by nonfarm nonresidential properties (in domestic offices).

Report in the appropriate subitem and column loans secured by nonfarm nonresidential properties (as defined for Schedule HC-C, item 1(e), column B) charged off and recovered.

Line Item 1(e)(1) Loans secured by owner-occupied nonfarm nonresidential properties.

Report in columns A and B, as appropriate, loans secured by owner-occupied nonfarm nonresidential properties (as defined for Schedule HC-C, item 1(e)(1), column B) charged off and recovered.

Line Item 1(e)(2) Loans secured by other nonfarm nonresidential properties.

Report in columns A and B, as appropriate, loans secured by other nonfarm nonresidential properties (as defined for Schedule HC-C, item 1(e)(2), column B) charged off and recovered.

Line Item 1(f) In foreign offices.

Report in columns A and B, as appropriate, loans secured by real estate in foreign offices.

Line Item 2 Loans to depository institutions and acceptances of other banks.

Report in columns A and B, in the appropriate subitem, loans to depository institutions and acceptances of other banks (as defined for Schedule HC-C, item 2).

~~**Line Item 2(a) To U.S. banks and other U.S. depository institutions.**~~

~~Corresponds to Schedule HC-C, item 2(a).~~

~~**Line Item 2(b) To foreign banks.**~~

~~Corresponds to Schedule HC-C, item 2(b).~~

LINE ITEM INSTRUCTIONS FOR

Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule HI-C

General Instructions

Schedule HI-C is to be completed by institutions with \$1 billion or more in total assets.

This schedule has six columns for the disclosure by portfolio category of the balance in the allowance for loan and lease losses at the end of each quarter disaggregated on the basis of the reporting institution's impairment method and the related recorded investment in loans (and, as applicable, leases) held for investment (excluding loans held for investment that the institution has elected to report at fair value under a fair value option) disaggregated in the same manner: two columns for information on loans individually evaluated for impairment, two columns for information on loans and leases collectively evaluated for impairment, and two columns for purchased credit-impaired loans. For further information on loan impairment methods, see the Glossary entries for "loan impairment" and "purchased impaired loans and debt securities."

Loans and leases held for investment are loans and leases that the institution has the intent and ability to hold for the foreseeable future or until maturity or payoff.

The loan and lease portfolio categories for which allowance and related recorded investment amounts are to be reported in Schedule HI-C represent general categories rather than the standardized loan categories defined in Schedule HC-C, Loans and Lease Financing Receivables. Based on the manner in which it segments its portfolio for purposes of applying its allowance methodology, each institution should report each component of the overall allowance reported in Schedule HC, item 4.c, and the recorded investment in the related loans and leases in the Schedule HI-C general loan category that best corresponds to the characteristics of the related loans

held for investment

and leases.¹ The sum of the recorded investment amounts reported in Schedule HI-C (plus the fair value of loans held for investment for which the fair value option has been elected) must equal the balance sheet amount of held-for-investment loans and leases reported in Schedule HC, item 4.b, "Loans and leases, ~~net of unearned income~~." Thus, the recorded investment amounts reported in columns A, C, and E of Schedule HI-C must be net of unearned income.

Column Instructions

Columns A and B: For each of the specified general categories of loans held for investment, report in column A the recorded investment in individually evaluated loans that have been determined to be impaired as defined in ASC Subtopic 310-10, Receivables - Overall (formerly FASB Statement No. 114, *Accounting by Creditors for Impairment of a Loan*, as amended), including all loans restructured in troubled debt restructurings, and report in column B the balance of the allowance for loan and lease losses attributable to these individually impaired loans measured in accordance with ASC Subtopic 310-10.

Columns C and D: For each of the specified general categories of loans and leases held for investment, report in column C the recorded investment in loans and leases that have been collectively evaluated for impairment in accordance with ASC Subtopic 450-20, Contingencies - Loss Contingencies (formerly FASB Statement No. 5,

1. For example, based on its allowance methodology, one institution's allowance components for credit cards might relate to both consumer and business credit card receivables, but another institution's allowance components for credit cards might relate only to consumer credit card receivables.

As another example, based on its allowance methodology, one institution might include its loans secured by farmland in its allowance components for commercial real estate loans, but another institution might include its loans secured by farmland in its allowance components for commercial loans.

Schedule HI-C

held for investment

The amount reported in Schedule HI-C, item 6, column F, must equal Schedule HI-B, part II, Memorandum item 4, "Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30."

Schedule HC-Q, item 4, column A, "Total fair value reported on Schedule HC" for loans and leases held for investment, must equal Schedule HC, item 4.b, "Loans and leases, ~~net of unearned income.~~"

The sum of the amounts reported in Schedule HI-C, item 6, columns A, C, and E, plus the amount reported in

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Schedule HC

held for investment

Trading assets also include derivatives with a positive fair value resulting from the "marking to market" of interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts held for trading purposes as of the report date. Derivative contracts with the same counterparty that have positive fair values and negative fair values and meet the criteria for a valid right of setoff contained in ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, *Offsetting of Amounts Related to Certain Contracts*) (e.g., those contracts subject to a qualifying master netting agreement) may be reported on a net basis using this item and Schedule HC, item 15, "Trading liabilities," as appropriate. (See the Glossary entry for "offsetting.")

For those holding companies that must complete Schedule HC-D, this item must equal Schedule HC-D, item 12, "Total trading assets," and Schedule HC-Q, item 2, column A.

Line Item 6 Premises and fixed assets.

Report the book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease. The method of depreciation or amortization should conform to generally accepted accounting principles.

Do not deduct mortgages or other liens on such property (report in Schedule HC, item 16, "Other borrowed money").

Include the following as premises and fixed assets

- (1) Premises that are actually owned and occupied (or to be occupied, if under construction) by the holding company, its consolidated subsidiaries, or their branches.
- (2) Leasehold improvements, vaults, and fixed machinery and equipment.
- (3) Remodeling costs to existing premises.
- (4) Real estate acquired and intended to be used for future expansion.
- (5) Parking lots that are used by customers or employees of the holding company, its consolidated subsidiaries, and their branches.

- (6) Furniture, fixtures, and movable equipment of the holding company, its consolidated subsidiaries, and their branches.
- (7) Automobiles, airplanes, and other vehicles owned by the holding company or its consolidated subsidiaries and used in the conduct of its business.
- (8) The amount of capital lease property (with the holding company or its consolidated subsidiaries as lessee)—premises, furniture, fixtures, and equipment. See the discussion of accounting with holding company as lessee in the Glossary entry for "lease accounting."
- (9) (a) Stocks and bonds issued by nonmajority-owned corporations and
(b) Investments in limited partnerships or limited liability companies (other than investments so minor that the institution has virtually no influence over the partnership or company)

whose principal activity is the ownership of land, buildings, equipment, furniture, or fixtures occupied or used (or to be occupied or used) by the holding company or its consolidated subsidiaries.

Property formerly but no longer used for banking or nonbanking activities may be reported in this item as "Premises and fixed assets" or in item 7, "Other real estate owned."

Exclude from premises and fixed assets

- (1) Original paintings, antiques, and similar valuable objects (report in item 11, "Other assets");
- (2) Favorable leasehold rights (report in item 10(b), "Other intangible assets"); and
- (3) Loans and advances, whether secured or unsecured, to individuals, partnerships, and nonmajority-owned corporations for the purpose of purchasing or holding land, buildings, or fixtures occupied or used (or to be occupied or used) by the holding company, its consolidated subsidiaries, or their branches (report in item 4(b) "Loans and leases, ~~net of unearned income~~").

Line Item 7 Other real estate owned.

Report the total amount of other real estate owned from Schedule HC-M, item 13. For further information on other real estate owned, see the instructions to Sched-

LINE ITEM INSTRUCTIONS FOR

Loan and Lease Financing Receivables Schedule HC-C

General Instructions

Loans and lease financing receivables are extensions of credit resulting from either direct negotiation between the holding company or its consolidated subsidiaries and its customers or the purchase of such assets from others. (See the Glossary entries for “loan” and for “lease accounting” for further information.)

All reporting holding companies must complete this schedule regardless of whether or not it has foreign or domestic offices. This schedule has two columns for information on loans and lease financing receivables. Column A provides loan and lease detail for the fully consolidated holding company and column B provides detail on loans and leases held by the domestic offices of the reporting holding company. (See the Glossary entry for “domestic office” for the definition of this term.)

Report all loans and leases that the holding company has the intent and ability to hold for the foreseeable future or until maturity or payoff, i.e., loans and leases held for investment, in Schedule HC-C. Also report in Schedule HC-C all loans and leases held for sale as part of the consolidated holding company’s mortgage banking activities or activities of a similar nature involving other types of loans. Include the fair value of all loans held for investment and all loans held for sale that the holding company has elected to report at fair value under a fair value option. Loans reported at fair value in Schedule HC-C should include only the fair value of the funded portion of the loan. If the unfunded portion of the loan, if any, is reported at fair value, this fair value should be reported as an “Other asset” or an “Other liability,” as appropriate, in Schedule HC, item 11 or item 20, respectively.

Exclude from Schedule HC-C all loans and leases classified as trading (report in Schedule HC, item 5, “Trading assets,” and, in the appropriate items of Schedule HC-D, Trading Assets and Liabilities, and Schedule HC-Q, Fi-

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If the holding company has elected to apply the fair value option to any loans held for investment or held for sale, it also must report the fair value and unpaid principal balance of these loans in the appropriate subitems of Schedule HC-Q, Memorandum items 3 and 4, respectively.

When sold at some indefinite date in the future, the loan should be reported as held for sale or held for investment, based on facts and circumstances, in accordance with generally accepted accounting principles and related supervisory guidance. In addition, a loan acquired and held for securitization purposes should be reported as a loan held for sale, provided the securitization transaction will be accounted for as a sale under ASC Topic 860, Transfers and Servicing (formerly FASB Statement No. 140, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*). Notwithstanding the above, holding companies may classify loans as trading if the holding company applies fair value accounting, with changes in fair value reported in current earnings, and manages these assets and liabilities as trading positions, subject to the controls and applicable regulatory guidance related to trading activities. For example, a holding company would generally not classify a loan that meets these criteria as a trading asset unless the holding company holds the loan for one of the following purposes: (a) for market making activities, including such activities as accumulating loans for sale or securitization; (b) to benefit from actual or expected price movements; or (c) to lock in arbitrage profits.

Loans held for sale (not classified as trading in accordance with the preceding instruction) shall be reported in Schedule HC-C at the lower of cost or fair value as of the report date, except for those that the holding company has elected to account for at fair value under a fair value option. For loans held for sale that are reported at the lower of cost or fair value, the amount by which cost exceeds fair value, if any, shall be accounted for as a valuation allowance. For further information, see ASC Subtopic 948-310,

Schedule HC-C

held for investment

participating interest (i.e., a nonqualifying loan participation) or (2) a qualifying participating interest in a transfer that does not meet all of the conditions for sale accounting, it should normally report the loan participation or participating interest in Schedule HC, item 4(b), "Loans and leases, ~~net of unearned income.~~" The holding company also should report the loan participation or participating interest in Schedule HC-C, in the loan category appropriate to the underlying loan, e.g., as a "commercial and industrial loan" in item 4 or as a "loan secured by real estate" in item 1. See the Glossary entry for "transfers of financial assets" for further information.

Exclude, for purposes of this schedule, the following:

- (1) Federal funds sold (in domestic offices), i.e., all loans of immediately available funds (in domestic offices) that mature in one business day or roll over under a continuing contract, excluding funds lent in the form of securities purchased under agreements to resell. Report federal funds sold (in domestic offices) in Schedule HC, item 3(a). However, report overnight lending for commercial and industrial purposes as loans in this schedule. Also report lending transactions in foreign offices involving immediately available funds with an original maturity of one business day or under a continuing contract that are not securities resale agreements as loans in this schedule.
- (2) Lending transactions in the form of securities purchased under agreements to resell (report in Schedule HC, item 3(b), "Securities purchased under agreements to resell").
- (3) Contracts of sale or other loans indirectly representing other real estate (report in Schedule HC, item 7, "Other real estate owned").
- (4) Undisbursed loan funds, sometimes referred to as incomplete loans or loans in process, unless the borrower is liable for and pays the interest thereon. If interest is being paid by the borrower on the undisbursed proceeds, the amounts of such undisbursed funds should be included in both loans and deposits. (Do not include loan commitments that have not yet been taken down, even if fees have been paid; see Schedule HC-L, item 1).
- (5) All holdings of commercial paper (report in Schedule HC, item 5, if held for trading; report in Schedule HC-B, item 4(b), "Other mortgage-backed securities," item 5, "Asset-backed securities," or item 6,

"Other debt securities," as appropriate, if held for purposes other than trading).

Line Item 1 Loans secured by real estate.

Report all loans that meet the definition of a "loan secured by real estate." See the Glossary entry for "loan secured by real estate" for the definition of this term.

For holding companies with domestic offices only:

Report loans secured by real estate as a single total in column A for the consolidated holding company. Report in column B within the appropriate subitem below loans for construction, land development, and other land loans when they are secured by real estate, loans secured by farmland, by 1-4 family residential properties, by multi-family properties, and by nonfarm nonresidential properties. The total of the subitems in column B should equal the consolidated total reported in column A.

For holding companies with domestic and foreign offices:

Report loans secured by real estate as a single total in column A for the consolidated holding company and by type of real estate collateral in the appropriate subitem below in column B.

Include all loans (other than those to states and political subdivisions in the U.S.), regardless of purpose and regardless of whether originated by the holding company or purchased from others, that are secured by real estate at origination as evidenced by mortgages, deeds of trust, land contracts, or other instruments, whether first or junior liens (e.g., equity loans, second mortgages) on real estate.

Include as loans secured by real estate:

- (1) Loans secured by residential properties that are guaranteed by the Farmers Home Administration (FmHA) and extended, collected, and serviced by a party other than the FmHA.
- (2) Loans secured by properties and guaranteed by governmental entities in foreign countries.
- (3) Participations in pools of Federal Housing Administration (FHA) Title I improvement loans that are secured by liens (generally, junior liens) on residential properties.
- (4) Loans secured by real estate that are guaranteed by the Small Business Administration (SBA). Include

Schedule HC-C

and loans secured by vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties

payments after the closing of the loan, the reverse mortgage should be reported as an open-end loan in Schedule HC-C, item 1(c)(1).

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

Report the amount outstanding under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines of credit, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

Line Item 1(c)(2) Closed-end loans secured by 1-4 family residential properties.

Report in the appropriate subitem the amount of all closed-end loans secured by 1 to 4 family residential properties.

Line Item 1(c)(2)(a) Secured by first liens.

Report the amount of all closed-end loans secured by first liens on 1 to 4 family residential properties.

Line Item 1(c)(2)(b) Secured by junior liens.

Report the amount of all closed-end loans secured by junior (i.e., other than first) liens on 1 to 4 family residential properties.

Line Item 1(d) Secured by multifamily (5 or more) residential properties.

Report in this item all other nonfarm residential loans secured by real estate as evidenced by mortgages (FHA and conventional) or other liens. Specifically, include loans on the following:

- (1) Nonfarm properties with 5 or more dwelling units in structures (including apartment buildings and apartment hotels) used primarily to accommodate households on a more or less permanent basis.
- (2) 5 or more unit housekeeping dwellings with commercial units combined where use is primarily residential.
- (3) Cooperative-type apartment buildings containing 5 or more dwelling units.

Exclude loans for multifamily residential property construction and land development purposes (report in item 1(a)). Also *exclude* loans secured by nonfarm nonresidential properties (report in item 1(e)).

Line Item 1(e) Secured by nonfarm nonresidential properties.

Report in the appropriate subitem of column B loans secured by real estate as evidenced by mortgages or other liens on nonfarm nonresidential properties, including business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Exclude loans for nonfarm nonresidential property construction and land development purposes (report in Schedule HC-C, item 1(a)).

For purposes of reporting loans in Schedule HC-C, items 1(e)(1) and 1(e)(2), below, the determination as to whether a nonfarm nonresidential property is considered "owner-occupied" should be made upon acquisition (origination or purchase) of the loan. Once a holding company determines whether a loan should be reported as "owner-occupied" or not, this determination need not be reviewed thereafter.

Line Item 1(e)(1) Loans secured by owner-occupied nonfarm nonresidential properties.

Report in column B the amount of loans secured by owner-occupied nonfarm nonresidential properties.

"Loans secured by owner-occupied nonfarm nonresidential properties" are those nonfarm nonresidential property loans for which the primary source of repayment is the cash flow from the ongoing operations and activities conducted by the party, or an affiliate of the party, who owns the property. Thus, for loans secured by owner-occupied nonfarm nonresidential properties, the primary source of repayment is *not* derived from third party, nonaffiliated, rental income associated with the property (i.e., any such rental income is less than 50 percent of the source of repayment) or the proceeds of the sale, refinancing, or permanent financing of the property. Include loans secured by hospitals, golf courses, recreational facilities, and car washes unless the property is owned by an investor who leases the property to the operator who, in turn, is not related to or affiliated with the investor (in which case, the loan should be reported in Schedule HC-C, item 1(e)(2), below). Also include loans secured by churches unless the property is owned by an investor who leases the property to the congregation (in which

Schedule HC-C

(5) loans to foreign governments, their official institutions, and international and regional institutions, other than those that meet the definition of a "loan secured by real estate".

(6) Bankers acceptances accepted held in the holding company's portfolio when the account party is a foreign government or official institution, including such acceptances for the purpose of financing dollar exchange (except acceptances held for trading, which are to be reported in Schedule HC, item 5).

industrial organization (which are to be reported in Schedule HC-C, item 4).

- (3) Loans to individuals for investment purposes (as distinct from commercial, industrial, or professional purposes), other than those that meet the definition of a "loan secured by real estate."

- (4) Obligations (other than securities and leases) of states and political subdivisions in the U.S.

Exclude from all other loans extensions of credit initially made in the form of planned or "advance agreement" overdrafts other than those made to borrowers of the types whose obligations are specifically reportable in this item (report such planned overdrafts in other items of Schedule HC-C, as appropriate). For example, report advances to banks in foreign countries in the form of "advance agreement" overdrafts as loans to depository institutions in Schedule HC-C, item 2, and overdrafts under consumer check-credit plans as "Other revolving credit plans" to individuals in Schedule HC-C, item 6(b). Report both planned and unplanned overdrafts on "due to" deposit accounts of depository institutions in Schedule HC-C, item 2.

Line Item 9(a) Loans to nondepository financial institutions.

Report in columns A and B, as appropriate, all loans to nondepository financial institutions as described above.

Line Item 9(b) Other loans.

Line Item 9(b)(1) Loans for purchasing or carrying securities.

Report in columns A and B, as appropriate, all loans for purchasing or carrying securities as described above.

Line Item 9(b)(2) All other loans.

Report in columns A and B, as appropriate, all other loans as described above.

Line Item 10 Lease financing receivables (net of unearned income).

Report all outstanding balances relating to direct financing and leveraged leases on property acquired by the holding company for leasing purposes. Report the total amount of these leases in domestic offices in column B and a breakdown of these leases for the fully consoli-

dated holding company between leases to individuals for household, family, and other personal expenditures and all other leases. These balances should include the estimated residual value of leased property and *must* be net of unearned income. For further discussion of leases where the holding company is the lessor, refer to the Glossary entry for "lease accounting."

Include all leases to states and political subdivisions in the U.S. in this item.

Line Item 10(a) Leases to individuals for household, family, and other personal expenditures.

Report in column A all outstanding balances relating to direct financing and leveraged leases on property acquired by the fully consolidated holding company for leasing to individuals for household, family, and other personal expenditures (i.e., consumer leases). For further information on extending credit to individuals for consumer purposes, refer to the instructions for Schedule HC-C, item 6(c), "Other consumer loans."

Line Item 10(b) All other leases.

Report in column A all outstanding balances relating to all other direct financing and leveraged leases on property acquired by the fully consolidated holding company for leasing to lessees other than for household, family, and other personal expenditure purposes.

Line Item 11 LESS: Any unearned income on loans reflected in items 1-9 above.

To the extent possible, the preferred treatment is to report the specific loan categories net of both unearned income and net unamortized loan fees. A reporting holding company should enter in columns A and B of this item, as appropriate, unearned income and net unamortized loan fees only to the extent that these amounts are included in (i.e., not deducted from) the various loan items (items 1 through 9) of this schedule. If a holding company reports each loan item of this schedule net of both unearned income and net unamortized loan fees, enter a zero in this item.

Do not include net unamortized direct loan origination costs in this item; such costs must be added to the related loan balances reported in Schedule HC-C, items 1 through 9. In addition, do not include unearned income on lease financing receivables in this item. Leases should

Schedule HC-C

held for investment and held for sale

be reported net of unearned income in Schedule HC-C, item 10.

Line Item 12 Total loans and leases, ~~net of unearned income.~~

Report in columns A and B, as appropriate, the sum of items 1 through 10 less the amount reported in item 11. The total of column A must equal Schedule HC, sum of items 4(a) and 4(b).

Memoranda

Line Item M1 Loans restructured in troubled debt restructurings that are in compliance with their modified terms.

Report in the appropriate subitem loans that have been restructured in troubled debt restructurings and are in compliance with their modified terms. As set forth in ASC Subtopic 310-40, Receivables – Troubled Debt Restructurings by Creditors (formerly FASB Statement No. 15, *Accounting by Debtors and Creditors for Troubled Debt Restructurings*,” as amended by FASB Statement No. 114, *Accounting by Creditors for Impairment of a Loan*), a troubled debt restructuring is a restructuring of a loan in which a holding company, for economic or legal reasons related to a borrower’s financial difficulties, grants a concession to the borrower that it would not otherwise consider. For purposes of this Memorandum item, the concession consists of a modification of terms, such as a reduction of the loan’s stated interest rate, principal, or accrued interest or an extension of the loan’s maturity date at a stated interest rate lower than the current market rate for new debt with similar risk, regardless of whether the loan is secured or unsecured and regardless of whether the loan is guaranteed by the government or by others.

Once an obligation has been restructured in a troubled debt restructuring, it continues to be considered a troubled debt restructuring until paid in full or otherwise settled, sold, or charged off. However, if a restructured obligation is in compliance with its modified terms and the restructuring agreement specifies an interest rate that at the time of the restructuring is greater than or equal to the rate that the holding company was willing to accept for a new extension of credit with comparable risk, the loan need not continue to be reported as a troubled debt restructuring in this Memorandum item in calendar years after the year in which the restructuring took place. A loan

extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a troubled debt restructuring. Also, a loan to a third party purchaser of “other real estate owned” by the reporting holding company for the purpose of facilitating the disposal of such real estate is not considered a troubled debt restructuring. For further information, see the Glossary entry for “troubled debt restructurings.”

Include in the appropriate subitem all loans restructured in troubled debt restructurings as defined above that are in compliance with their modified terms, that is, restructured loans (1) on which *all* contractual payments of principal or interest scheduled that are due under the modified repayment terms have been paid or (2) on which contractual payments of both principal *and* interest scheduled under the modified repayment terms are less than 30 days past due.

Exclude from this item (1) those loans restructured in troubled debt restructurings on which under their modified repayment terms either principal *or* interest is 30 days or more past due and (2) those loans restructured in troubled debt restructurings that are in nonaccrual status under their modified repayment terms. Report such loans restructured in troubled debt restructurings in the category and column appropriate to the loan in Schedule HC-N, items 1 through 8, column A, B, or C, and in Schedule HC-N, Memoranda items 1(a) through 1(f), column A, B, or C.

Loan amounts should be reported net of unearned income to the extent that they are reported net of unearned income in Schedule HC-C.

Line Item M1(a) Construction, land development, and other land loans (in domestic offices):

Line Item M1(a)(1) 1-4 family construction loans.

Report all loans secured by real estate for the purpose of constructing 1-4 family residential properties (as defined for Schedule HC-C, item 1(a)(1), column B) that have been restructured in troubled debt restructurings and are in compliance with their modified terms. Exclude from this item 1-4 family construction loans restructured in troubled debt restructurings that, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status (report in Schedule HC-N, item 1(a)(1) and Memorandum item 1(a)(1)).

Schedule HC-C

from this item commercial and industrial loans to U.S. addressees restructured in troubled debt restructurings that, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status (report in Schedule HC-N, item 4(a) and Memorandum item 1(e)(1)).

Line Item M1(e)(2) To non-U.S. addressees (domicile).

Report all commercial and industrial loans to non-U.S. addressees (as defined for Schedule HC-C, item 4(b)) that have been restructured in troubled debt restructurings and are in compliance with their modified terms. Exclude from this item commercial and industrial loans to non-U.S. addressees restructured in troubled debt restructurings that, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status.

Line Item M1(f) All other loans.

Report all other loans that cannot properly be reported in Memorandum items 1(a) through 1(e) above that have been restructured in troubled debt restructurings and are in compliance with their modified terms. Exclude from this item all other loans restructured in troubled debt restructurings that, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status (report in Schedule HC-N).

Include in this item loans in the following categories that have been restructured in troubled debt restructurings and are in compliance with their modified terms:

- (1) Loans secured by farmland (in domestic offices) (as defined for Schedule HC-C, item 1.b, column B);
- (2) Loans to depository institutions and acceptances of other banks (as defined for Schedule HC-C, item 2);
- (3) Loans to finance agricultural production and other loans to farmers (as defined for Schedule HC-C, item 3);
- (4) Loans to individuals for household, family, and other personal expenditures (as defined for Schedule HC-C item 6);
- (5) Loans to foreign governments and official institutions (as defined for Schedule HC-C, item 7);
- (6) Obligations (other than securities and leases) of states and political subdivisions in the U.S. (included in Schedule HC-C, item 9(b)(2));

Line item M1(g) Total loans restructured in troubled debt restructuring that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)

institutions and other loans (as defined for Schedule HC-C, item 9); and

- (8) Loans secured by real estate in foreign offices (as defined for Schedule HC-C, item 1, column A).

Report in Schedule HC-C, Memorandum items 1(f)(1) through 1(f)(3), each category of loans within "All other loans" that have been restructured in troubled debt restructurings and are in compliance with their modified terms, and the dollar amount of loans in such category, that exceeds 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (i.e., 10 percent of the sum of Schedule HC-C, Memorandum items 1(a) through 1(f)). Preprinted captions have been provided in Memorandum items 1(f)(1) through 1(f)(3) for reporting the amount of such restructured loans for the following loan categories if the amount for a loan category exceeds the 10 percent reporting threshold: Loans secured by farmland (in domestic offices); Loans to finance agricultural production and other loans to farmers; (Consumer) Credit cards; Automobile loans; and Other consumer loans.

Line Item M2 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9 above.

Report in this item loans to finance commercial and residential real estate activities, e.g., acquiring, developing and renovating commercial and residential real estate, that are reported in Schedule HC-C, item 4, "Commercial and industrial loans," and item 9, "Other loans," column A.

Such loans generally may include:

- (1) loans made for the express purpose of financing real estate ventures as evidenced by loan documentation or other circumstances connected with the loan; or
- (2) loans made to organizations or individuals 80 percent of whose revenue or assets are derived from or consist of real estate ventures or holdings.

Exclude from this item all loans secured by real estate that are reported in Schedule HC-C, item 1, above. Also exclude loans to commercial and industrial firms where the sole purpose for the loan is to construct a factory or office building to house the company's operations or employees.

Schedule HC-F

held for investment

- (19) The positive fair value of unused loan commitments (not accounted for as derivatives) that the holding company has elected to report at fair value under a fair value option.
- (20) Retained interests in accrued interest receivable related to securitized credit cards. For further information, see the Glossary entry for "accrued interest receivable related to credit card securitizations."
- (21) Indemnification assets arising from loss-sharing agreements with the FDIC covering specified assets acquired from failed insured depository institutions or otherwise purchased from the FDIC. (Exclude the assets covered by FDIC loss-sharing agreements from this component of "Other" assets. Report each covered asset in the balance sheet category appropriated to the asset on Schedule HC, e.g., report covered held-for-investment loans in Schedule HC, item 4(b), "Loans and leases, ~~net of unearned income.~~")
- (22) Receivables arising from foreclosures on fully and partially government-guaranteed mortgage loans if the guarantee is not separable from the loan before foreclosure and, at the time of foreclosure, (a) the institution's intent is to convey the property to the guarantor and make a claim on the guarantee and the holding company has the ability to recover under that claim, and (b) any amount of the claim that is determined on the basis of the fair value of the real estate is fixed. For further information, see the Glossary entry for "Foreclosed assets."

Exclude from all other assets:

- (1) Redeemed U.S. savings bonds and food stamps (report in Schedule HC, item 1(a), "Noninterest-bearing balances and currency and coin").
- (2) Real estate owned or leasehold improvements to property intended for future use as premises of the holding company (report in Schedule HC, item 6, "Premises and fixed assets").
- (3) Accounts identified as "building accounts," "construction accounts," or "remodeling accounts" (report in Schedule HC, item 6, "Premises and fixed assets").
- (4) Real estate acquired in any manner for debts previously contracted (including, but not limited to, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure), even if the holding company has not yet received title to the property, and real estate collateral underlying a loan when the holding company has obtained physical possession of the collateral (report as "All other real estate owned" in Schedule HC-M, item 13(b)).
- (5) Due bills representing purchases of securities or other assets by the reporting bank that have not yet been delivered (report as loans in Schedule HC-C).
- (6) Factored accounts receivable (report as loans in Schedule HC-C).

Line Item 7 Total.

Report the sum of items 1 through 6. This amount must equal Schedule HC, item 11, "Other assets."

Schedule HC-H

held for investment

carry a different specified rate above that threshold (e.g., a line of credit where the interest rate is 14% when the unpaid balance of amounts advanced is \$100,000 or less, and 12% when the unpaid balance is more than \$100,000).

A *floating or adjustable interest rate* is a rate that varies, or can vary, in relation to an index, to some other interest rate, such as the rate on certain U.S. government securities or the bank's "prime rate," or to some other variable criterion the exact value of which cannot be known in advance. Therefore, the exact rate the instrument carries at any subsequent time cannot be known at the time of origination. If the interest rate can float or be adjusted daily, the rate is considered immediately adjustable, even if the rate is not, in fact, changed.

For purposes of this schedule, when the rate on an instrument with a floating or adjustable rate can no longer float because it has reached a floor or ceiling level, the instrument is to be treated as "fixed rate" rather than as "floating rate" until the rate is again free to float.

Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of the instrument *without regard to the instruments repayment schedule, if any*.

Repricing frequency is how often the contract permits the interest rate on an instrument to be changed (e.g., daily, monthly, quarterly, semiannually, annually) without regard to the length of time between the report date and the date the rate can next change.

Line Item 1 Earning assets that are repriceable within one year or mature within one year.

Report all assets that the consolidated holding company considers earning assets that have a remaining maturity of less than one year or where the repricing frequency is less than one year.

Earning assets generally include interest-bearing balances due from depository institutions, securities, federal funds sold and securities purchased under agreements to resell, and loans and leases. Assets in these categories that are in nonaccrual status should be *excluded* from earning assets.

Exclude trading account assets and equity securities.

Report in this item the following:

- (1) Earning assets that have a fixed or predetermined interest rate and that have a *remaining maturity* of less than one year.

Note, however, holding companies with multipayment fixed rate earning assets *may continue to report* the dollar amount of scheduled contractual payments that are to be repaid in less than one year in this item even though the remaining maturity of the assets is one year or more provided all multipayment transactions are reported in this manner. (See general instructions for this schedule.)

- (2) Earning assets that have a floating or variable rate contract that permits the interest rate on the asset to change more often than once a year, i.e., has a repricing frequency of less than one year (even though the remaining maturity on the assets may be one year or more).

Note, however, holding companies whose records provide repricing data on the length of time between the report date and the date the rate can next change (i.e., by earliest repricing opportunity) *may continue to report* in this item the dollar amount of floating rate earning assets with an earliest repricing opportunity of less than one year, even though the repricing frequency is one year or more, provided all floating rate transactions are reported on this schedule in this manner. If a holding company chooses to report its floating rate earning assets by the earliest repricing opportunity, it should report in this item the dollar amount of the contractual payments on its multipayment floating rate earning assets that are scheduled to be repaid within one year even if the earliest repricing opportunity and the repricing frequency is one year or more. (See general instructions for this schedule.)

Included in this item, if the repricing frequency or remaining maturity are less than one year, are the following:

- (1) Leases, ~~net of unearned income~~, as fixed rate instruments.

Note, however, holding companies may continue to report the change in the book value of the lease payments that are to be repaid in less than one year, net of unearned income provided they are reporting on this schedule using the alternate procedure

Schedule HC-K

held for investment

Line Item 1(c) All other securities.

Report the quarterly average of the amortized cost of the holding company's held-to-maturity and available-for-sale securities issued by states and political subdivisions in the U.S., asset-backed securities and structured financial products, and other debt securities (as defined for Schedule HC-B, items 3, 5, and 6, columns A and C) plus the quarterly average of the historical cost of investments in mutual funds and other equity securities with readily determinable fair values (as defined for Schedule HC-B, item 7, column C).

Line Item 2 Federal funds sold and securities purchased under agreements to resell.

Report the quarterly average for federal funds sold and securities purchased under agreements to resell (as defined in Schedule HC, item 3).

Line Item 3(a) Total loans and leases in domestic offices.

Report the quarterly average for all loans and leases, ~~net of unearned income~~, in domestic offices of the reporting holding company (as defined for Schedule HC-C, items 1 through 11, column B).

Line Item 3(a)(1) Loans secured by 1-4 family residential properties.

Report the quarterly average for loans secured by 1-4 family residential properties (in domestic offices) (as defined for Schedule HC-C, item 1.c, column B).

Exclude "1-4 family residential construction loans" (in domestic offices) (as defined for Schedule HC-C, item 1.a.(1), column B).

Line Item 3(a)(2) All other loans secured by real estate.

Report the quarterly average for all construction, land development, and other land loans; loans secured by farmland; loans secured by multifamily (5 or more) residential properties; and loans secured by nonfarm nonresidential properties (in domestic offices) (as defined for Schedule HC-C, items 1.a.(1), 1.a.(2), 1.b, 1.d, 1.e.(1), and 1.e.(2), column B).

Exclude loans "Secured by 1-4 family residential properties" (in domestic offices) (as defined for Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b), column B).

Line Item 3(a)(3) Loans to finance agricultural production and other loans to farmers.

Report the quarterly average for loans to finance agricultural production and other loans to farmers in domestic offices (as defined for Schedule HC-C, item 3, column B).

Line Item 3(a)(4) Commercial and industrial loans.

Report the quarterly average for commercial and industrial loans (in domestic offices) (as defined for Schedule HC-C, item 4, column B).

Line Item 3(a)(5) Loans to individuals for household, family, and other personal expenditures.

Line Item 3(a)(5)(a) Credit cards.

Report the quarterly average for credit cards (in domestic offices) (as defined for Schedule HC-C, item 6(a)).

Line Item 3(a)(5)(b) Other.

Report the quarterly average for all other loans (in domestic offices) to individuals for household, family, and other personal expenditures other than credit cards (as defined for Schedule HC-C, items 6(b), 6(c), and 6(d)).

Line Item 3(b) Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs.

Report the quarterly average for total loans and leases ~~net of unearned income~~ (as defined for Schedule HC-C, items 1 through 10, less item 11), held in the reporting holding company's foreign offices, Edge and Agreement subsidiaries, and IBFs.

Line Item 4(a) Trading assets.

Report the quarterly average for the fully consolidated holding company for trading assets (as defined for Schedule HC, item 5). Trading assets include derivatives with positive fair values.

Schedule HC-

- (2) Loans to finance agricultural production and other loans to farmers included in Schedule HC-C, item 3 column A
- (3) Commercial and industrial loans included in HC-C, items 4(a) and 4(b), column A
- (4) Loans to individuals for household, family, and other personal expenditures included in Schedule HC-C, item 6(a) through 6(d) column A,

item 1(d), column B, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(1)(e) Secured by nonfarm nonresidential properties:

Line Item 6(a)(1)(e)(1) Loans secured by owner-occupied nonfarm nonresidential properties.

Report the amount of loans secured by owner-occupied nonfarm nonresidential properties included in Schedule HC-C, item 1(e)(1), column B, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(1)(e)(2) Loans secured by other nonfarm nonresidential properties.

Report the amount of loans secured by other nonfarm nonresidential properties included in Schedule HC-C, item 1(e)(2), column B, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(2) Loans to finance agricultural production and other loans to farmers.

Report the amount of loans to finance agricultural production and other loans to farmers included in Schedule HC-C, item 3, column A, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(3) Commercial and industrial loans.

Report the amount of commercial and industrial loans included in Schedule HC-C, items 4(a) and 4(b), column A, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(4) Loans to individuals for household, family, and other personal expenditures:

Line Item 6(a)(4)(a) Credit cards.

Report the amount of extensions of credit arising from credit cards included in Schedule HC-C, item 6.a, col-

umn A, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(4)(b) Automobile loans.

Report the amount of automobile loans included in Schedule HC-C, item 6(e), column A, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(4)(e) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).

Report the amount of extensions of credit arising from other revolving credit plans and other consumer loans included in Schedule HC-C, items 6(b) and 6(d), column A, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

Line Item 6(a)(5) All other loans and all leases.

Report the amount of loans that cannot properly be reported in Schedule HC-C, Memorandum items 6(a)(1) through 6(a)(4), above acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC. Include in this item covered loans in the following categories:

- (1) Loans to depository institutions and acceptances of other banks included in Schedule HC-C, items 2(a)(1) through 2(c)(2), column A;
- (2) Loans to foreign governments and official institutions included in Schedule HC-C, item 7, column A;
- (3) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule HC-C, item 8, column A;
- (4) Loans to nondepository financial institutions and other loans included in Schedule HC-C, item 9, column A; and
- (5) Loans secured by real estate in foreign offices included in Schedule HC-C, item 1, column A.

Also include all lease financing receivables included in Schedule HC-C, items 10(a) and 10(b), column A,

LINE ITEM INSTRUCTIONS FOR

Past Due and Nonaccrual Loans, Leases, and Other Assets Schedule HC-N

held for investment

General Instructions

Report on a fully consolidated basis all loans, leases, debt securities, and other assets that are past due or are in nonaccrual status, regardless of whether such credits are secured or unsecured and regardless of whether such credits are guaranteed or insured by the U.S. Government or by others. For assets that are past due or in nonaccrual status, report the balance sheet amount of the asset in Schedule HC-N, i.e., the amount at which the asset is reported in the applicable asset category on Schedule HC, Balance Sheet (e.g., in item 4(b), "Loans and leases, ~~net of unearned income~~"), not simply the asset's delinquent payments. Loan amounts should be reported net of unearned income to the extent that they are reported net of unearned income in Schedule HC-C. All lease, debt security, and other asset amounts must be reported net of unearned income.

For purposes of these reports, "GNMA loans" are residential mortgage loans insured or guaranteed by the Federal Housing Administration (FHA), the Department of Agriculture Rural Development (RD) program (formerly the Farmers Home Administration (FmHA)), or the Department of Veterans Affairs (VA) or guaranteed by the Secretary of Housing and Urban Development and administered by the Office of Public and Indian Housing (PIH) that back Government National Mortgage Association (GNMA) securities. When a holding company services GNMA loans after it has securitized the loans in a transfer accounted for as a sale, ASC Topic 860, Transfers and Servicing (formerly FASB Statement No. 140, "Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities," as amended) requires the holding company to bring individual delinquent GNMA loans that it previously accounted for as sold back onto its books as loan assets when, under the GNMA Mortgage-Backed Securities Guide, the loan meets GNMA's specified delinquency criteria and is eligible for repurchase. This rebooking of GNMA loans

is required regardless of whether the holding company, as seller-servicer, intends to exercise the repurchase (buy-back) option. A seller-servicer must report all delinquent rebooked GNMA loans that have been repurchased or are eligible for repurchase as past due in Schedule HC-N in accordance with their contractual repayment terms. In addition, if a holding company services GNMA loans, but was not the transferor of the loans that were securitized, and purchases individual delinquent loans out of the GNMA securitization, the holding company must report the purchased loans as past due in Schedule HC-N in accordance with their contractual repayment terms even though the holding company was not required to record the delinquent GNMA loans as assets prior to purchasing the loans. Such delinquent GNMA loans should be reported in items 1(c), 11, and 11(b) of Schedule HC-N.

Definitions

Past Due—The past due status of a loan or other asset should be determined in accordance with its contractual repayment terms. For purposes of this schedule, grace periods allowed by the holding company after a loan or other asset technically has become past due but before the imposition of late charges are not to be taken into account in determining past due status. Furthermore, loans, leases, debt securities, and other assets are to be reported as past due when either interest *or* principal is unpaid in the following circumstances:

- (1) Closed-end installment loans, amortizing loans secured by real estate, and any other loans and lease financing receivables with payments scheduled monthly are to be reported as past due when the borrower is in arrears two or more monthly payments. (At a holding company's option, loans and leases with payments scheduled monthly may be reported as past due when one scheduled payment is

Schedule HC-N

Line item 9 Total loans and leases
(Sum of items 1 through 8(b)).

Line Item 2(a) U.S. banks and other U.S. depository institutions.

Report in the appropriate column all past due and nonaccrual loans to and acceptances of U.S. banks and other depository institutions included on Schedule HC-C, item 2(a).

Line Item 2(b) Foreign banks.

Report in the appropriate column all past due and nonaccrual loans to and acceptances of foreign banks included in Schedule HC-C, item 2(b).

Line Item 3 Loans to finance agricultural production and other loans to farmers.

Report in the appropriate column all past due and nonaccrual loans to finance agricultural production and other loans to farms included in Schedule HC-C, item 3.

Line Item 4 Commercial and industrial loans.

Report in the appropriate column all past due and nonaccrual commercial and industrial loans included in Schedule HC-C, item 4.

Line Item 5 Loans to individuals for household, family, and other personal expenditures.

Report in the appropriate subitem and column the amount of all loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) included in Schedule HC-C, item 6, that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 5(a) Credit cards.

Report in the appropriate column the amount 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), that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 5(b) Automobile loans.

Report in the appropriate column the amount 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), that

are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 5(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).

Report in the appropriate column the amount of all other loans to individuals for household, family, and other personal expenditures included in Schedule HC-C, items 6(b) and 6(d), that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 6 Loans to foreign governments and official institutions.

Report in the appropriate column all past due and nonaccrual loans to foreign governments and official institutions included in Schedule HC-C, item 7.

Line Item 7 All other loans.

Report in the appropriate column all other past due and nonaccrual loans to nondepository financial institutions and other loans included in Schedule HC-C, item 9.

Line Item 8 Lease financing receivables (net of unearned income).

Report in the appropriate subitem and column the amount of all lease financing receivables (net of unearned income) included in Schedule HC-C, item 10, that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 8(a) Leases to individuals for household, family, and other personal expenditures.

Report in the appropriate column the amount of all leases (net of unearned income) to individuals for household, family, and other personal expenditures included in Schedule HC-C, item 10(a), column A, that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 8(b) All other leases.

Report in the appropriate column the amount of all other leases (net of unearned income) included in Schedule HC-C, item 10(b), column A, that are past due 30 days or more or are in nonaccrual status as of the report date.

Schedule HC-N

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Line Item 9 Debt securities and other assets (exclude other real estate owned and other repossessed assets).

Report in the appropriate column all assets other than loans and leases reportable in Schedule HC that are past due 30 days or more or are in nonaccrual status as of the report date. Include such assets as debt securities and interest-bearing balances due from depository institutions. Also include operating lease payments receivable that have been recorded as assets in Schedule HC, item 11, when the operating lease is past due 30 days or more or in nonaccrual status. Exclude other real estate owned reportable in Schedule HC, item 7, and other repossessed assets reportable in Schedule HC, item 11, such as automobiles, boats, equipment, appliances, and similar personal property.

Line Item 10 Total.

~~Report the sum of items 1 through 9.~~

Line Item 11 Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.

Report in the appropriate column the amount of all loans and leases reported in Schedule HC-N, items 1 through 8, above for which repayment of principal is wholly or partially guaranteed or insured by the U.S. Government, including its agencies and its government-sponsored agencies, but excluding loans and leases covered by loss-sharing agreements with the FDIC, which are reported in Schedule HC-N, item 12, below. Examples include loans guaranteed by the Small Business Administration and the Federal Housing Administration. Amounts need not be reported in this item and in items 11(a) and 11(b) below if they are considered immaterial.

Exclude from this item loans and leases guaranteed or insured by state or local governments, state or local government agencies, foreign (non-U.S.) governments, and private agencies or organizations. Also exclude loans and leases collateralized by securities issued by the U.S. Government, including its agencies and its government-sponsored agencies.

Line Item 11(a) Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans."

Report in the appropriate column the maximum amount recoverable from the U.S. Government, including its agencies and its government-sponsored agencies, under the guarantee or insurance provisions applicable to the loans and leases included in Schedule HC-N, item 11, above.

Seller-servicers of GNMA loans should exclude all delinquent rebooked GNMA loans that have been repurchased or are eligible for repurchase from this item (report such rebooked GNMA loans in item 11(b) below). Servicers of GNMA loans should exclude individual delinquent loans (for which they were not the transferor) that they have purchased out of GNMA securitizations from this item (report such purchased GNMA loans in item 11(b) below).

Line Item 11(b) Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.

Report in the appropriate column the amount included in HC-N, item 11, of:

- (1) Delinquent rebooked GNMA loans that have been repurchased or are eligible for repurchase by seller-servicers of GNMA loans; and
- (2) Delinquent loans that have been purchased out of GNMA securitizations by servicers of GNMA loans that were not the transferors of the loans.

Line Item 12 Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC.

Report in the appropriate subitem and column the aggregate amount of all loans and leases covered by loss-sharing agreements with the FDIC and reported in Schedule HC-M, items 6(a)(1)(a)(1) through 6(a)(5), that have been included in Schedule HC-N, items 1 through 8, because they are past due 30 days or more or are in nonaccrual status as of the report date. Amounts need not be reported in Schedule HC-N, items 12(a)(1)(a) through 12(f), below if they are considered immaterial.

(2) Loans to finance agricultural production and other loans to farmers included in Schedule HC-C, item 3 column A

(3) Commercial and industrial loans included in HC-C, items 4(a) and 4(b), column A

(4) Loans to individuals for household, family, and other personal expenditures included in Schedule HC-C, item 6(a) through 6(d) column A,

because they are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 12(b) ~~Loans to finance agricultural production and other loans to farmers.~~

~~Report in the appropriate column the amount of all covered loans to finance agricultural production and other loans to farmers reported in Schedule HC-M, item 6(a)(2), that are included in Schedule HC-N, item 3, above because they are past due 30 days or more or are in nonaccrual status as of the report date.~~

Line Item 12(c) ~~Commercial and industrial loans.~~

~~Report in the appropriate column the amount of all covered commercial and industrial loans reported in Schedule HC-M, item 6(a)(3), that are included in Schedule HC-N, item 4, above because they are past due 30 days or more or are in nonaccrual status as of the report date.~~

Line Item 12(d) ~~Loans to individuals for household, family, and other personal expenditures:~~

Line Item 12(d)(1) ~~Credit cards.~~

~~Report in the appropriate column the amount of all covered extensions of credit arising from credit cards reported in Schedule HC-M, item 6(a)(4)(a), that are included in Schedule HC-N, item 6(a), above because they are past due 30 days or more or are in nonaccrual status as of the report date.~~

Line Item 12(d)(2) ~~Automobile loans.~~

~~Report in the appropriate column the amount of all covered automobile loans reported in Schedule HC-M, item 6(a)(4)(b), that are included in Schedule HC-N, item 6(c), above because they are past due 30 days or more or are in nonaccrual status as of the report date.~~

Line Item 12(d)(3) ~~Other consumer loans.~~

~~Report in the appropriate column the amount of all covered extensions of credit arising from other revolving credit plans and all other covered consumer loans reported in Schedule HC-M, item 6(a)(4)(c), that are included in Schedule HC-N, items 6(b) and 6(d), above because they are past due 30 days or more or are in nonaccrual status as of the report date.~~

12(b) through 12(d)- Not applicable

Line Item 12(e) All other loans and all leases.

Report in the appropriate column the amount of covered loans and leases reported in Schedule HC-M, item 6(a)(5), "All other loans and all leases," that are past due 30 days or more or are in nonaccrual status as of the report date. Include in the appropriate column of this item covered loans in the following categories that are past due 30 days or more or are in nonaccrual status as of the report date:

- (1) Loans to depository institutions and acceptances of other banks included in Schedule HC-N, item 2;
- (2) Loans to foreign governments and official institutions included in Schedule HC-N, item 6;
- (3) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule HC-N, item 7;
- (4) Loans to nondepository financial institutions and other loans included in Schedule HC-N, item 7; and
- (5) Loans secured by real estate in foreign offices included in Schedule HC-N, item 1(f).

Also include in the appropriate column all covered lease financing receivables included in Schedule HC-N, item 8, above that are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item 12(f) Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.

Report the maximum amount recoverable from the FDIC under loss-sharing agreements covering the past due and nonaccrual loans and leases reported in Schedule HC-N, items 12(a)(1)(a) through 12(e), above beyond the amount that has already been reflected in the measurement of the reporting holding company's indemnification asset, which represents the right to receive payments from the FDIC under the loss-sharing agreement.

In general, the maximum amount recoverable from the FDIC on covered past due and nonaccrual loans and leases is the recorded amount of these loans and leases, as reported in Schedule HC-N, items 12(a)(1)(a) through 12(e), multiplied by the currently applicable loss coverage rate (e.g., 80 percent or 95 percent). This product will normally be the maximum amount recoverable because reimbursements from the FDIC for covered losses related to the amount by which the "book value" of a covered

Schedule HC-N

repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date. Report a breakdown of these restructured loans between those to U.S. and non-U.S. addressees for the fully consolidated holding company in Memorandum items 1(e)(1) and (2).

Line Item M1(e)(1) To U.S. addressees (domicile).

Report in the appropriate column all commercial and industrial loans to U.S. addressees included in item 4 of this schedule that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item M1(e)(2) To non-U.S. addressees (domicile).

Report in the appropriate column all commercial and industrial loans to non-U.S. addressees included in item 4 of this schedule that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date.

Line Item M1(f) All other loans.

Report in the appropriate column all other loans that cannot properly be reported in Memorandum items 1(a) through 1(e) above that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date. Include in the appropriate column of this item all loans in the following categories that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date:

- (1) Loans secured by farmland (in domestic offices) included in Schedule HC-N, item 1.b;
- (2) Loans to depository institutions and acceptances of other banks included in Schedule HC-N, item 2;
- (3) Loans to finance agricultural production and other loans to farmers included in Schedule HC-N, item 3;
- (4) Consumer credit cards included in Schedule HC-N, item 5(a);

Line item M1(g) Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 8 above.
Exclude amounts reported in Memorandum item 1.f.(1) through 1.f(3) when calculating the total in Memorandum item 1.g.

dule

HC-N, item 5(b);

- (6) Other consumer loans included in Schedule HC-N, items 5(c);
- (7) Loans to foreign governments and official institutions included in Schedule HC-N, item 6;
- (8) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule HC-N, item 7;
- (9) Loans to nondepository financial institutions and other loans included in Schedule HC-N, item 7; and
- (10) Loans secured by real estate in foreign offices included in Schedule HC-N, item 1(f).

Report in Schedule HC-N, Memorandum items 1(f)(1) through 1(f)(3), each category of loans within "All other loans" that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date, and the dollar amount of loans in such category, that exceeds 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or are in nonaccrual status as of the report date (i.e., 10 percent of the sum of Schedule HC-N, Memorandum items 1(a) through 1(e) plus Memorandum item 1(f), columns A through C). Preprinted captions have been provided in Memorandum items 1(f)(1) through 1(f)(3) for reporting the amount of such restructured loans for the following loan categories if the amount for a loan category exceeds this 10 percent reporting threshold: Loans secured by farmland (in domestic offices); ; Loans to finance agricultural production and other loans to farmers; (Consumer) credit cards and (Consumer) automobile loans; and Other consumer loans.

Line Item M2 Loans to finance commercial real estate, construction, and land development activities included (not secured by real estate) in Schedule HC-N, items 4 and 7, above.

Report the amount of loans to finance commercial real estate, construction, and land development activities **not secured by real estate** that are past due 30 days or more or are in nonaccrual status as of the report date. Such loans will have been included in items 4 and 7 of Schedule HC-N above. Exclude from this item all loans

Schedule HC-R

held for investment

For further information, see the discussions of "Treatment of Collateral and Guarantees" and "Risk-Weighted Assets for Securitization Exposures" in the General Instructions for Schedule HC-R, Part II.

- All other HFS loans and leases held for sale that must be risk weighted according to the Country Risk Classification (CRC) methodology
 - o In column C-0% risk weight; column G-20% risk weight; column H-50% risk weight; column I-100% risk weight; column J-150% risk weight. Assign these exposures to risk weight categories based on the CRC methodology described above in the General Instructions for Part II.
 - o The carrying value of other loans and leases held for sale reported in Schedule HC, item 4(a), that are not reported in Schedule HC-R, Part II, items 4(a) through 4(c) above.

- 5 **Loans and leases, ~~net of unearned income~~.** Report in column A of the appropriate sub-item the carrying value of loans and leases, ~~net of unearned income~~, reported in Schedule HC, item 4(b), excluding those loans and leases, ~~net of unearned income~~, that qualify as securitization exposures as defined in §.2 of the regulatory capital rules.

The carrying value of those loans and leases, ~~net of unearned income~~, that qualify as securitization exposures must be reported in Schedule HC-R, Part II, item 9(d), column A.

The sum of Schedule HC-R, Part II, items 5(a) through 5(d), column A, plus the carrying value of loans and leases, ~~net of unearned income~~, that qualify as securitization exposures and are reported in Schedule HC-R, Part II, item 9(d), column A, must equal Schedule HC, item 4(b).

- 5(a) **Residential mortgage exposures.** Report in column A the carrying value of loans, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that meet the definition of a residential mortgage exposure or a statutory mul-

tifamily mortgage²⁶ in §.2 of the regulatory capital rules. Include in column A the carrying value of:

- Loans, ~~net of unearned income~~, secured by first or subsequent liens on 1-4 family residential properties (excluding those that qualify as securitization exposures) that are reported in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b), and
- Loans, ~~net of unearned income~~, secured by first or subsequent liens on multifamily residential properties with an original and outstanding amount of \$1 million or less (excluding those that qualify as securitization exposures) that are reported in Schedule HC-C, item 1.d, as these loans would meet the regulatory capital rules' definition of residential mortgage.

Exclude from this item:

- loans, ~~net of unearned income~~, secured by multifamily residential properties included in Schedule HC-C, item 1.d, that do not meet the definition of a residential mortgage exposure or a statutory multifamily mortgage, and
- 1-4 family residential construction loans, ~~net of unearned income~~, reported in Schedule HC-C, item 1.a.(1), that are not securitization exposures, which should be reported in Schedule HC-R, Part II, item 5.c or 5.d, as appropriate.
- In column C-0% risk weight, include the portion of any exposure, net of unearned income, that meets the definition of residential mortgage exposure or statutory multifamily mortgage reported in Schedule HC-C, item 4(b), that is secured by collateral or has a guarantee that qualifies for the zero percent risk weight. This would include loans and leases, ~~net of unearned income~~, collateralized by deposits at the reporting institution.

26. See the instructions for Schedule HC-R, Part II, item 4.a. above for the definition of statutory multifamily mortgage.

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- In column G-20% risk weight, include the carrying value of the guaranteed portion of FHA and VA mortgage loans, ~~net of unearned income~~, included in Schedule HC-C, item 1(c)(2)(a). Also include the portion of any loan, net of unearned income, which meets the definition of residential mortgage exposure or statutory multifamily mortgage reported in Schedule HC, item 4(b), that is secured by collateral or has a guarantee that qualifies for the 20 percent risk weight. This would include the portion of loans, ~~net of unearned income~~, covered by an FDIC loss-sharing agreement.
- In column H-50% risk weight, include the carrying value of loans, ~~net of unearned income~~, secured by 1-4 family residential properties and by included in Schedule HC-C, item 1(c)(1) (only include qualifying first mortgage loans), qualifying loans from Schedule HC-C, items 1(c)(2)(a) and 1(d), or those that meet the definition of a residential mortgage exposure and qualify for 50 percent risk weight under §.32(g) of the regulatory capital rules. For 1-4 family residential mortgages, the loans must be prudently underwritten, be fully secured by first liens on 1-4 family or multifamily residential properties, not 90 days or more past due or in nonaccrual status, and have not been restructured or modified (unless modified or restructured solely pursuant to the U.S. Treasury's Home Affordable Mortgage Program (HAMP)). Also include loans, ~~net of unearned income~~, that meet the definition of statutory multifamily mortgage in §.2 of the regulatory capital rules. Also include the portion of any loan, ~~net of unearned income~~, which meets the definition of residential mortgage exposure or reported in Schedule HC, item 4(b), that is secured by collateral or has a guarantee that qualifies for the 50 percent risk weight.

Notes:

- Refer to the definition of *residential mortgage exposure* in §.2 of the regula-

tory capital rules and refer to the requirements for risk weighting residential mortgage loans in §.32 of the regulatory capital rules.

- A residential mortgage loan may receive a 50 percent risk weight if it meets the qualifying criteria in § .32(g) of the regulatory capital rules:
 - A property is owner-occupied or rented;
 - The loan is prudently underwritten including the loan amount as a percentage of the appraised value of the real estate collateral;
 - The loan is not 90 days or more past due or on nonaccrual;
 - The loan is not restructured or modified (except for loans restructured solely pursuant to the U.S. Treasury's HAMP).
 - If the holding company holds the first-lien and junior -lien(s) on a residential mortgage exposure, and no other party holds an intervening lien, the holding company must combine the exposures and treat them as a single first-lien residential mortgage exposure.
- A first lien home equity line (HELOC) may qualify for 50 percent risk weight if it meets the qualifying criteria, in § .32(g) listed above.
- A residential mortgage loan of \$1 million or less on a property of more than 4 units may qualify for 50 percent risk weight if it meets the qualifying criteria in § .32(g) listed above.
- In column I-100% risk weight, include the carrying value of loans, ~~net of unearned income~~, related to residential mortgage exposures reported in Schedule HC, item 4(b), that are not included in columns C, G, H, or R. Include loans, ~~net of unearned income~~, that are junior lien residential mortgage exposures if the bank does not hold the first lien on the property, except the portion of any junior lien residential

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mortgage exposure that is secured by collateral or has a guarantee that qualifies for the zero percent, 20 percent, or 50 percent risk weight. Also include loans, ~~net of unearned income~~, that are residential mortgage exposures that have been restructured or modified, except:

- o Those loans restructured or modified solely pursuant to the U.S. Treasury's HAMP, and
- o The portion of any restructured or modified residential mortgage exposure that is secured by collateral or has a guarantee that qualifies for the zero percent, 20 percent, or 50 percent risk weight.
- *In columns R and S-Application of Other Risk-Weighting Approaches*, include the portion of any loan, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that meets the definition of residential mortgage exposure or statutory multifamily mortgage, and is secured by qualifying financial collateral that meets the definition of a securitization exposure in §.2 of the regulatory capital rules or is a mutual fund only if the holding company chooses to recognize the risk-mitigating effects of the securitization exposure or mutual fund collateral under the simple approach outlined in §.37 of the regulatory capital rules. Under the simple approach, the risk weight assigned to the collateralized portion of the exposure may not be less than 20 percent.
- o Include in column R the carrying value of the portion of a loan exposure that is secured by the fair value of securitization exposure or mutual fund collateral that meets the general requirements of the simple approach in §.37. In addition, the holding company must apply the same approach to securitization exposure collateral - either the Simplified Supervisory Formula Approach or the Gross-Up Approach - that it applies to determine the risk-weighted asset amounts of its on- and off-balance sheet securitization exposures that are reported in Schedule HC-R, Part II, items 9 and 10.
- o Report in column S the risk-weighted asset amount of the securitization exposure or mutual fund collateral that collateralizes the portion of the loan exposure that is secured by

such collateral. Any remaining portion of the loan exposure that is uncollateralized or collateralized by other qualifying collateral would be reported in columns C through I, as appropriate.

For further information, see the discussions of "Treatment of Collateral and Guarantees" and "Risk-Weighted Assets for Securitization Exposures" in the General Instructions for Schedule HC-R, Part II.

- 5(b) High volatility commercial real estate exposures.** Report in Column A the portion of the carrying value of loans, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that are high volatility commercial real estate exposures (HVCRE),²⁷ including HVCRE exposures that are 90 days or more past due or in nonaccrual status:
- *In column C-0% risk weight*, include the portion of any HVCRE exposure included in loans and leases, ~~net of unearned income~~, that is secured by collateral or has a guarantee that qualifies for the zero percent risk weight. This would include the portion of HVCRE loans, net of unearned income, collateralized by deposits at the reporting institution.
 - *In column G-20% risk weight*, include the portion of any HVCRE exposure included in loans and leases, ~~net of unearned income~~, that is secured by collateral or has a guarantee that qualifies for the 20 percent risk weight. This would include the portion of any HVCRE exposure covered by an FDIC loss-sharing agreement.
 - *In column H-50% risk weight*, include the portion of any HVCRE exposure included in loans and leases, ~~net of unearned income~~, that is secured by collateral or has a guarantee that qualifies for the 50 percent risk weight.
 - *In column I-100% risk weight*, include the portion of any HVCRE exposure included

²⁷ See instructions for Schedule HC-R, Part II, item 4(b), above for the definition of HVCRE exposure.

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in loans and leases, ~~net of unearned income~~, that is secured by collateral or has a guarantee that qualifies for the 100 percent risk weight.

- *In column J-150% risk weight*, include the carrying value of high volatility commercial real estate exposures, as defined in §.2 of the regulatory capital rules, included in Schedule HC, item 4(b), excluding those portions of the carrying value that are covered by qualifying collateral or eligible guarantees as described in §.37 and §.36, respectively, of the regulatory capital rules.
- *In columns R and S-Application of Other Risk-Weighting Approaches*, include the portion of any HVCRE exposure included in loans and leases, ~~net of unearned income~~, reported in Schedule RC, item 4.b, that is secured by qualifying financial collateral that meets the definition of a securitization exposure in §.2 of the regulatory capital rules or is a mutual fund only if the holding company chooses to recognize the risk-mitigating effects of the securitization exposure or mutual fund collateral under the simple approach outlined in §.37 of the regulatory capital rules. Under the simple approach, the risk weight assigned to the collateralized portion of the exposure may not be less than 20 percent.
 - o Include in column R the carrying value of the portion of an HVCRE exposure that is secured by the fair value of securitization exposure or mutual fund collateral that meets the general requirements of the simple approach in §.37. In addition, the holding company must apply the same approach to securitization exposure collateral - either the Simplified Supervisory Formula Approach or the Gross-Up Approach - that it applies to determine the risk-weighted asset amounts of its on- and off-balance sheet securitization exposures that are reported in Schedule HC-R, Part II, items 9 and 10.
 - o Report in column S the risk-weighted

asset amount of the securitization exposure or mutual fund collateral that collateralizes the portion of the HVCRE exposure that is secured by such collateral. Any remaining portion of the HVCRE exposure that is uncollateralized or collateralized by other qualifying collateral would be reported in columns C through I, as appropriate.

For further information, see the discussions of "Treatment of Collateral and Guarantees" and "Risk-Weighted Assets for Securitization Exposures" in the General Instructions for Schedule HC-R, Part II.

- 5(c) **Exposures past due 90 days or more or on nonaccrual.** Report in column A the carrying value of loans and leases, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status according to the requirements set forth in in §.32(k) of the regulatory capital rules. Do not include sovereign exposures or residential mortgage exposures, as described in §.32(a) and §.32(g) respectively, that are 90 days or more past due or in nonaccrual status (report such past due and nonaccrual exposures in Schedule HC-R, Part II, items 5(d) and 5(a), respectively). Also do not include high volatility commercial real estate exposures that are 90 days or more past due or in nonaccrual status (report such exposures in Schedule HC-R, Part II, item 5(b)).
- *In column C-0% risk weight*, include the portion of loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status (except as noted above), that is secured by collateral or has a guarantee that qualifies for the zero percent risk weight. This would include the portion of loans and leases, net of unearned income, collateralized by deposits at the reporting institution.
 - *In column G-20% risk weight*, include the portion of loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(b), that are 90 days or more past due or in

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nonaccrual status (except as noted above), that is secured by collateral or has a guarantee that qualifies for the 20 percent risk weight. This would include the portion of loans and leases, ~~net of unearned income~~, covered by an FDIC loss-sharing agreement.

- *In column H-50% risk weight*, include the portion of loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status (except as noted above), that is secured by collateral or has a guarantee that qualifies for the 50 percent risk weight.
- *In column I-100% risk weight*, include the portion of loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status (except as noted above), that is secured by collateral or has a guarantee that qualifies for the 100 percent risk weight.
- *In column J-150% risk weight*, include the carrying value of loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(b), that are 90 days or more past due or in nonaccrual status (except as noted above), excluding those portions that are covered by qualifying collateral or eligible guarantees as described in §.37 and §.36, respectively, of the regulatory capital rules.
- *In columns R and S-Application of Other Risk-Weighting Approaches*, include the portion of any loans and leases, ~~net of unearned income~~, included in Schedule HC, item 4(a), that are 90 days or more past due or in nonaccrual status (except as noted above), that is secured by qualifying financial collateral that meets the definition of a securitization exposure in §.2 of the regulatory capital rules or is a mutual fund only if the holding company chooses to recognize the risk-mitigating effects of the securitization exposure or mutual fund collateral under the simple approach outlined

in §.37 of the regulatory capital rules. Under the simple approach, the risk weight assigned to the collateralized portion of the exposure may not be less than 20 percent.

- o Include in column R the carrying value of the portion of a loan or lease, ~~net of unearned income~~, that is 90 days or more past due or in nonaccrual status that is secured by the fair value of securitization exposure or mutual fund collateral that meets the general requirements of the simple approach in §.37. In addition, the holding company must apply the same approach to securitization exposure collateral - either the Simplified Supervisory Formula Approach or the Gross-Up Approach - that it applies to determine the risk-weighted asset amounts of its on- and off-balance sheet securitization exposures that are reported in Schedule HC-R, Part II, items 9 and 10.
- o Report in column S the risk-weighted asset amount of the securitization exposure or mutual fund collateral that collateralizes the portion of the loan or lease ~~net of unearned income~~ that is secured by such collateral. Any remaining portion of the loan or lease, exposure, that is uncollateralized or collateralized by other qualifying collateral would be reported in columns C through J, as appropriate.

For further information, see the discussions of "Treatment of Collateral and Guarantees" and "Risk-Weighted Assets for Securitization Exposures" in the General Instructions for Schedule HC-R, Part II.

- 5(d) **All other exposures.** Report in column A the carrying value of loans and leases, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that are not reported in items 5(a) through 5(c) above:

- *In column C-0% risk weight*, include the

Schedule HC-R

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carrying value of the unconditionally guaranteed portion of SBA "Guaranteed Interest Certificates" purchased in the secondary market that are included in Schedule HC-C, net of unearned income. Also include the portion of any loans and leases, net of unearned income, not reported in Schedule HC-R, Part II, items 5(a) through 5(c) above, that is secured by collateral or has a guarantee that qualifies for the zero percent risk weight. This would include the portion of loans and leases, ~~net of unearned income~~, collateralized by deposits at the reporting institution.

- *In column G-20% risk weight*, include the carrying value of loans to and acceptances of other U.S. depository institutions, ~~net of unearned income~~, that are reported in Schedule HC-C, item 2 (excluding the carrying value of any long-term exposures to non-OECD banks), plus the carrying value, net of unearned income, of the guaranteed portion of SBA loans originated and held by the reporting holding company included in Schedule HC-C, and the carrying value, net of unearned income, of the portion of student loans reinsured by the U.S. Department of Education included in Schedule HC-C, item 6(d), "Other consumer loans." Also include the portion of any loans and leases, ~~net of unearned income~~, not reported in Schedule HC-R, Part II, items 5(a) through 5(c) above, that is secured by collateral or has a guarantee that qualifies for the 20 percent risk weight. This would include the portion of loans and leases, ~~net of unearned income~~, covered by FDIC loss-sharing agreements.
- *In column H-50% risk weight*, include the carrying value of loans and leases, ~~net of unearned income~~, that meet the definition of presold construction loan in §.2 of the regulatory capital rules that qualify for the 50 percent risk weight. Also include the portion of any loans and leases, ~~net of unearned income~~, not reported in Schedule HC-R, Part II, items 5(a) through 5(c) above, that is secured by collateral or has a

guarantee that qualifies for the 50 percent risk weight.

- *In column I-100% risk weight*, include the carrying value of loans and leases, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that is not included in columns C through H, J or R (excluding loans that are assigned a higher than 100 percent risk weight, such as HVCRE loans and past due loans). This item would include 1-4 family construction loans and leases, ~~net of unearned income~~, reported in Schedule HC-C, item 1(a)(1) and the portion of loans, ~~net of unearned income~~, secured by multifamily residential property reported in Schedule HC-C, item 1(d), with an original amount of more than \$1 million. Also include the carrying value of loans and leases, ~~net of unearned income~~, that meet the definition of presold construction loan in §.2 of the regulatory capital rules that qualify for the 100 percent risk weight. Also include the portion of any loans and leases, ~~net of unearned income~~, not reported in Schedule HC-R, Part II, items 5(a) through 5(c) above, that is secured by collateral or has a guarantee that qualifies for the 100 percent risk weight.
- *In columns R and S-Application of Other Risk-Weighting Approaches*, include the portion of any loans and leases, ~~net of unearned income~~, including eligible margin loans, reported in Schedule HC, item 4(b), that is secured by qualifying financial collateral that meets the definition of a securitization exposure in §.2 of the regulatory capital rules or is a mutual fund only if the holding company chooses to recognize the risk-mitigating effects of the securitization exposure or mutual fund collateral under the simple approach, or the collateral margin approach for eligible margin loans, outlined in §.37 of the regulatory capital rules. Under the simple approach, the risk weight assigned to the collateralized portion of the exposure may not be less than 20 percent.

Schedule HC-R

- o Include in column R the carrying value of the portion of such a loan or lease, ~~net of unearned income~~, that is secured by the fair value or adjusted fair value of securitization exposure or mutual fund collateral as determined under the simple approach or the collateral haircut approach, respectively; however, the holding company must apply the same approach for all eligible margin loans. In addition, if the holding company applies the simple approach, it must apply the same approach to securitization exposure collateral - either the Simplified Supervisory Formula Approach or the Gross-Up Approach - that it applies to determine the risk-weighted asset amounts of its on- and off-balance sheet securitization exposures that are reported in Schedule HC-R, Part II, items 9 and 10.

- o Report in column S the risk-weighted asset amount of the securitization exposure or mutual fund collateral that collateralizes the portion of the loan or lease, ~~net of unearned income~~, that is secured by such collateral. Any remaining portion of the loan or lease exposure that is uncollateralized or collateralized by other qualifying collateral would be reported in columns C through J, as appropriate.

For further information, see the discussions of "Treatment of Collateral and Guarantees" and "Risk-Weighted Assets for Securitization Exposures" in the General Instructions for Schedule HC-R, Part II.

- All other loans and leases, ~~net of unearned income~~, that must be risk weighted according to the Country Risk Classification (CRC) methodology
 - o In column C-0% risk weight; column G-20% risk weight; column H-50% risk weight; column I-100% risk weight; column J-150% risk weight. Assign these exposures to risk weight categories based

on the CRC methodology described above in the General Instructions for Part II.

- o The carrying value of other loans and leases, ~~net of unearned income~~, reported in Schedule HC, item 4(b), that are not reported in Schedule HC-R, Part II, items 5(a) through 5(c) above.

6 LESS: Allowance for loan and lease losses. Report in columns A and B the balance of the allowance for loan and lease losses reported in Schedule HC, item 4(c).

7 Trading assets. Report in column A the fair value of trading assets reported in Schedule HC, item 5, excluding those trading assets that are securitization exposures, as defined in §.2 of the regulatory capital rules.

The fair value of those trading assets reported in Schedule HC, item 5, that qualify as securitization exposures must be reported in Schedule HC-R, Part II, item 9.c, column A. The sum of Schedule HC-R, Part II, items 7 and 9(c), column A, must equal Schedule HC, item 5.

If the holding company is subject to the market risk capital rules, include in column B the fair value of all trading assets that are covered positions as defined in Schedule HC-R, Part II, item 27 (except those trading assets that are both securitization exposures and covered positions, which are excluded from column A of this item 7 and are to be reported instead in Schedule HC-R, Part II, item 9(c), column A). The holding company will report its standardized market risk-weighted assets in Schedule HC-R, Part II, item 27.

For holding companies not subject to the market risk capital rule and for those trading assets reported in column A that are held by holding companies subject to the market risk capital rule and do not meet the definition of a covered position:

- In column B, if the holding company completes Schedule HC-D, include the fair value of derivative contracts that are

Schedule HC-R

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17 All other off-balance sheet liabilities. Report in column A:

- The notional amount of all other off-balance sheet liabilities reported in Schedule HC-L, item 9, that are covered by the regulatory capital rules,
- The face amount of risk participations in bankers acceptances that have been acquired by the reporting institution and are outstanding,
- The full amount of loans sold with credit-enhancing representations and warranties that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules,
- The notional amount of written option contracts that act as financial guarantees that do not meet the definition of a securitization exposure as described in §.2 of the regulatory capital rules, and
- The notional amount of all forward agreements, which are defined as legally binding contractual obligations to purchase assets with certain drawdown at a specified future date, not including commitments to make residential mortgage loans or forward foreign exchange contracts.

However, exclude from column A:

- The amount of credit derivatives classified as trading assets that are subject to the market risk capital rule (report in Schedule HC-R, Part II, items 20 and 21, as appropriate), and
- Credit derivatives purchased by the holding company that are recognized as guarantees of an asset or off-balance sheet exposure under the regulatory capital rules, i.e., credit derivatives on which the holding company is the beneficiary (report the guaranteed asset or exposure in Schedule HC-R, Part II, in the appropriate balance sheet or off-balance sheet category - e.g., item 5, "Loans and leases, ~~net of unearned income~~" - and in the risk weight category applicable to the

derivative counterparty - e.g., column G - 20% risk weight - rather than the risk weight category applicable to the obligor of the guaranteed asset), and

- The notional amount of standby letters of credit issued by another depository institution, a Federal Home Loan Bank, or any other entity on behalf of the reporting holding company that are reported in Schedule HC-L, item 9, because these letters of credit are not covered by the regulatory capital rules.
- *In column B*, report 100 percent of the face amount, notional amount, or other amount reported in column A.
- *In column C-0% risk weight*, include the credit equivalent amount of liabilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the zero percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, items 1 through 8, above.
- *In column G-20% risk weight*, include the credit equivalent amount of liabilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 20 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, items 1 through 8, above.
- *In column H-50% risk weight*, include the credit equivalent amount of liabilities to counterparties who meet, or that have guarantees or collateral that meets, the criteria for the 50 percent risk weight category as described in the instructions for Risk-Weighted Assets and for Schedule HC-R, Part II, items 1 through 8, above.
- *In column I-100% risk weight*, include the portion of the credit equivalent amount reported in column B that is not included in columns C through J. Include the credit equivalent amount of liabilities to counterparties who meet, or that have guarantees or

Schedule HC-V

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Line Item 1(a) Cash and balances due from depository institutions.

Report in the appropriate column the amount of cash and balances due from depository institutions held by consolidated VIEs included in Schedule HC, item 1(a), "Noninterest-bearing balances and currency and coin," and item 1(b), "Interest-bearing balances," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(b) Held-to-maturity securities.

Report in the appropriate column the amount of held-to-maturity securities held by consolidated VIEs included in Schedule HC, item 2(a), "Held-to-maturity securities," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(c) Available-for-sale securities.

Report in the appropriate column the amount of available-for-sale securities held by consolidated VIEs included in Schedule HC, item 2(b), "Available-for-sale securities," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(d) Securities purchased under agreements to resell.

Report in the appropriate column the amount of securities purchased under agreements to resell held by consolidated VIEs included in Schedule HC, item 3(b), "Securities purchased under agreements to resell," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(e) Loans and leases held for sale.

Report in the appropriate column the amount of loans and leases held for sale by consolidated VIEs included in Schedule HC, item 4(a), "Loans and leases held for sale," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(f) Loans and leases, ~~net of unearned income.~~

Report in the appropriate column the amount of loans and leases held for investment by consolidated VIEs included in Schedule HC, item 4(b), "Loans and leases, ~~net of unearned income.~~" that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(g) Less: Allowance for loan and lease losses.

Report in the appropriate column the amount of the allowance for loan and lease losses held by consolidated VIEs included in Schedule HC, item 4(c), "LESS: Allowance for loan and lease losses," that is allocated to these consolidated VIEs' loans and leases held for investment that can be used only to settle obligations of the same consolidated VIEs and are reported in Schedule HC-V, item 1(f), above.

Line Item 1(h) Trading assets (other than derivatives).

Report in the appropriate column the amount of trading assets (other than derivatives) held by consolidated VIEs included in Schedule HC, item 5, "Trading assets," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(i) Derivative trading assets.

Report in the appropriate column the amount of derivative trading assets held by consolidated VIEs included in Schedule HC, item 5, "Trading assets," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(j) Other real estate owned.

Report in the appropriate column the amount of other real estate owned held by consolidated VIEs included in Schedule HC, item 7, "Other real estate owned," that can be used only to settle obligations of the same consolidated VIEs.

Line Item 1(k) Other assets.

Report in the appropriate column the amount of all other assets held by consolidated VIEs included in Schedule HC, item 12, "Total assets," and not reported in Schedule HC-V, items 1(a) through 1(j), above, that can be used only to settle obligations of the same consolidated VIEs.

Line Item 2 Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company.

Report in the appropriate subitem and column those liabilities of consolidated VIEs reported in Schedule HC, Balance Sheet, for which creditors do not have recourse to the general credit of the reporting holding company.

LINE ITEM INSTRUCTIONS FOR

Notes to the Balance Sheet Predecessor Financial Items

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This one-time reporting schedule is event-driven. An event for reporting the average balance sheet items below is defined as a business combination that occurred during the quarter (that is, the holding company consummated a merger or acquisition within the quarter). Complete this schedule only if the combined assets of the acquired entity(ies) are at least equal to \$10 billion or 5 percent of the reporting holding company's total consolidated assets at the previous quarter-end, whichever is less.

Report in accordance with these instructions the selected quarterly average information for any acquired company(ies), the predecessor, as described above. For the items on this schedule, report the average of the balances as of the close of business for each day for the calendar quarter up to the date of acquisition or an average of the balances as of the close of business on each Wednesday during the calendar quarter up to date of acquisition. For days that the acquired company or any of its consolidated subsidiaries were closed (e.g., Saturdays, Sundays, or holidays), use the amount outstanding from the previous business day. An office is considered closed if there are no transactions posted to the general ledger as of that date.

Only a single schedule should be completed with aggregated information for all entities acquired during the quarter. The combined assets of these firms should at least equal \$10 billion or 5 percent of the respondent's total consolidated assets at the previous quarter-end, whichever is less.

The reporting holding company may report the items below, net of merger-related adjustments, if any.

In the unlikely event that only a portion of a firm was purchased and actual financial statements for the acquired operations are not readily available, the reporting holding

company may provide estimates in lieu of inaccessible actual data.

If a single transaction business combination occurred where the acquiree was another holding company that filed the FR Y-9C in the preceding quarter, and the combination occurred on the first day of the quarter, that event is exempt from being reported on this schedule. This exemption also applies if all entities acquired on the first day of the quarter were FR Y-9C filers as of the prior quarter.

The line item instructions should be read in conjunction with the instructions for Schedule HC-K, "Quarterly Averages."

Line Item 1 Average loans and leases ~~(net of unearned income).~~

Report the quarterly average for all loans and leases, ~~net of unearned income~~, in both domestic and foreign offices of the acquired company (as defined for Schedule HC-C, items 1 through 11).

Line Item 2 Average earning assets.

Report the quarterly average for all earning assets.

Include as earning assets:

- (1) Securities;
- (2) Federal funds sold and securities purchased under agreements to resell;
- (3) Loans and leases;
- (4) Trading assets; and
- (5) Other earning assets.

Line Item 3 Average total consolidated assets.

Report the quarterly average for the fully consolidated acquired company's total assets (as defined for Schedule

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asset must also be reported in both Schedule HC-G, item 4, "Other liabilities," and Schedule HC-F, item 6, "Other assets," respectively.

Exceptions to the mandatory reporting by the reporting holding company of the full amount of all outstanding drafts accepted by the bank subsidiary(ies) of the reporting holding company in both "Other liabilities" (Schedule HC, item 20) and "Other assets" (Schedule HC, item 11) on the Consolidated Balance sheet of the FR Y-9C occur in the following situations:

- (a) One exception occurs in situations where the accepting bank acquires—through initial discounting or subsequent purchase—and holds its own acceptance (i.e., a draft that it has itself accepted). In this case, the bank subsidiary's own acceptances that are held by it will not be reported in the "Other liabilities" and "Other assets" items noted above. The bank subsidiary's holdings of its own acceptances will be reported either in "Loans and leases, ~~net of unearned income~~" (Schedule HC, item 4(b)) or, if held in a trading account, in "Trading assets" (Schedule HC, item 5).
- (b) A second exception occurs where the parent holding company or a subsidiary of the holding company (other than the accepting bank subsidiary) purchases an acceptance executed by one of the reporting holding company's subsidiary banks. In this case, the process of consolidation eliminates the consolidated holding company's liability on acceptances and outstanding and the customers' liability to the accepting bank on acceptances outstanding will be reported either in Schedule HC, item 4(b) or item 5.
- (c) A third exception occurs in situations where the account party anticipates its liability to a bank subsidiary of the reporting holding company on an acceptance outstanding by making a payment to the bank that reduces the customer's liability in advance of the maturity of the acceptance. In this case, the holding company will decrease the asset item "Other assets" (Schedule HC, item 11) by the amount of such prepayment; the prepayment will not affect the liability item "Other liabilities" (Schedule HC, item 20) which would continue to reflect the full amount of the

acceptance until the bank subsidiary has repaid the holder of the acceptance at the maturity date specified in the instrument. If the account party's payment to the accepting bank before the maturity date is not for the purpose of immediate reduction of its indebtedness to the reporting bank or if receipt of the payment does not immediately reduce or extinguish that indebtedness, such advance payment will not reduce item 11 of Schedule HC but should be reflected in the bank's deposit liabilities.

- (d) A fourth exception occurs when the holding company has a subsidiary of the holding company (other than the accepting bank) that is the account party (customer) in the acceptance transaction. In this case, the process of consolidation eliminates the asset item but will leave the liability item (item 20) unaffected except where the holding company or one of its consolidated subsidiaries purchases the acceptance executed.

In all situations other than these four exceptions just described, the reporting holding company's financial statement must reflect the full amount of its acceptances in "Other liabilities" (Schedule HC, item 20) and in "Other assets" (Schedule HC, item 11).

- (2) "*Participations*" in acceptances. The general requirement for the accepting bank to report on its balance sheet the full amount of the total obligation to put the holder of the acceptance in funds applies also, in particular, to any situation in which the accepting bank enters into any kind of arrangement with others for the purpose of having the latter share, or participate, in the obligation to put the holder of the acceptance in funds at maturity or in the risk of loss in the event of default on the part of the account party.² In any such sharing arrangement or participation agreement—regardless of its form or its contract provisions, regardless of the terminology (e.g., "funded," "risk," "unconditional," or "contingent") used to describe it and the relationships under it, regardless of whether it is described as a participation in the customer's liability or in the accepting bank's obligation or in the risk of default by the account

2. The discussion does not deal with participations in holdings of bankers acceptances, which are reportable under loans. Such participations are treated like any participations in loans.

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party, and regardless of the system of debits and credits used by the accepting bank to reflect the participation arrangement—the existence of the participation or other agreement should not reduce the accepting bank's obligation to honor the full amount of the acceptance at maturity.

The existence of such participations should not to be recorded on the balance sheet of the accepting bank subsidiary nor on the consolidated balance sheet (Schedule HC) of the holding company (except for immaterial amounts) that conveys shares in its obligation to put the holder of the acceptance in funds or shares in its risk of loss in the event of default on the part of the account party, and similarly is not to be recorded on the balance sheets (Schedule HC) of the other holding companies or their subsidiaries that are party to, or acquire, such participations. However, in such cases of agreements to participate, the nonaccepting institution acquiring the participation will report the participation in HC-R, Part II item 17 "All other off-balance sheet liabilities." This same reporting treatment applies to a holding company that acquires a participation in an acceptance of another (accepting) institution and subsequently conveys the participation to others and to an institution that acquires such a participation. Moreover, the holding company that both acquires and conveys a participation in another institution's acceptance must report the amount of the "All other off-balance sheet liabilities" item in Schedule HC-R, Part II.

- (3) *Acceptances owned by the reporting holding company.* The treatment of acceptances owned or held by the reporting holding company (whether acquired by initial discount or subsequent purchase) depends upon whether the acceptances are held in trading account or in portfolio and upon whether the acceptances held have been accepted by a bank subsidiary of the reporting holding company or by a bank that is not a subsidiary of the reporting holding company. All acceptances held by the reporting holding company in trading accounts (whether acceptances of a bank of the reporting holding company or of banks outside the holding company) are to be reported in Schedule HC, item 5, "Trading assets." Holding companies that must complete Schedule HC-D, Trading Assets and Liabilities, will identify their holdings in item 9, "Other trading assets." The reporting holding company's holdings of acceptances other

than those in its trading account (whether acceptances of a bank subsidiary of the reporting holding company or of banks outside the holding company) are to be reported in Schedule HC, item 4(b), "Loans and leases, ~~net of unearned income,~~" and in Schedule HC-C which calls for detail on "Loans and lease financing receivables."

In Schedule HC-C, the reporting holding company's holdings of acceptances of banks outside the reporting holding company, other than those held in trading accounts, are to be reported in "Loans to depository institutions and acceptances of other banks" (item 2). On the other hand, the holding company's holdings of acceptances of its bank subsidiaries, other than those held in trading accounts, are to be reported in Schedule HC-C according to the account party of the draft. Thus, holdings of acceptances of bank subsidiaries for which the account parties are commercial or industrial enterprises are to be reported in Schedule HC-C in "Commercial and industrial loans" (item 4); holdings of acceptances of subsidiary banks for which the account parties are banks outside the holding company (e.g., in connection with the refinancing of another acceptance or for the financing of dollar exchange) are to be reported in Schedule HC-C in "Loans to depository institutions and acceptances of other banks" (item 2); and holdings of acceptances of subsidiary banks for which the account parties are foreign governments or official institutions (e.g., for the financing of dollar exchange) are to be reported in Schedule HC-C, "Loans to foreign governments and official institutions" (item 7).

The difference in treatment between holdings of acceptances of subsidiary banks and holdings of other banks' acceptances reflects the fact that, for other banks' acceptances, the holding company's immediate claim is on the accepting bank, regardless of the account party or of the purpose of the loan. On the other hand, for its holdings of its own acceptances, the holding company's immediate claim is on the account party named in the accepted draft.

If the account party prepays its acceptance liability on an acceptance of a bank subsidiary of the reporting holding company that is held by the bank subsidiary (either in loans or trading account) so as to immediately reduce its indebtedness to the bank subsidiary, the recording of the holding—in "Commercial and industrial loans," "Loans to depository institutions," or "Assets held in trading accounts," as appropriate—is reduced by the prepayment.

Parent Company Only Financial Statements for Large Holding Companies

GENERAL INSTRUCTIONS

Who Must Report

A. Reporting Criteria

All bank holding companies, savings and loan holding companies,¹ securities holding companies and U.S intermediate holding companies (collectively “holding companies”), regardless of size, are required to submit financial statements to the Federal Reserve, unless specifically exempted (see description of exemptions below).

The specific reporting requirements for each holding company depend upon the size of the holding company, or other specific factors as determined by the appropriate Federal Reserve Bank. Holding companies must file the appropriate forms as described below:

- (1) **Holding Companies with Total Consolidated Assets of \$1 billion or More.** Holding companies with total consolidated assets of \$1 billion or more (the top tier of a multi-tiered holding company, when applicable) must file:
 - (a) the *Consolidated Financial Statements for Holding Companies* (FR Y-9C) quarterly, as of the last calendar day of March, June, September, and December.
 - (b) the *Parent Company Only Financial Statements for Large Holding Companies* (FR Y-9LP) quarterly, as of the last calendar day of March, June, September, and December.

1. Savings and loan holding companies do not include any trust (other than a pension, profit-sharing, stockholders' voting or business trust) which controls a savings association if such trust by its terms must terminate within 25 years or not later than 21 years and 10 months after the death of individuals living on the effective date of the trust, and (a) was in existence and in control of a savings association on June 26, 1967, or, (b) is a testamentary trust. See Section 238.2 of Regulation LL for more information.

Each holding company that files the FR Y-9C must submit the FR Y-9LP for its parent company.

For tiered holding companies. When holding companies with total consolidated assets of \$1 billion or more, own or control, or are owned or controlled by, other holding companies (i.e., are tiered holding companies), only the top-tier holding company must file the FR Y-9C for the consolidated holding company organization unless the top-tier holding company is exempt from reporting the FR Y-9C. If a top-tier holding company is exempt from reporting the FR Y-9C, then the lower-tier holding company (with consolidated assets of \$1 billion or more) must file the FR Y-9C.

In addition, such tiered holding companies, regardless of the size of the subsidiary holding company, must also submit, or have the holding company subsidiary submit, a separate FR Y-9LP for each lower-tier holding company.

- (2) **Holding Companies that are Employee Stock Ownership Plans.** Holding companies that are employee stock ownership plans (ESOPs) as of the last calendar day of the calendar year must file the *Financial Statements for Employee Stock Ownership Plan Holding Companies* (FR Y-9ES) on an annual basis, as of December 31. No other FR Y-9 series form is required. However, holding companies that are subsidiaries of ESOP holding companies (i.e., a tiered holding company) must submit the appropriate FR Y-9 series in accordance with holding company reporting requirements.
- (3) **Holding Companies with Total Consolidated Assets of Less Than \$1 billion.** Holding companies with total consolidated assets of less than \$1 billion must file the *Parent Company Only Financial Statements for Small Holding Companies* (FR Y-9SP) on a

General Instructions

semiannual basis, as of the last calendar day of June and December.²

For tiered holding companies. When holding companies with total consolidated assets of less than \$1 billion, own or control, or are owned or controlled by, other holding companies (i.e., are tiered holding companies), the top-tier holding company must file the FR Y-9SP for the top-tier parent company of the holding company. In addition, such tiered holding companies, must also submit, or have the holding company subsidiary submit, a separate FR Y-9SP for each lower-tier holding company.

When a holding company that has total consolidated assets of less than 1 billion is a subsidiary of a holding company that files the FR Y-9C, the holding company that has total consolidated assets of less than \$1 billion would report on the FR Y-9LP rather than the FR Y-9SP.

The instructions for the FR Y-9C, FR Y-9ES, and the FR Y-9SP are not included in this booklet but may be obtained from the Federal Reserve Bank in the district where the holding company files its reports, or may be found on the Federal Reserve Board's public website (www.federalreserve.gov/apps/reportforms).

B. Exemptions from Reporting the Holding Company Financial Statements

The following holding companies do not have to file holding company financial statements:

2. The Reserve Bank with whom the reporting holding company files its reports may require that a holding company with total consolidated assets of less than \$1 billion submit the FR Y-9C and the FR Y-9LP reports to meet supervisory needs. Reserve Banks will consider such criteria including, but not limited to, whether the holding company (1) is engaged in significant nonbanking activities either directly or through a nonbank subsidiary; (2) conducts significant off-balance-sheet activities, including securitizations or managing or administering assets for third parties, either directly or through a nonbank subsidiary; or (3) has a material amount of debt or equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.

In addition, any holding company that is not subject to the Federal Reserve's Capital Adequacy Guidelines, but nonetheless elects to comply with the guidelines, are required to file a complete FR Y-9C and FR Y-9LP report, and generally would not be permitted to revert back to filing the FR Y-9SP report in any subsequent periods.

- (1) a holding company that has been granted an exemption under Section 4(d) of the Bank Holding Company Act; or
- (2) "qualified foreign banking organization" as defined by section 211.23(a) of Regulation K (12 CFR 211.23(a)) that controls a U.S. subsidiary bank.

Holding companies that are not required to file under the above criteria may be required to file this report by the Federal Reserve Bank of the district in which they are registered.

C. Shifts in Reporting Status

A top-tier holding company that reaches \$1 billion or more in total consolidated assets as of June 30 of the preceding year must begin reporting the FR Y-9C and the FR Y-9LP in March of the current year, and any lower-tier holding companies must begin reporting the FR Y-9LP in March of the current year. If a top-tier holding company reaches \$1 billion or more in total consolidated assets due to a business combination, then the holding company must begin reporting the FR Y-9C and the FR Y-9LP with the first quarterly report date following the effective date of the business combination, and any lower-tier holding companies must begin reporting the FR Y-9LP with the first quarterly report date following the effective date of the business combination. In general, once a holding company reaches or exceeds \$1 billion in total consolidated assets and begins filing the FR Y-9C and FR Y-9LP, it should file a complete FR Y-9C and FR Y-9LP going forward (and any lower-tier holding companies should file a complete FR Y-9LP going forward). If a top-tier holding company's total consolidated assets should subsequently fall to less than \$1 billion for four consecutive quarters, then the holding company may revert to filing the FR Y-9SP (and any lower-tier holding companies in those organizations may revert to filing the FR Y-9SP).

Where to Submit the Reports

Electronic Submission

All holding companies are required to submit their completed reports electronically. Holding companies should contact their district Reserve Bank or go to www.frbsservices.org/centralbank/reportingcentral/index.html for procedures for electronic submission.

General Instructions

When to Submit the Reports

The *Parent Company Only Financial Statements for Large Holding Companies* (FR Y-9LP) are required to be submitted as of March 31, June 30, September 30 and December 31. The submission date is 45 calendar days after the as of date unless that day fall on a weekend or holiday (subject to the timely filing provisions). For example, the June 30 report must be received by August 14 and the September 30 report by November 14. The term “submission date” is defined as the date by which the appropriate Reserve Bank must receive the holding company’s FR Y-9LP.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission would aid the Federal Reserve in reviewing and processing the reports and is encouraged. No extensions of time for submitting reports are granted.

The reports are due by the end of the reporting day on the submission date (i.e., 5:00 P.M. at each of the Reserve Banks).

How to Prepare the Reports

A. Applicability of GAAP and Equity Method

Holding companies are required to prepare and file the *Parent Company Only Financial Statements for Large Holding Companies* in accordance with generally accepted accounting principles (GAAP) and these instructions. All reports shall be prepared in a consistent manner.

The holding company’s financial records shall be maintained in such a manner and scope so as to ensure that the *Parent Company Only Financial Statements for Large Holding Companies* can be prepared and filed in accordance with these instructions and reflect a fair presentation of the holding company’s financial condition and results of operations.

Holding companies should retain workpapers and other records used in the preparation of these reports.

Equity Method of Accounting for Investments in Bank and Nonbank Subsidiaries and Associated Companies

Each holding company in preparing its parent company only financial statements shall account for all invest-

ments in subsidiaries, associated companies, and those corporate joint ventures over which the holding company exercises significant influence according to the equity method of accounting, as prescribed by GAAP. The equity method of accounting is described in Schedule PC, item 5. (Refer to the instructions for Schedule PC, item 5, “Investments in and receivables due from subsidiaries and associated companies,” for the definitions of the terms subsidiary, associated company, and corporate joint venture.)

B. Report Form Captions, Non-applicable Items and Instructional Detail

No caption on the report forms shall be changed in any way. An amount or a zero should be entered for all items except where the reporting holding company cannot report a line item because of the nature of their organization. For example, if the parent company does not own nonbank subsidiaries, Schedule PC-A, items 2(a) and 2(b) and Schedule PI, item 1(b) should be left blank. Also if the parent company does not, directly or indirectly, own any subsidiary holding companies, Schedule PC-A, items 3(a) and 3(b) should be left blank. A zero should be entered whenever a parent company can participate in an activity, but does not, on the report date, have any outstanding balances.

There may be areas in which a holding company wishes more technical detail on the application of accounting standards and procedures to the requirements of these instructions. Such information may often be found in the appropriate entries in the Glossary section of the instructions for the *Consolidated Financial Statements for Holding Companies* (FR Y-9C) or, in more detail, in the FASB Accounting Standards Codification. For purposes of these instructions, the FASB Accounting Standards Codification is referred to as “ASC.” The accounting entries in the Glossary of the FR Y-9C instructions are intended only to serve as an aid in specific reporting situations; they do not, and are not intended to, constitute a comprehensive statement on accounting for holding companies.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the holding company submits this report).

General Instructions

C. Rounding

All holding companies must report all dollar amounts in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. Rounding may result in details not adding to their stated totals. However, in order to ensure consistent reporting, the rounded detail items should be adjusted so that the totals and the sums of their components are identical.

On the *Parent Company Only Financial Statements for Large Holding Companies*, “Total assets” (Schedule PC, item 10) and “Total liabilities and equity capital” (Schedule PC, item 21), which must be equal, must be derived from unrounded numbers and then rounded in order to ensure that these two items are equal as reported.

For holding companies with total assets of less than \$10 billion, all dollar amounts must be reported in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. For holding companies with total assets of \$10 billion or more, all dollar amounts may be reported in thousands, but each holding company, at its option, may round the figures reported to the nearest million, with zeros reported in the thousands column. For holding companies exercising this option, amounts less than \$500,000 will be reported as zero.

D. Negative Entries

Except for the items listed below, negative entries are generally not appropriate on the FR Y-9LP and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances should be reported in asset items, as appropriate, and in accordance with these instructions. Items for which negative entries may be made include:

- (1) Schedule PC, item 5, “Investments in and receivables due from subsidiaries and associated companies,”
- (2) Schedule PC, item 20(d), “Retained Earnings,”
- (3) Schedule PC, item 20(e), “Accumulated other comprehensive income.”
- (4) Schedule PC, item 20(f), “Other equity capital components.”
- (5) Schedule PC-A, items 1(a)(2)(a), 2(a)(2)(a), and 3(a)(2)(a), “Goodwill.”

When negative entries do occur in one or more of these items, they shall be recorded with a minus (–) sign rather than in parenthesis.

On the Parent Company Only Income Statement (Schedule PI) and Schedule PI-A “Cash Flow Statement,” negative entries may appear, as appropriate. Income items with a debit balance and expense items with a credit balance must be reported with a minus (–) sign.

E. Confidentiality

The completed version of this report is available to the public upon request on an individual basis. However, a reporting holding company may request confidential treatment for the *Parent Company Only Financial Statements for Large Holding Companies* (FR Y-9LP) if the holding company is of the opinion that disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing prior to the electronic submission of the report. The request must discuss in writing the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information; merely stating that competitive harm would result or that information is personal is not sufficient.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.

F. Verification and Signatures

Verification. All addition and subtraction should be double-checked before reports are submitted. Totals and subtotals in supporting materials should be cross-checked to corresponding items elsewhere in the reports. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report, a brief explanation of the changes should be provided to the appropriate Reserve Bank.

Signatures. The *Parent Company Only Financial Statements for Large Holding Companies* must be signed by the Chief Financial Officer of the holding company (or by

General Instructions

the individual performing this equivalent function). *Holding companies must maintain in their files a manually signed and attested printout of the data submitted.* By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007. The cover page of the Reserve Bank-supplied, holding company's software, or from the Federal Reserve's web site report form should be used to fulfill the signature and attestation requirement and this page should be attached to the printout placed in the holding company's files.

G. Amended Reports

The Federal Reserve may require the filing of amended *Parent Company Only Financial Statements for Large Holding Companies* if reports as previously submitted contain significant errors. In addition, a holding company should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that holding companies that have restated their prior period financial statements as a result of an acquisition accounted for on a pooling of interest basis submit revised reports for the prior year-ends. In the event that certain of the required data is not available, holding companies should contact the appropriate Reserve Bank for information on submitting revised reports.

H. Organization of the Instruction Book

The instruction book is divided into two sections:

- (1) The General Instructions describing overall reporting requirements.
- (2) The Line Item Instructions for each schedule of the report for the parent company only of the holding company.

Additional copies of this instruction book may be obtained from the Federal Reserve Bank in the district where the reporting holding company submits its FR Y-9LP reports, or may be found on the Federal Reserve Board's public website (www.federalreserve.gov).

LINE ITEM INSTRUCTIONS FOR

Parent Company Only Income Statement Schedule PI

The Parent Company Only Income Statement, Schedule PI, is to be presented on a calendar-year-to-date basis.

Line Item 1 Operating Income:

Line Item 1(a) Income from bank subsidiaries and associated banks, excluding equity in undistributed income.

Report the reporting holding company's income from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks according to the appropriate captions, *excluding equity in undistributed income*.

Line Item 1(a)(1) Dividends.

Report dividend income declared or paid to the reporting holding company from bank subsidiaries and associated banks.

Line Item 1(a)(2) Interest.

Report interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to bank subsidiaries and associated banks.

Exclude interest from balances due from depository institutions that are not related to the parent holding company. Such interest should be reported in item 1(e) below.

Line Item 1(a)(3) Management and service fees.

Report management and service fees paid or payable to the reporting holding company by the bank subsidiaries and associated banks.

Line Item 1(a)(4) Other.

Report all other income paid or payable by bank subsidiaries or associated banks to the reporting holding com-

pany related to transactions with bank subsidiaries and associated banks. Exclude amounts reported in Items 1(a)(1), 1(a)(2), and 1(a)(3). Exclude the parent's equity in the undistributed earnings of bank subsidiaries and associated banks.

Line Item 1(a)(5) Total.

Report the sum of Items 1(a)(1) through 1(a)(4).

Line Item 1(b) Income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income.

Report the reporting holding company's income from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies according to the appropriate captions, *excluding equity in undistributed income*. Exclude income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Line Item 1(b)(1) Dividends.

Report dividend income declared or paid to the reporting holding company by nonbank subsidiaries and associated nonbank companies.

Line Item 1(b)(2) Interest.

Report interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to nonbank subsidiaries and associated nonbank companies.

Line Item 1(b)(3) Management and service fees.

Report management and service fee income paid or payable by the nonbank subsidiaries and associated nonbank companies to the reporting holding company in connection with services rendered to nonbank subsidiaries and associated nonbank companies.

Schedule PI

Line Item 1(b)(4) Other.

Report other income paid or payable to the reporting holding company related to transactions with nonbank subsidiaries and associated nonbank companies. Exclude amounts reported in Items 1(b)(1), 1(b)(2), and 1(b)(3).

Line Item 1(b)(5) Total.

Report the sum of Items 1(b)(1) through 1(b)(4).

Line Item 1(c) Income from subsidiary holding companies and associated holding companies, excluding equity in undistributed income.

This item is to be completed only by holding companies that have subsidiary holding companies or associated holding companies. Report the reporting holding company's income from direct investments in and transactions with direct and indirect subsidiary holding companies and associated holding companies according to the appropriate captions, *excluding equity in undistributed income.*

Line Item 1(c)(1) Dividends.

Report dividend income declared or paid to the reporting holding company from subsidiary holding companies and associated holding companies.

Line Item 1(c)(2) Interest.

Report interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to subsidiary holding companies and associated holding companies.

Line Item 1(c)(3) Management and service fees.

Report management and service fee revenue paid or payable to the reporting holding company in connection with services rendered to subsidiary holding companies and associated holding companies.

Line Item 1(c)(4) Other.

Report all other income paid or payable to the reporting holding company related to transactions with subsidiary holding companies and associated holding companies. Exclude amounts reported in Items 1(c)(1), 1(c)(2), and 1(c)(3). *Exclude the reporting holding company's equity in the undistributed earnings of subsidiary holding companies and associated holding companies.*

Line Item 1(c)(5) Total.

Report the sum of Items 1(c)(1) through 1(c)(4).

Line Item 1(d) Securities gains/(losses).

Report the net gain or loss realized by the reporting holding company during the calendar year-to-date from the sale, exchange, redemption, or retirement of all securities. The gain or loss is the difference between the sales price (excluding interest at the coupon rate accrued since the last interest payment date, if any) and the book value. If this net amount is a loss, enclose it in parentheses.

Do not adjust for applicable income taxes (income taxes applicable to gains (losses) on securities are to be included in the applicable income taxes reported in item 4 below).

Line Item 1(e) All other operating income.

Report all other operating income of the reporting holding company, exclusive of income from subsidiaries and associated companies reported in Items 1(a), 1(b) and 1(c) above.

Report in this item any income from cash and balances due from unrelated depository institutions.

Line Item 1(f) Total Operating Income.

Sum of Items 1(a)(5), 1(b)(5) and 1(c)(5), 1(d), and 1(e).

Line Item 2 Operating Expense.

Line Item 2(a) Salaries and employee benefits.

Report the total amount of expenses attributable to (a) salaries and wages of officers and employees, and (b) pensions and employee benefits.

Line Item 2(b) Interest expense.

Report the interest expense related to all debt instruments issued by the reporting holding company for the purpose of borrowing money as reported in Schedule PC, items 11, 12, 13(a), 13(b), 14, and 16.

Line Item 2(c) Provision for loan and lease losses.

Report the amount charged against current operating earnings to provide for actual and prospective loan and lease losses.

Schedule PI

Also include the tax benefit of an operating loss carryforward or carryback for which the source of the income or loss in the current year is reported in PI item 3 "Income (loss) before applicable income taxes, discontinued operations and undistributed income."

Report the results of discontinued operations, if any, net of applicable income taxes, as determined in accordance with the provisions of ASC Subtopic 205-20, Presentation of Financial Statements – Discontinued Operations (formerly FASB Statement No. 144, "Accounting for the Impairment of Long-Lived Assets"). If the amount reported in this item is a net loss, report it with a minus (-) sign.

Line Item 2(d) All other expenses.

Report all other operating expenses of the reporting holding company that cannot properly be reported against Items 2(a), 2(b), and 2(c). Include in this item goodwill impairment losses and amortization expense and impairment losses from other intangible assets. In addition, for purposes of this reporting item, include any interest expense accrued on borrowings reported on Schedule PC, in item 18, "Balances due to subsidiaries and related institutions."

Line Item 2(e) Total operating expenses

Sum of Items 2(a) through 2(d)

Line Item 3 Income (loss) before taxes and undistributed income.

(Item 1(f) minus Item 2(e)). Report a negative amount in parentheses.

Line Item 4 Applicable income taxes.

Report the total estimated amount of current and deferred income taxes—Federal, State and local (estimated or accrued)—on a parent company only basis for the period. Holding companies that report a net tax benefit on a parent company only basis must enclose the amount in parentheses. Exclude taxes reported below against Item 5.

Line Item 5 Extraordinary items, net of tax effect.

Report the net amount of extraordinary items of the reporting holding company less applicable taxes. Include nonoperating items such as the cumulative effects of changes in accounting principles.

Line Item 6 Income (loss) before undistributed income of subsidiaries and associated companies.

Sum of Item 3 and Item 5, minus Item 4.

Line Item 7 Equity in undistributed income (losses) of subsidiaries and associated companies.

Line Item 7(a) Bank.

Report the parent's equity in undistributed income of bank subsidiaries and of Edge Act and Agreement subsidiaries and associated banks, less applicable taxes. Include equity in securities gains or losses, extraordinary items, and cumulative effects of changes in accounting principles of

bank subsidiaries and associated banks, less applicable taxes. Report a loss in parentheses.

Exclude any dividends declared or paid, which should be reported in line item 1(a)(1).

Line Item 7(b) Nonbank.

Report the parent's equity in undistributed income of nonbank subsidiaries and associated nonbank companies, less applicable taxes. Include equity in securities gains or losses, extraordinary items, and cumulative effects of changes in accounting principles of nonbank subsidiaries and associated nonbanks, less applicable taxes. Report a loss in parentheses.

Exclude any dividends declared or paid, which should be reported in line item 1(b)(1).

Line Item 7(c) Subsidiary holding companies.

Report the parent's equity in undistributed income of subsidiary holding companies and associated holding companies, less applicable taxes. Include equity in securities gains or losses, extraordinary items, and cumulative effects of changes in accounting principles of subsidiary holding companies and associated holding companies, less applicable taxes. Report a loss in parentheses.

Exclude any dividends declared or paid, which should be reported in line item 1(c)(1).

Line Item 8 Net Income (Loss).

Sum of Items 6, 7(a), 7(b) and 7(c).

Memoranda

Line Item M1 Noncash items included in operating expense.

Report the amount considered by the reporting holding company to represent noncash expenditures included in the amount reported in Schedule PI, Item 2(e). Such items include depreciation and amortization of intangible assets, but are not limited to these items.

Line Item M2 Loan and lease financing receivables charged-off.

Report the amount of loan and lease financing receivables that the reporting holding company has charged-off on the parent company's books.

applicable income taxes, discontinued operations and undistributed income

Discontinued operations net of applicable income taxes.

discontinued operations

Schedule PI

Line Item M3 Loan and lease financing receivables recoveries.

Report the amount of loan and lease financing receivables that the reporting holding company has recovered on the parent company's books.

Line Item M4 Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 2(d) above).

Report the amount of interest expense as of the year-to-date reporting period that has been paid by the parent holding company on parent company notes held by special-purpose subsidiaries that have issued "trust preferred securities." In these transactions, a special-purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for a deeply subordinated intercompany note from the parent company.

NOTE: The amount of interest expense paid to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule PI, item 2(d), "All other expenses." See the instructions for Schedule PI, item 2(d).

Memorandum item 5 is to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda item 5 is to be completed by holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instrument – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

If the holding company has elected to apply the fair value option to interest-bearing financial assets and liabilities, it should report the interest income on these financial assets (except any that are in nonaccrual status) and the interest expense on these financial liabilities for the year-to-date in the appropriate interest income and interest expense items on Schedule PI, not as part of the reported change in fair value of these assets and liabilities for the year-to-date. The holding company should measure the interest income or interest expense on a financial asset or liability to which the fair value option has been applied using either the contractual interest rate on the asset or liability or the effective yield method based on the amount at which the asset or liability was first recognized on the balance sheet. Although the use of the contractual interest rate is an acceptable method under GAAP, when a financial asset or liability has a significant premium or discount upon initial recognition, the measurement of interest income or interest expense under the effective yield method more accurately portrays the economic substance of the transaction. In addition, in some cases, GAAP requires a particular method of interest income recognition when the fair value option is elected. For example, when the fair value option has been applied to a beneficial interest in securitized financial assets within the scope of ASC Subtopic 325-40, Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force Issue No. 99-20, *Recognition of Interest Income and Impairment on Purchased and Retained Beneficial Interests in Securitized Financial Assets*), interest income should be measured in accordance with the consensus in this Issue. Similarly, when the fair value option has been applied to a purchased impaired loan or debt security accounted for under ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*), interest income on the loan or debt security should be measured in accordance with this Statement of Position when accrual of income is appropriate.

Revaluation adjustments, excluding amounts reported as interest income and interest expense, to the carrying value of all assets and liabilities reported in Schedule PC at fair value under a fair value option (excluding servicing assets and liabilities reported in Schedule PC, item 7, "Intangible assets," and Schedule PC, item 17, "Other

Schedule PI

liabilities,” respectively, and trading assets and trading liabilities reported in Schedule PC, item 8, “Other assets,” and Schedule PC, item 17, “Other liabilities,” respectively) resulting from the periodic marking of such assets and liabilities to fair value should be reported as “All other operating income” in Schedule PI, item 1(e).

Line item M5 Net change in fair values of financial instruments accounted for under a fair value option.

Report the net change in fair values of all financial instruments that the holding company has elected to account for under the fair value option that is included in item 1(f), “Total operating income.”

LINE ITEM INSTRUCTIONS FOR

Cash Flow Statement Schedule PI-A

General Instructions

The purpose of the statement of cash flows is to provide information about the cash receipts and cash payments of the holding company on a parent company only basis during the reporting period. For purposes of reporting on Schedule PI-A, the reporting period is calendar year-to-date. The statement of cash flows reflects the cash effects during the reporting period from the parent holding companies resulting from operations, investing, and financing. The cash flow statement should be prepared in accordance with ASC Subtopic 230-10, Statement of Cash Flows — Overall (formerly FASB Statement No. 95, *Statement of Cash Flows*).

For purposes of the statement of cash flows, cash flows from investing activities include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment. Cash flows from financing activities include obtaining resources from shareholders and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or otherwise settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. Operating activities include all transactions and other events that are not defined as investing or financing activities. Operating activities generally involve producing and delivering goods and providing services. Cash flows from operating activities are generally the cash effects of transactions and other events that enter into the determination of net income.

Negative Entries

Attention should be given to amounts reported on the Cash Flow Statement. For Part I, Cash Flows from Operating Activities, negative entries recorded with a minus (-) sign must be used for:

- (1) Gain on sales of assets;

- (2) Equity in undistributed earnings of subsidiaries;

~~(3) Equity in extraordinary items of subsidiaries, when a gain occurs;~~

- 3** (4) Net change in other liabilities, when other liabilities decrease; and

- 4** (5) Net change in other assets, when other assets increase.

Positive entries must be used for:

- (1) Loss on the sales of assets;

- (2) Equity in undistributed losses of subsidiaries;

~~(3) Equity in extraordinary items of subsidiaries, when a loss occurs;~~

- 3** (4) Net change in other liabilities, when other liabilities increase; and

- 4** (5) Net change in other assets, when other assets decrease.

For Part II, Cash Flows from Investing Activities, use **absolute values** in items 1 through 6. In Item 7, “Other, net,” negative entries should be recorded with a minus (-) sign. Items 1, 3 and 5 will be subtracted when the sum is determined for Part II in item 8. For Part III, Cash Flows from Financing Activities, use **absolute values** in items 3 through 11. In Item 1, “Net change in purchased funds and other short-term borrowings” and Item 12, “Other, net,” negative entries should be recorded with a minus (-) sign. Items 4, 6, 8, 10, and 11 will be subtracted when the sum is determined for Part III, in item 13.

Part I. Cash Flows from Operating Activities.

NOTE: Holding companies may carry securities and other assets in a trading account. Cash receipts and cash payments resulting from purchases and sales of securities and other assets shall be classified as operating cash flows if those assets are acquired specifically for resale

Schedule PI-A

and are carried at market value in a trading account. Some loans are similar to securities in a trading account in that they are originated or purchased specifically for resale and are held for short periods of time. Cash receipts and cash payments resulting from acquisitions and sales of loans also shall be classified as operating cash flows if those loans are acquired specifically for resale and are carried at market value or at the lower of cost or market value.

Line Item 1 Net Income (loss).

Report the amount of net income (loss) for the parent holding company during the reporting period year-to-date. This amount should be equal to the amount reported on Schedule PI, Line Item 8.

Line Item 2 Adjustments to reconcile net income to net cash provided by operating activities.

Line Item 2(a) Provision for deferred income taxes.

Report the amount of the provision for deferred income taxes for the parent holding company during the reporting period.

Line Item 2(b) (Gain) or loss on sales of assets.

Report the amount of the (gain) or loss of the sale of assets by the parent holding company during the reporting period. A gain on the sale of assets should be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign. A loss on the sale of assets should be reflected as a positive entry.

Line Item 2(c) Equity in undistributed (earnings) losses of subsidiaries.

Report the amount of the equity in undistributed (earnings) losses of subsidiaries held by the holding company during the reporting period. ~~The amount should be reported prior to accounting for equity in extraordinary items of the subsidiaries.~~ Equity in the earnings of subsidiaries should be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign. Equity in the losses of subsidiaries should be reflected as a positive entry.

~~Line Item 2(d) Equity in extraordinary items of subsidiaries.~~

Not applicable

~~Report the amount of the equity in the extraordinary items of the subsidiaries of the holding company during the reporting period. Equity in the extraordinary items of subsidiaries should be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign when a gain occurs. Equity in the extraordinary items of subsidiaries should be reflected as a positive entry when a loss occurs.~~

Line Item 2(e) Net change in other liabilities.

Report the amount of the net change in the other liabilities of the parent holding company. When the net change in liabilities reflects an increase, the entry should be reflected as a positive entry. When the net change reflects a decrease in liabilities, the entry should be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign.

Line Item 2(f) Net change in other assets.

Report the amount of the net change in the other assets of the parent holding company that flowed through Schedule PI, Income Statement. When the net change in assets reflects an increase, the entry should be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign. When the net change reflects a decrease in assets, the entry should be reflected as a positive entry.

Line Item 2(g) Other, net.

Report the net amount of cash provided or (paid) by the parent holding company from operating activities that are not reported in the Line Items above. When the “net, other” reflects net cash provided, the amount must be reflected as a positive entry. When the “net, other” reflects net cash paid, the amount must be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign.

Line Item 2(h) Total adjustments (sum of items 2(a) through 2(g)).

Report the amount of the total adjustments to net income. The amount is the sum of Part I, items 2(a) through 2(g).

Schedule PI-A

Line Item 3 Net cash provided (used) by operating activities (sum of Part I, items 1 and 2(h)).

Report the amount of net cash provided (used) by operating activities by the parent holding company. This amount is the sum of Part I, items 1 and 2(h).

Part II. Cash Flows from Investing Activities.

Line Item 1 Purchases of held-to-maturity and available-for-sale securities.

Report the amount of held-to-maturity and available-for-sale securities that were purchased by the parent holding company during the reporting period.

Line Item 2 Sales and maturities of held-to-maturity and available-for-sale securities.

Report the amount of held-to-maturity and available-for-sale securities that were sold or matured with principal received by the parent holding company during the reporting period.

Line Item 3 Payments for investments in and advances to subsidiaries.

Report the amount of investments in and advances to subsidiaries made by the parent holding company to subsidiaries during the reporting period.

Line Item 4 Sale or repayment of investments in and advances to subsidiaries.

Report the amount of investments in and advances to subsidiaries repaid or redeemed by the subsidiaries to the parent holding company during the reporting period.

Line Item 5 Outlays for business acquisitions.

Report the net cash outlay paid for investments (other than investments in subsidiaries or associated companies), assets acquired or businesses acquired, whether as part of a third party's operations or in whole.

Line Item 6 Proceeds from business divestitures.

Report the net amount of cash received as payment from third parties for the divestiture or sale of assets that are part of the holding company's business operations.

Line Item 7 Other, net.

Report the net amount of cash provided or (paid) by the parent holding company from investing transactions that are not properly reflected in items 1 through 6 above. When the "net, other" reflects net cash provided, the amount must be reflected as a positive entry. When the "net, other" reflects net cash paid, the amount must be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign.

Line Item 8 Net cash provided (used) by investing activities (sum of Part II, items 2, 4, 6, and 7 minus items 1, 3 and 5).

Report the amount of net cash provided (used) by investing activities by the parent holding company. The amount of net cash provided should be recorded in parentheses rather than with a minus (–) sign. This amount is the sum of Part II, items 2, 4, 6 and 7 minus items 1, 3 and 5.

Part III. Cash Flows from Financing Activities.

Line Item 1 Net change in purchased funds and other short-term borrowings.

Report the net amount of proceeds received from the issuance of, and repayments made by the parent holding company on obligations that have a remaining maturity of one year or less during the reporting period. This includes: investment securities sold under agreements to repurchase; commercial paper, program notes, and master notes; and other borrowings with a remaining maturity of one year or less. The amount of cash paid must be recorded as a negative entry with a minus (–) sign.

Line Item 2 Not applicable.

Line Item 3 Proceeds from advances from subsidiaries.

Report the amount of proceeds from advances or loans from subsidiaries to the parent holding company during the reporting period.

Line Item 4 Repayment of advances from subsidiaries.

Report the amount of repayments made by the parent holding company on advances or loans from subsidiaries during the reporting period.

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Line Item 5 Proceeds from issuance of long-term debt.

Report the amount of proceeds received by the parent holding company from the issuance of obligations that have a remaining maturity of more than one year during the reporting period. This includes: other borrowed funds; mandatory convertible securities; subordinated notes and debentures; and limited-life preferred stock.

Line Item 6 Repayment of long-term debt.

Report the amount of repayments made by the parent holding company on obligations that have a remaining maturity of more than one year during the reporting period. This includes: other borrowed funds; mandatory convertible securities; subordinated notes and debentures; and limited-life preferred stock.

Line Item 7 Proceeds from issuance of common stock.

Report the amount of the proceeds from the issuance of common stock by the parent holding company during the reporting period. The amount reported should include any amounts associated with the issuance of common stock that are carried in the surplus account.

Line Item 8 Payment to repurchase common stock

Report the amount of the payments made by the parent holding company during the reporting period to repurchase common stock. The amount reported should include any amounts associated with the repurchase of common stock that have been carried in the surplus account.

Line Item 9 Proceeds from issuance of preferred stock.

Report the amount of the proceeds from the issuance of preferred stock by the parent holding company during the reporting period. The amount reported should include any amounts associated with the issuance of preferred stock that are carried in the surplus account. Amounts associated with the issuance of limited-life preferred stock should be reported in Line Items 5 and 6 above.

Line Item 10 Payment to repurchase preferred stock.

Report the amount of the payments made by the parent holding company during the reporting period to repurchase or redeem preferred stock. Payments made to

repurchase or redeem limited-life preferred stock should be reported under Line Item 12 below.

Line Item 11 Dividends paid.

Report the amount of dividends paid on common and preferred stock by the parent holding company. Dividends associated with limited-life preferred stock should be reported under Line Item 12 below.

Line Item 12 Other, net.

Report the net amount of cash provided (used) by financing transactions that are not included in Line Items 1 through 11 above. When the “net, other” reflects net cash provided, the amount must be reflected as a positive entry. When the “net, other” reflects net cash paid, the amount must be reflected as a negative entry and recorded in parentheses rather than with a minus (–) sign.

Line Item 13 Net cash provided (used) by financing activities (sum of Part III, items 1, 3, 5, 7, 9, and 12 minus items 4, 6, 8, 10, and 11).

Report the amount of net cash provided (used) by financing activities by the parent holding company. The amount of net cash used should be recorded in parentheses rather than with a minus (–) sign. This amount is the sum of Part III, items 1, 3, 5, 7, 9, and 12 minus items 4, 6, 8, 10, and 11.

Part IV. Cash and cash equivalents.

Line Item 1 Net increase (decrease) in cash and cash equivalents (sum of Part I, item 3, Part II item 8, and Part III, item 13).

Report the amount of the net increase (decrease) in cash and cash equivalents. This amount is the sum of Part I, item 3, Part II, item 8, and Part III, item 13.

Line Item 2 Cash and cash equivalents at beginning of year.

Report the amount of cash and cash equivalents held at the beginning of the year. For the purpose of reporting, cash includes not only currency on hand but demand deposits with financial institutions. Cash also includes other kinds of accounts that have the general characteristics of demand deposits in that the customer may deposit additional funds at any time and also effectively may

Schedule PI-A

withdraw funds at any time without prior notice or penalty. Cash equivalents are short-term, highly liquid investments that are both: readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Generally, only investments with original maturities of three months or less qualify under this definition. Examples of items generally considered to be cash equivalents are Treasury bills, commercial paper, money market funds, and federal funds sold.

Line Item 3 Cash and cash equivalents, current year-to-date (sum of Part IV, items 1 through 2).

Report the amount of cash and cash equivalents, current year-to-date. This amount is the sum of Part IV, items 1 and 2.

Parent Company Only

Balance Sheet

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Assets

Line Item 1 Cash and balances due from depository institutions.

Report in the appropriate item below all currency and coin, demand, time and savings balances, and other cash items due from any depository institution. Balances due from depository institutions that are subsidiaries or affiliated institutions should be reported on item 1(a). Balances due from all other (i.e., unrelated, or third party) depository institutions should be reported on item 1(b).

Affiliated depository institutions include those institutions that have a direct or indirect relationship with the reporting parent holding company.

Overdrafts should not be reported in this item. Overdrafts with subsidiaries or affiliated companies should be reported under item 18, "Balances due to subsidiaries and related institutions." Overdrafts with unrelated or third party depository institutions should be reported under item 13(b), "Borrowings with a remaining maturity of one year or less: Other borrowings."

Line Item 1(a) Balances with subsidiary or affiliated depository institutions.

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, subsidiary or affiliated depository institutions.

Line Item 1(b) Balances with unrelated depository institutions.

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, unrelated depository institutions.

Line Item 2 Securities.

Report in the appropriate item below the value of all U.S. Treasury securities, obligations of other U.S. Govern-

ment agencies and corporations, obligations of States and political subdivisions, bonds, notes, debentures, commercial paper, stock, etc. Exclude investments in subsidiaries and associated companies, which are to be reported in item 5 below.

Securities designated as available-for-sale are to be reported at fair value. Securities designated as held-to-maturity are to be reported at amortized cost. Include the amortization of premiums and accretion of discounts.

Net unrealized holding gains and losses on available-for-sale securities shall be reported in Schedule PC, item 20(e), "Accumulated other comprehensive income."

The fair value of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Unrated debt securities for which no reliable market price data are available may be valued at cost adjusted for amortization of premium or accretion of discount unless credit problems of the obligor or upward movements in the level of interest rates warrant a lower estimate of current value.

Line Item 2(a) U.S. Treasury securities.

Report the appropriate value (i.e., fair value for U.S. Treasury securities designated as available-for-sale and amortized cost for U.S. Treasury securities designated as held-to-maturity) of all U.S. Treasury securities, including all bills, certificates of indebtedness, notes, bonds, and any securities issued under the Separate Trading of Registered Interest and Principal of Securities (STRIPS) program.

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Exclude all obligations of U.S. Government agencies and corporations (report in item 2(b)) and detached Treasury security coupons and ex-coupon Treasury securities held as the result of either their purchase or the holding company's stripping of such securities and Treasury receipts such as CATs, TIGRs, COUGARs, LIONs, and ETRs (report in item 2(c)).

Line Item 2(b) Securities of U.S. Government agencies and corporations and securities issued by states and political subdivisions.

Report in this item the appropriate value (i.e., fair value or amortized cost) of all securities of U.S. Government agencies and corporations (including U.S. Government-sponsored agencies), other than the U.S. Treasury. Also include all securities issued by states and political subdivisions in the U.S.

For purposes of this item, states and political subdivisions in the U.S. include:

- (1) the fifty States of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts; and
- (2) the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions.

Line Item 2(c) Other debt and equity securities.

Report in this item all debt securities (not reported in item 2(a) or 2(b) above) and all equity securities held by the parent holding company with readily determinable fair values.

Exclude all debt and equity investments in subsidiaries and associated companies, which are to be reported in item 5 below. Also, exclude equity securities held by the parent holding company that do not have readily determinable fair values, which are to be reported in item 8 below. See the instructions for item 4, Schedule HC-F on the FR Y-9C for further information on equity securities without readily determinable fair values.

Include as debt securities: bonds, notes, and debentures (including equipment trust certificates and collateralized mortgage obligations) and detached U.S. Government security coupons and ex-coupon U.S. Government securities held as the result of either their purchase or the holding company's stripping of such securities and Treas-

ury receipts such as CATs, TIGRs, COUGARs, LIONs, and ETRs. Also include all holdings of commercial paper.

Debt securities designated as available-for-sale shall be reported at fair value. Debt securities designated as held-to-maturity shall be reported at amortized cost.

Include as equity securities: common stock, perpetual preferred stock, and warrants. All equity securities owned by the parent company shall be carried at fair value and are defined as "available-for-sale" securities in accordance with ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*).

Line Item 3 Securities purchased under agreements to resell.

Report in this item securities purchased under agreements to resell.

Exclude from this item any securities purchased from direct or indirect subsidiaries of the parent holding company under agreements to resell. Such transactions should be reported in item 5 below.

When the subsidiary holding company in a multi-tier organization is submitting this report, its transactions with its parent(s) or with subsidiaries of its parent(s) should be *excluded* from this item and reported in item 9 below.

Line Item 4 Loans and lease financing receivables.

Line Item 4(a) Loans.

Report in the appropriate subitems all loans by domicile (U.S. and non-U.S.). Holding companies may report these amounts net of any allocated transfer risk reserve.

Loans are extensions of credit resulting from either direct negotiation between the holding company itself and its customers or the purchase of such assets from others.

Loans may take the form of promissory notes, acknowledgments of advance, due bills, invoices, overdrafts, commercial paper, acceptances held, factoring account receivables, customers' liability on trade acceptances, and similar written or oral obligations.

Exclude loans and advances to subsidiaries and associated companies (to be reported in item 5, "Investments in and receivables due from subsidiaries and associated

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companies”). Also exclude all holdings of commercial paper, which should be reported in item 2(c) above, and securities purchased under agreements to resell, which are to be reported in item 3 above.

Domicile is used to determine the foreign (non-U.S. addressee) or domestic (U.S. addressee) status of a customer of the reporting parent company of a holding company for the purposes of these reports. Domicile is determined by the principal residential address of an individual or the principal business address of a corporation, partnership, or sole proprietorship. If other addresses are used for correspondence or other purposes, only the principal address, insofar as it is known to the reporting holding company, should be used in determining whether a customer should be regarded as a U.S. or non-U.S. addressee. For purposes of defining customers of the reporting holding company, U.S. addressees include residents of the 50 states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions. Non-U.S. addressees include residents of any foreign country. The term non-U.S. addressee generally includes foreign-based subsidiaries of other U.S. banks and holding companies.

Line Item 4(a)(1) To U.S. addressees (domicile).

Report all loans to U.S. addressees.

Line Item 4(a)(2) To non-U.S. addressees (domicile).

Report all loans to non-U.S. addressees.

Line Item 4(b) LESS: Unearned income on loans.

To the extent possible, the preferred treatment is to report the specific loan categories net of unearned income. The reporting parent company should enter in this item unearned income only to the extent that it is not deducted from items 4(a)(1) and 4(a)(2) above. If the reporting parent company reports each loan item net of unearned income, enter a zero or the word “none.”

Line Item 4(c) Loans, ~~net of unearned~~

Report the sum of items 4(a)(1) and 4(a)(2) less the amount reported in item 4(b).

Line Item 4(d) Lease financing receivables, net of unearned income.

Report the book value of all lease financing receivables, net of unearned income. *Exclude* lease receivables when the lessee is a subsidiary or an associated company; such leases are to be reported in item 5.

A lease is an agreement that transfers the right to use land, buildings, or equipment for a specified period of time. This financing device is essentially an extension of credit evidenced by an obligation between a lessee and a lessor.

Line Item 4(e) LESS: Allowance for loan and lease losses.

Report the allowance for loan and lease losses as determined in accordance with generally accepted accounting principles (GAAP).

Line Item 4(f) Loans and leases, ~~net of unearned income and~~ allowance for loan and lease losses.

Report the sum of items 4(c) and 4(d) minus item 4(e).

Line Item 5 Investments in and receivables due from subsidiaries and associated companies. (From Schedule PC-A, item 4)

Report the amount of the holding company’s direct investments in the stock of and all loans and receivables due from *all* subsidiaries (whether consolidated or unconsolidated), associated companies, and those corporate joint ventures over which the reporting holding company exercises significant influence (collectively referred to as “investees”). Investees include banks, nonbank companies, and lower-tier holding companies.

Include the following in this item:

- (1) the cost of the parent’s holdings of capital stock of subsidiaries and associated companies including any goodwill associated with the acquisitions;
- (2) when the investment is in common stock, the parent’s proportionate share in the earnings or losses (net of preferred dividends) of subsidiaries and associated companies since the date of their acquisition, less common stock dividends declared or paid;
- (3) any advances made to, and other receivables due from, direct and indirect subsidiaries and associated companies (including those taking the form of loans

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and holdings of their bonds and debentures). Investments in the common stock of investees shall be reported using the equity method of accounting in accordance with GAAP. Under the equity method, the carrying value of the holding company's investment in the common stock of an investee is originally recorded at cost but is adjusted periodically to record as income the holding company's proportionate share of the investee's earnings or losses and decreased by the amount of any cash dividends received from the investee and amortization of goodwill.

For bank holding companies the term "subsidiary" is defined by section 2(d) of the Bank Holding Company Act and under Section 225.2 of Federal Reserve Regulation Y, which includes companies 25 percent or more owned or controlled by another company and may include companies less than 25 percent owned, if the Board determined that they are controlled by the holding company. For savings and loan holding companies the term "**subsidiary**," is defined by Section 238.2 of Federal Reserve Regulation LL, which generally includes companies more than 25 percent owned or controlled by another company. However, for purposes of the *Parent Company Only Financial Statements for Holding Companies*, a subsidiary is a company in which the parent holding company directly or indirectly owns more than 50 percent of the outstanding voting stock.

An associated company is a corporation in which the holding company, directly or indirectly, owns 20 to 50 percent of the outstanding voting stock and over which the holding company exercises significant influence. This 20 to 50 percent ownership is presumed to carry "significant" influence unless the holding company can demonstrate the contrary to the satisfaction of the Federal Reserve.

A corporate joint venture is a corporation owned and operated by a group of companies ("joint venturers"), no one of which has a majority interest, as a separate and specific business or project for the mutual benefit of the joint venturers. Each joint venturer may participate, directly or indirectly, in the management of the joint venture. An entity that is a majority-owned subsidiary of one of the joint venturers is not a corporate joint venture.

The amount reported for this item should equal the sum of Schedule PC-A, items 1(a)(1) through 3(b)(2).

Line Item 6 Premises and fixed assets (including capitalized leases).

Report the book value, less depreciation, of all premises, furniture, fixtures, and equipment purchased directly or acquired by means of a capital lease. *Exclude* real estate owned other than company premises. Such real estate is to be reported in item 8, "Other assets."

Line Item 7 Intangible assets (other than reported in item 5 above).

Report in the appropriate subitem the amount of intangible assets. Include in this item intangible assets that are not properly reported as part of investments in subsidiaries (to be reported in item 5 above). Such intangibles may arise from acquisitions of portions or segments of another institution's business, such as branch offices, mortgage servicing portfolios, and credit card portfolios.

Intangible assets primarily result from business combinations accounted for under the purchase method in accordance with ASC Topic 805, Business Combinations (formerly FASB Statement No. 141 (revised 2007) *Business Combinations*), that relate to the acquisition of a subsidiary should be reflected in Schedule PC-A.

Purchase acquisition—In a purchase acquisition the assets and liabilities of the acquired business must be recorded on the books of the combined holding company at their fair value. The fair value of an asset is generally its market or appraised value and liabilities are generally valued on a present value basis. Therefore, to the extent possible, the cost of the acquisition is allocated to each identifiable asset or liability being acquired or assumed. Identifiable assets may be tangible (such as securities or fixed assets) or intangible (such as service contracts or the estimated value of certain deposit relationships as recognized by the Federal Reserve). Any excess of the cost of the acquisition over the net fair value of the identifiable assets and liabilities acquired or assumed is purchased goodwill.

In a purchase acquisition, the historical equity capital balances of the acquired business are not to be carried forward to the balance sheet of the combined holding company. If the reporting holding company has issued any stock in connection with the acquisition, the fair value of the shares issued shall be used in determining the cost of the acquisition unless the net fair value of the assets acquired and liabilities assumed presents a more accurate measure of the value of the transaction. The

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aggregate par or stated value of perpetual preferred or common shares issued shall be credited to the acquiring holding company's appropriate stock account and any excess of fair value over par or stated value of shares issued (reduced by any direct costs of issuing the shares) shall be credited to capital surplus. The operating results of the acquired business are to be included in the income and expenses of the reporting holding company only from the date of acquisition.

Line Item 7(a) Goodwill.

Report the amount (book value) of goodwill that is reported on the balance sheet of the reporting holding company and is not part of the investment in subsidiaries and associated companies reported in Schedule PC, item 5 "Investments in and receivables due from subsidiaries and associated companies." This asset represents the excess of the cost of a company over the sum of the fair values of the tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination accounted for as a purchase.

Line Item 7(b) Mortgage servicing assets.

Report the carrying value of mortgage servicing assets, i.e., the cost of acquiring contracts to service loans secured by real estate that have been securitized or are owned by another party, net of any related valuation allowances. Exclude servicing assets resulting from contracts to service financial assets other than loans secured by real estate. Report nonmortgage servicing assets in item 7(c), "Other identifiable intangibles."

See the Glossary entry for "servicing assets and liabilities" in the FR Y-9C instructions for further information.

Line Item 7(c) Other identifiable intangibles.

Report the amount of other specifically identifiable intangible assets such as core deposit intangibles, and favorable leasehold rights.

For purposes of this item, also include servicing assets other than mortgage servicing assets (report mortgage service assets in line 7(b) above).

Organization costs should not be included in this item but should be expensed as incurred.

Line Item 8 Other assets.

Report income earned, not collected, deferred income taxes (if debit balance), and all other assets not properly reported against items 1 through 7(c) above.

Line Item 9 Balances due from related institutions, other than investments.

Line items 9(a) through 9(c) should be completed only by lower-tier parent holding companies.

Report in this item all balances due from institutions related to the reporting parent holding company, other than those balances included in item 5 above.

Related institutions, for purposes of this item, consist direct and indirect subsidiaries of the top-tier holding company that are not direct or indirect subsidiaries of the reporting (lower-tier) parent holding company.

Line Item 9(a) Balances due from related banks.

Report in this item all cash and balances due from related banks (i.e., banks directly or indirectly owned by the top-tier parent holding company, excluding those directly or indirectly owned by the reporting lower-tier parent holding company). *Exclude* those balances included in item 5 above.

Line Item 9(b) Balances due from related nonbank companies.

Report in this item all cash and balances due from related nonbank companies (i.e., nonbank companies directly or indirectly owned by the top-tier parent holding company, excluding those directly or indirectly owned by the reporting lower-tier parent holding company). *Exclude* those balances included in item 5 above.

For purposes of this item, when the reporting holding company is a multi-tier organization, related nonbank companies exclude any related holding companies of the respondent and the parent company(ies) of the respondent, which are to be reported in item 9(c).

Line Item 9(c) Balances due from related holding companies.

Report in this item all balances due from subsidiary holding companies, other than those balances included in item 5 above.

In addition, when a subsidiary holding company is filing this report, this item should include all balances due the

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respondent from its parent holding company or from any holding company that is directly or indirectly owned or controlled by the top-tier holding company.

Line Item 10 Total assets.

Sum of Items 1 through 9(c).

Liabilities and Stockholders' Equity

Line Item 11 Deposits.

Report in this item any deposits issued by the holding company parent. Such deposits include travellers' checks outstanding that have been issued by the holding company parent and any other deposits issued by branches of the holding company parent.

Exclude any deposits issued by or held in subsidiaries of the respondent holding company parent.

Line Item 12 Securities sold under agreements to repurchase.

Report in this item securities sold under agreements to repurchase.

Exclude from this item any securities sold to direct or indirect subsidiaries of the parent holding company under agreements to repurchase. Such transactions should be reported in item 18 below.

When the subsidiary holding company in a multi-tier organization is submitting this report, its transactions with its parent(s) or with subsidiaries of its parent(s) should be *excluded* from this item and reported in item 18 below.

Line Item 13 Borrowings with a remaining maturity of one year or less.

Line Item 13(a) Commercial paper.

Report the total amount outstanding of commercial paper issued by the reporting holding company to unrelated parties. Commercial paper consists of short-term negotiable promissory notes issued in the United States by commercial businesses, including finance companies and banks. Commercial paper matures in 270 days or less and is not collateralized.

Line Item 13(b) Other borrowed money with a remaining maturity of one year or less.

Report the total amount of money borrowed by the reporting holding company with a remaining maturity of one year or less.

For purposes of this item, remaining maturity is the amount of time remaining from the report date until final contractual maturity of a borrowing without regard to the borrowing's repayment schedule, if any.

Report the total amount of money borrowed with a remaining maturity of one year or less:

- (1) on its promissory notes;
- (2) on notes and bills rediscounted (including commodity drafts rediscounted);
- (3) on loans sold under repurchase agreements that mature in more than one business day;
- (4) by the creation of due bills representing the holding company's receipt of payment and similar instruments, whether collateralized or uncollateralized;
- (5) by overdrawing "due from" balances with unrelated depository institutions (borrowing created by overdrawing "due from" balances with related depository institutions should be reported in item 18).
- (6) by selling assets that the reporting holding company or its consolidated subsidiaries do not own, i.e., sell short; and
- (7) on any other obligation for the purpose of borrowing money that has a remaining maturity of one year or less and that is not reported elsewhere.

Exclude from this item:

- (1) subordinated notes and debentures (report in Schedule PC, item 16).
- (2) securities sold under agreements to repurchase (report in item 12 above).

Line Item 14 Other borrowed money with a remaining maturity of more than one year.

For purposes of this item, remaining maturity is the amount of time remaining from the report date until final contractual maturity of a borrowing without regard to the borrowing's repayment schedule, if any.

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Report the total amount of money borrowed by the reporting holding company with a remaining maturity of more than one year:

- (1) on its promissory notes;
- (2) on notes and bills rediscounted (including commodity drafts rediscounted);
- (3) on mortgages, liens, or other encumbrances on premises and fixed assets and on other real estate owned for which the reporting holding company is liable. If the holding company is the lessee on capitalized lease property, include the holding company's liability for capitalized lease payments;
- (4) on loans sold under repurchase agreements that mature in more than one business day;
- (5) by the creation of due bills representing the holding of payment and similar instruments, whether collateralized or uncollateralized;
- (6) by overdrawing "due from" balances with depository institutions (borrowing created by overdrawing "due from" balances with related depository institutions should be reported in item 18).
- (7) by selling assets that the reporting holding company does not own; and
- (8) on any other obligation with a remaining maturity of more than one year for the purpose of borrowing money not reported elsewhere.

NOTE: When the parent holding company has explicitly or implicitly guaranteed the long-term debt of its Employee Stock Ownership Plan (ESOP), report in this item the dollar amount outstanding of the long-term debt guaranteed.

Exclude from this item:

- (1) securities sold under agreements to repurchase (report in Schedule PC, item 12);
- (2) subordinated notes and debentures (report in Schedule PC, item 16).

Line Item 15 Not applicable.

Line Item 16 Subordinated notes and debentures (includes limited-life preferred stock and related surplus).

Report the amount of subordinated debt of the reporting holding company. A subordinated note or debenture is a

form of debt issued by a holding company. When issued by a holding company, a subordinated note or debenture is a form of unsecured long-term debt that is subordinated to other debt of the consolidated holding company.

Include in this line item the total amount of outstanding equity contract notes and equity commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines, 12 C.F.R., Part 225, Appendix B.

For purposes of this item, also report the amount of any outstanding limited-life preferred stock including any amounts received in excess of its par or stated value. Limited-life preferred stock is preferred stock that has a stated maturity date or that can be redeemed at the option of the holder. It excludes those issues of preferred stock that automatically convert into perpetual preferred stock or common stock at a stated date.

For purposes of this report, *do not* include instruments generally referred to as trust preferred securities that were issued out of special purpose entities. Such instruments should be reported in item 18 below, generally in item 18(b), "Balances due to nonbank subsidiaries."

Line Item 17 Other liabilities.

Report expenses accrued and unpaid, deferred income taxes (if credit balance), and all other liabilities that cannot properly be reported in Schedule PC, items 11 through 16. Exclude balances due to subsidiaries and related institutions (reported in Schedule PC, items 18(a), 18(b), or 18(c) below).

Line Item 18 Balances due to subsidiaries and related institutions.

Report in this item all balances due to institutions related to the parent holding company, including short- and long-term borrowings, accrued interest payable, taxes payable, and any other liabilities due to related institutions.

Related institutions, for purposes of this item, consist of direct and indirect subsidiaries of the reporting parent holding company, both bank and nonbank. Where the holding company is a multi-tier organization, "related institutions" include subsidiary holding companies and their direct and indirect subsidiaries.

When a subsidiary holding company is filing this report, this item should include all balances due to its parent

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company(ies) and the parent's direct and indirect subsidiaries as well as balances due to the respondent's direct and indirect subsidiaries.

Line Item 18(a) Balances due to subsidiary banks.

Report in this item all balances due to a bank that is directly or indirectly owned or controlled by the top-tier parent holding company. *Exclude* balances due to related nonbank depository institutions, which are to be reported in item 18(b).

Line Item 18(b) Balances due to nonbank subsidiaries.

Report in this item all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the reporting parent holding company. In addition, for purposes of this report, include in this item instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company.

For purposes of this item, when the reporting holding company is a multi-tier organization, nonbank subsidiaries *exclude* any subsidiary holding companies of the respondent and the parent company(ies) of the respondent, which are to be reported in item 18(c).

When the reporting holding company is a top-tier holding company, this item should include only those transactions made directly by the reporting parent company with direct or indirect nonbank subsidiaries. When the reporting holding company is a lower-tier holding company, this item should include all balances due to related nonbank subsidiaries, i.e., balances due to nonbank subsidiaries directly or indirectly owned or controlled by the top-tier holding company.

Balances due to subsidiary holding companies are to be reported in item 18(c).

Line Item 18(c) Balances due to related holding companies.

This item is to be reported only by tiered holding companies. Report in this item all balances due to subsidiary holding companies.

In addition, when a subsidiary holding company is filing this report, this item should include all balances due to its parent holding company or to any holding company that

is directly or indirectly owned or controlled by the top-tier holding company.

Line Item 19 Not applicable.

Line Item 20 Equity capital.

Line Item 20(a) Perpetual preferred stock (including related surplus).

Report the aggregate par or stated value of outstanding perpetual preferred stock plus any amounts received in excess of its par or stated value. Perpetual preferred stock is preferred stock that does not have a stated maturity date or that cannot be redeemed at the option of the holder. It includes those issues of preferred stock that automatically convert into common stock at a stated date.

Line Item 20(b) Common stock (par value).

Report the aggregate par or stated value of common stock issued.

Line Item 20(c) Surplus (exclude all surplus related to preferred stock).

Report the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date. Also include in this item the amount of stock-based employee compensation expense that has been credited to equity as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Do not include any portion of the proceeds received from the sale of limited-life preferred stock in excess of its par or stated value (report in Schedule PC, item 16) or from the sale of perpetual preferred stock in excess of its par or stated value (report in Schedule PC, item 20(a)).

Line Item 20(d) Retained earnings.

Report the amount of retained earnings.

Line Item 20(e) Accumulated other comprehensive income.

Report in this item the amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Accumulated other comprehensive income

Schedule PC

includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Net unrealized holding gains (losses) on available-for-sale securities is the difference between the amortized cost and fair value of the reporting holding company's (and the holding company's proportionate share of its consolidated subsidiaries') available-for-sale securities, net of tax effects, as of the report date.

Also include in this item the unamortized amount of the unrealized holding gain or loss at the date of transfer of any debt security transferred into the held-to-maturity category from the available-for-sale category. See the instructions for this item on Schedule HC of the FR Y-9C for further information.

Line Item 20(f) Other equity capital components.

Report in this item all other equity capital components including the total carrying value (at cost) of treasury stock and unearned Employee Stock Ownership Plan (ESOP) shares as of the report date.

NOTE: When the reporting holding company has included in item 14 above the ESOP's long-term debt that it has explicitly or implicitly guaranteed, include in this item the dollar amount of the offsetting debit to the liability recorded by the reporting holding company in connection with that debt. The amount of unearned ESOP shares should be reduced as the debt is amortized. Report a total net debit balance for this line item as a negative amount.

Report in this item as a negative amount notes receivable that represent a capital contribution and are reported as a deduction from equity capital in accordance with ASC Subtopic 505-10, Equity – Overall (formerly EITF Issue No. 85-1, *Classifying Notes Received for Capital Stock*) and SEC Staff Accounting Bulletin No. 107 (Topic 4.E., *Receivables from Sale of Stock*, in the Codification of Staff Accounting Bulletins). Also report in this item as a negative amount accrued interest receivable on such notes receivable that are reported as a deduction from equity capital in accordance with ASC Subtopic 505-10. Interest income accrued on such notes receivable should not be reported as interest income in Schedule PI, but as additional paid-in-capital in Schedule PC, item 20(a) or 20(c), as appropriate. For further information, see the FR Y-9C glossary entry for “capital contributions of cash and notes receivable” and ASC Subtopic 505-10.

Line Item 20(g) Not applicable.

Line Item 20(h) Total equity capital.

Report the sum of items 20(a) through 20(f).

Line Item 21 Total liabilities and equity capital.

Report the sum of items 11 through 20(f).

Memoranda

Memoranda items 1(a) and 1(b) are to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option

Memoranda items 1(a) and 1 (b) are to be completed by holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

Line Item M1 Financial assets and liabilities measured at fair value under a fair value option.

Line Item M1(a) Total assets.

Report the total fair value of all assets that the holding company has elected to account for under the fair value option that is included in Schedule PC, Parent Company Only Balance Sheet.

Line Item M1(b) Total liabilities.

Report the total fair value of all liabilities that the holding company has elected to account for under the fair value option that is included in Schedule PC, Parent Company Only Balance Sheet.

Investments in Subsidiaries and Associated Companies

Schedule PC-A

Line Item 1(a) Equity investments in bank subsidiaries and associated banks.

Report in items 1(a)(1) and 1(a)(2)(a) and 1(a)(2)(b) the reporting holding company's equity investment in banks, in Edge Act and Agreement subsidiaries, and, for purposes of this report, industrial banks that file the commercial bank Reports of Condition and Income with the federal banking agencies. The reporting holding company should account for investments in common stock of bank subsidiaries and associated banks by the equity method. For further guidance refer to ASC Subtopic 323-10, Investments-Equity Method and Joint Ventures - Overall (formerly APB Opinion No. 18, *The Equity Method of Accounting for Investments in Common Stock*).

Line Item 1(a)(1) Common and preferred stock.

The amount reported should include (1) the cost of the reporting holding company's holdings of capital stock (including related surplus) in bank subsidiaries and associated banks exclusive of any intangibles (including goodwill) applicable to common stock investments that are reported in item 1(a)(2); and (2) in the case of common stock investments, the reporting holding company's proportional share in their earnings and losses (net of declared or cumulative preferred dividends of an investee) since the date of their acquisition, less accumulated goodwill amortization and any common stock dividends declared or paid. Also add or deduct the cumulative amount of any adjustments since date of acquisition resulting from differences between the fair value and historical cost of the investee's net assets.

This item includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the bank subsidiaries and associated banks and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB

Statement No. 123(R), *Shared-Based Payment*), and reported in Schedule PC, item 5, "investments in and receivables due from subsidiaries and associated companies."

Line Item 1(a)(2) Intangible assets.

Line Item 1(a)(2)(a) Goodwill.

Report the amount of goodwill associated with the acquisition of subsidiary banks and associated banks that has not been "pushed down" to the books of the subsidiary banks and associated banks for financial reporting purposes. This asset represents the excess of the cost of the bank subsidiaries over the sum of the fair values of the tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination involving a bank and accounted for as a purchase.

For purposes of this schedule, any goodwill that has not been pushed down to the books of the subsidiary banks and associated banks, and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary banks and associated banks should not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 1(a)(1), "Common and preferred stock."

Line Item 1(a)(2)(b) Other identifiable intangibles.

Report the amount of other specifically identifiable intangible assets related to the acquisition of subsidiary banks and associated banks, such as core deposit intangibles, and favorable leasehold rights that have not been "pushed down" to the books of the subsidiary banks and associated banks.

Organization costs should not be included in this item but should be expensed as incurred.

Schedule PC-A

For purposes of this schedule, other identifiable intangible assets that have not been pushed down to the books of the subsidiary banks and associated banks, and are included in the investment in subsidiary account on the parent's books, should be reported in this item. Any other identifiable intangible assets that have been pushed down to the books of the subsidiary banks and associated banks should not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 1(a)(1), "Common and preferred stock."

Line Item 1(b) Nonequity investments in and receivables due from bank subsidiaries and associated banks.

Report in items 1(b)(1) and 1(b)(2) the reporting holding company's nonequity investments in and receivables due from subsidiary banks and associated banks.

Line Item 1(b)(1) Loans, advances, notes, bonds, and debentures.

Report all assets of the reporting holding company (including loans, advances, notes, bonds, and debentures) that represent extensions of credit to directly and indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Line Item 1(b)(2) Other receivables.

Report all other assets that represent claims of the reporting holding company on subsidiary banks and associated banks that cannot be properly reported in item 1(b)(1).

Line Item 2(a) Equity investments in nonbank subsidiaries and associated nonbank companies.

Report the reporting holding company's direct investments in directly or indirectly held nonbank subsidiaries and associated nonbank companies according to the appropriate captions below. Exclude banks, Edge Act and Agreement subsidiaries, and, for purposes of this report, industrial banks that file the commercial bank Reports of Condition and Income with the federal banking agencies. The reporting holding company should account for investments in the common stock of such nonbank companies by the equity method. For further guidance refer to ASC Subtopic 323-10, Investments-Equity Method and Joint Ventures - Overall (formerly

APB Opinion No. 18, *The Equity Method of Accounting for Investments in Common Stock*).

Line Item 2(a)(1) Common and preferred stock.

The amount reported should include (1) the cost of the reporting holding company's holdings of capital stock (including related surplus) in nonbank subsidiaries and associated nonbank companies exclusive of any intangibles (including goodwill) applicable to common stock investments reported in item 2(a)(2); and (2) in the case of common stock investments, the reporting holding company's proportional share in their earnings and losses (net of declared or cumulative preferred dividends of an investee) since the date of the acquisition, less any accumulated goodwill amortization and any common stock dividends declared or paid.

This item includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the nonbank subsidiaries and associated nonbank companies and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*), and reported in Schedule PC, item 5, "investments in and receivables due from subsidiaries and associated companies."

Line Item 2(a)(2) Intangible assets.

Line Item 2(a)(2)(a) Goodwill.

Report the amount of goodwill associated with the acquisition of nonbank subsidiaries and associated nonbank companies that has not been "pushed down" to the books of the nonbank subsidiaries and associated nonbank companies for financial reporting purposes. This asset represents the excess of the cost of the nonbank subsidiaries over the sum of the fair values of the tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination involving nonbanks accounted for as a purchase.

For purposes of this schedule, any goodwill that has not been pushed down to the books of the nonbank subsidiaries and associated nonbank companies, and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the nonbank subsidiaries and associated nonbank companies should

Schedule PC-A

not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 2(a)(1), “Common and preferred stock.”

Line Item 2(a)(2)(b) Other identifiable intangibles.

Report the amount of other specifically identifiable intangible assets related to the acquisition of nonbank subsidiaries and associated nonbank companies, such as core deposit intangibles and favorable leasehold rights that have not been “pushed down” to the books of the nonbank subsidiaries and associated nonbank companies.

Organization costs should not be included in this item but should be expensed as incurred.

For purposes of this schedule, any other identifiable assets that have not been pushed down to the books of the nonbank subsidiaries and associated nonbank companies, and are included in the investment in subsidiary account on the parent’s books, should be reported in this item. Any other identifiable assets that have been pushed down to the books of the nonbank subsidiaries and associated nonbank companies should not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 2(a)(1), “Common and preferred stock.”

Line Item 2(b) Nonequity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Report in Items 2(b)(1) and 2(b)(2) the reporting holding company’s nonequity investment in and receivables due from directly and indirectly held nonbank subsidiaries and associated nonbank companies.

Line Item 2(b)(1) Loans, advances, notes, bonds, and debentures.

Report all assets of the reporting holding company (including loans, advances, notes, bonds and debentures) that represent extensions of credit to, and holdings of debt instruments issued by, directly and indirectly held nonbank subsidiaries and associated nonbank companies.

Line Item 2(b)(2) Other receivables.

Report all other assets that represent claims of the reporting holding company on directly and indirectly held nonbank subsidiaries and associated nonbank companies that cannot be properly reported in item 2(b)(1).

Line Item 3 This item is to be completed only by holding companies that have subsidiary holding companies or associated holding companies.

Line Item 3(a) Equity investments in subsidiary holding companies and associated holding companies.

Report in items 3(a)(1) and 3(a)(2)(a) and 3(a)(2)(b) the reporting holding company’s direct equity investment in directly or indirectly held subsidiary holding companies. The reporting holding company should account for investments in common stock of subsidiary holding companies and associated holding companies by the equity method. (For further guidance refer to APB Opinion No. 18.)

Line Item 3(a)(1) Common and preferred stock.

The amount reported should include (1) the cost of the reporting holding company’s holdings of capital stock in subsidiary holding companies and associated holding companies exclusive of any intangibles, including goodwill, applicable to common stock investments that is reported in item 3(a)(2); and (2) in the case of common stock investments, the reporting holding company’s proportional share in their earnings and losses (net of declared or cumulative preferred dividends of an investee) since the date of their acquisition, less accumulated goodwill amortization and any common stock dividends declared or paid.

This item includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the subsidiary holding companies and associated holding companies and stock-based employee compensation expense that has been credited to the subsidiary’s equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*), and reported in Schedule PC, item 5, “investments in and receivables due from subsidiaries and associated companies.”

Line Item 3(a)(2) Intangible assets.

Line Item 3(a)(2)(a) Goodwill.

Report the amount of goodwill associated with the acquisition of subsidiary holding companies and associated holding companies that has not been “pushed down” to the books of the subsidiary holding companies and associated holding companies for financial reporting

Schedule PC-A

purposes. This asset represents the excess of the cost of the subsidiary holding companies over the sum of the fair values of the tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination accounted for as a purchase.

For purposes of this schedule, any goodwill that has not been pushed down to the books of the subsidiary holding companies and associated holding companies, and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary holding company and associated holding companies should not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 3(a)(1), "Common and preferred stock."

Line Item 3(a)(2)(b) Other identifiable intangibles.

Report the amount of other specifically identifiable intangible assets related to the acquisition of directly or indirectly held subsidiary holding companies and associated holding companies such as core deposit intangibles, and favorable leasehold rights that have not been "pushed down" to the books of the subsidiary holding companies and associated holding companies.

Organization costs should not be included in this item but should be expensed as incurred.

For purposes of this schedule, any other identifiable assets that have not been pushed down to the books of the subsidiary holding companies and associated holding companies, and are included in the investment in subsidiary account on the parent's books, should be reported in this item. Any other identifiable assets that have been pushed down to the books of the subsidiary holding

companies and associated holding companies should not be reported separately in this item. The amount pushed down would be included as part of the investment in subsidiary as reported in line item 3(a)(1), "Common and preferred stock."

Line Item 3(b) Nonequity investments in and receivables due from subsidiary holding companies and associated holding companies.

Report in items 3(b)(1) and 3(b)(2) the reporting holding company's nonequity investments in and receivables due from directly or indirectly held subsidiary holding companies and associated holding companies.

Line Item 3(b)(1) Loans, advances, notes, bonds, and debentures.

Report all assets of the reporting holding company (including loans, advances, notes, bonds, and debentures) that represent extensions of credit to directly or indirectly held subsidiary holding companies and associated holding companies and investments in debt instruments issued by directly or indirectly held subsidiary holding companies and associated holding companies.

Line Item 3(b)(2) Other receivables.

Report all other assets that represent claims of the reporting holding company on subsidiary holding companies and associated holding companies that cannot be properly reported in item 3(b)(1).

Line Item 4 Total.

Report the sum of items 1(a)(1), 1(a)(2), 1(b)(1), 1(b)(2), 2(a)(1), 2(a)(2), 2(b)(1), and 2(b)(2) and if applicable 3(a)(1), 3(a)(2), 3(b)(1), and 3(b)(2). This amount should equal the amount reported in Item 5 of Schedule PC, Parent Company Only Balance Sheet.

LINE ITEM INSTRUCTIONS FOR

Memoranda

Schedule PC-B

Line Item 1 Amount of assets scheduled to mature within one year.

Report the amount of assets of the parent holding company that will be realized in cash, sold or consumed within one year. (This item is equivalent to current assets and includes cash.) Include in this item the assets that have an original maturity of one year or more if they are scheduled to mature in less than or equal to one year. In addition, include contractual payments scheduled to be repaid in one year or less, even when the remaining maturity of the asset is more than a year.

Line Item 2 Amount of borrowings included in Schedule PC, items 16 and 18 that is scheduled to mature within one year.

Report all debt issued by the consolidated holding company and reported in Schedule PC, item 16, "Subordinated notes and debentures," and items 18(a), 18(b), and 18(c), "Balances due to subsidiaries and related institutions" that are scheduled to mature within one year, regardless whether the debt has fixed or floating rates. Include serial sinking fund payments due within one year and the current portion of any intermediate or long-term debt due to be amortized within one year of the date of the balance sheet.

Exclude limited-life preferred stock reported in Schedule PC, item 16, "Subordinated notes and debentures."

Line Item 3 Amount of liabilities (other than borrowings) scheduled to mature within one year.

Report in this item the amount of liabilities (other than borrowings that are included in Schedule PC, items 16 and 18) that is scheduled to mature within one year.

Include contractual payments scheduled to be repaid in less than or equal to one year, even when the remaining maturity of the liability is over a year.

This item should include all balances due to related institutions (excluding borrowings from such institutions) that are scheduled to mature in less than or equal to one year.

Exclude all borrowings, including those with a remaining maturity of one year or less, and exclude limited-life preferred stock reported in Schedule PC, item 16, "Subordinated notes and debentures."

Line Item 4 Amount of borrowings from unaffiliated parties guaranteed by the parent with respect to the following subsidiaries.

Report in the appropriate subitem below the amount of borrowings of subsidiaries from unaffiliated parties: (1) that have been guaranteed by the respondent parent holding company; (2) that involve sales of assets by the subsidiaries where the parent holding company has indemnified the transfer of the assets by the subsidiaries to third parties; (3) or any other borrowing by the holding company subsidiaries where the parent holding company would be required to assume any risk of loss in the event that its subsidiaries failed to pay their obligations.

Lower-tier holding companies should report the amount of borrowing from unaffiliated parties that they have guaranteed with respect to their subsidiaries.

Line Item 4(a) Bank.

Report the amount of borrowings of subsidiary banks and associated banks that have been guaranteed (as described above) by the reporting holding company.

Line Item 4(b) Nonbank.

Report the amount of borrowings of subsidiary nonbank companies that have been guaranteed (as described above) by the reporting holding company.

Schedule PC-B

Line Item 4(c) Related holding companies (report only if a tiered holding company organization is reporting).

Report the amount of borrowings of subsidiary holding companies that have been guaranteed (as described above) by the reporting holding company.

Related holding companies, for purposes of reporting this item, include any holding company that is 25 percent or more owned or controlled, directly or indirectly, by the top-tier holding company owning or controlling the holding company submitting this FR Y-9LP. Related savings and loan holding companies, for purposes of reporting this item, include any savings and loan holding company that is more than 25 percent owned or controlled, directly or indirectly, by top-tier savings and loan holding company owning or controlling the holding company submitting this FR Y-9LP.

Line Item 5 Borrowings by the parent from subsidiaries and associated companies (included in Schedule PC, item 18).

Report in the appropriate subheading below the amount of outstanding borrowings by the reporting parent holding company from its subsidiaries and associated companies, including holdings of debt instruments issued by the parent (included in item 18).

Line Item 5(a) Bank.

Report the amount of borrowings of the parent holding company from subsidiary banks and associated banks, Edge Act and Agreement subsidiaries, and, for purposes of this report, industrial banks that file the commercial bank Reports of Condition and Income with the federal banking agencies. The amount reported should include the bank subsidiary's holding of debt instruments issued by the reporting parent holding company.

Line Item 5(b) Nonbank.

Report the amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies (exclude banks, Edge Act and Agreement subsidiaries, and, for purposes of this report, industrial banks that file the commercial bank Reports of Condition and Income with the federal banking agencies). The amount reported should include the nonbank subsidiary's holding of debt instruments issued by the reporting parent hold-

ing company. Also include notes payable to special purpose entities (SPEs) that issue trust preferred stock.

Line Item 5(c) Related holding companies (report only if a tiered holding company organization is reporting).

Report the amount of borrowings of the reporting parent holding company from related holding companies and associated holding companies. The amount reported should include the related holding companies holding of debt instruments issued by the reporting parent holding company.

Related bank holding companies, for purposes of reporting this item, include any bank holding company that is 25 percent or more owned or controlled, directly or indirectly, by the top-tier bank holding company owning or controlling the holding company submitting this FR Y-9LP. Related savings and loan holding companies, for purposes of reporting this item, include any savings and loan holding company that is more than 25 percent owned or controlled, directly or indirectly, by top-tier savings and loan holding company owning or controlling the holding company submitting this FR Y-9LP.

Line Item 6 Long-term debt that reprices within one year.

Report debt issued by the holding company (including amounts of debt issued by the parent holding company and held by a related institution) that has a remaining maturity of more than one year but has a *repricing frequency* of less than a year.

Include as long-term debt:

- (1) Other borrowed money with a remaining maturity of more than one year, excluding mortgage indebtedness and obligations under capitalized leases (Schedule PC, item 14);
- (2) Mandatory convertible securities (included in Schedule PC, item 16); and
- (3) Subordinated notes and debentures (Schedule PC, item 16).

However, a holding company may choose to continue to report their floating rate long-term debt by earliest repricing opportunity if its records provide repricing data on the length of time between the report date and the date

Schedule PC-B

the rate can next change and provided that the consolidated holding company reports in the same manner. In addition, holding companies also may choose to report their long-term debt that can be repaid in more than one payment on the basis of their scheduled contractual payments if the consolidated holding company reports in the same manner. Holding companies continuing to report their floating rate debt by earliest repricing opportunity and their multipayment debt on the basis of contractual payments should report in this item:

- (1) the dollar amount of floating or variable rate long-term debt that can be repriced in less than one year even if few, if any, of the contractual payments are scheduled to be repaid within one year. If the multipayment debt has some contractual payments scheduled to be repaid within one year, but cannot be repriced for one year or more, include the dollar amount of the contractual payments to be repaid within one year.
- (2) the dollar amount of the schedule contractual payments that are to be repaid in less than one year if the long-term debt has fixed or predetermined rates.

Exclude from this item commercial paper and other borrowings that had a remaining maturity of one year or less (Schedule PC, items 13(a) and 13(b)), and exclude limited-life preferred stock reported in Schedule PC, item 16, “Subordinated notes and debentures.”

Definitions for Item 6

A *fixed interest rate* is a rate that is specified at the origination of the transaction, is fixed and invariable during the term of the instrument, and is known to both the borrower and the lender.

A *predetermined interest rate* is a rate that changes during the term of the instrument on a predetermined basis, with the exact rate of interest over the life of the instrument known with certainty to both the borrower and the lender when the instrument is acquired. Examples of predetermined-rate transactions are:

- (1) Instruments that carry a specified interest rate, for, say, six months and thereafter carry a rate equal to a specific percentage over the initial rate.
- (2) Instruments that carry a specified interest rate while the transaction amount is below a certain threshold amount but carry a different specified rate above that

threshold (e.g., a line of credit where the interest rate is 14% when the unpaid balance of amounts advanced is \$100,000 or less, and 12% when the unpaid balance is more than \$100,000).

A *floating or adjustable interest rate* is a rate that varies, or can vary, in relation to an index, to some other interest rate such as the rate on certain U.S. Government securities or the bank’s “prime rate” or to some other variable criterion the exact value of which cannot be known in advance. Therefore, the exact rate the instrument carries at any subsequent time cannot be known at the time of origination. If the interest rate can float or be adjusted daily, the rate is considered immediately adjustable, even if the rate is not, in fact, changed.

For purposes of this item, when the rate on an instrument with a floating or adjustable rate can no longer float because it has reached a floor or ceiling level, the instrument is to be treated as “fixed rate” rather than as “floating rate” until the rate is again free to float.

Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of the instrument *without regard to the instrument’s repayment schedule, if any.*

Repricing frequency is how often the contract permits the interest rate on an instrument to be changed (e.g., daily, monthly, quarterly, semiannually, annually) without regard to the length of time between the report date and the date the rate can next change.

Line Item 7 Loans and lease financing receivables of the parent.

Report in the appropriate subitem the total amount of the parent holding company’s assets, including those in the form of loans, lease financing receivables, and placements, that are past due 90 days or more and still accruing (item 7(a)) or in nonaccrual status (item 7(b)). Include in this item the dollar amount of assets that have been restructured, but are no longer in compliance with the restructured terms and are now past due or in non-accrual status.

Line Item 7(a) Past due 90 days or more and still accruing.

Line Item 7(b) Nonaccrual status.

Report on a holding company parent company only basis assets, including loans, lease financing receivables, and

Schedule PC-B

placements, that are past due or are in nonaccrual status. Loan amounts should be reported net of unearned income to the extent that the same categories of loans are reported net of unearned income in Schedule PC. Report the full outstanding balances of past due and nonaccrual assets, as reported for the purposes of Schedule PC-B, not simply the delinquent payments.

Definitions for Item 7

Past due—For purposes of this item, grace periods allowed by the holding company after an asset technically has become past due but before the imposition of late charges are not to be taken into account in determining past due status. Assets (including loans, lease financing receivables, and placements) are to be reported in this item when either the interest or principal is due and unpaid 90 days or more and still accruing.

Furthermore, loans and lease financing receivables are to be reported as past due when either interest or principal is unpaid in the following circumstances:

- (1) Closed-end monthly installment loans are to be reported as past due when the borrower is in arrears (At a holding company's option, loans and leases with payments scheduled monthly may be reported as past due when one scheduled payment is due and unpaid for 30 days or more.) Other multipayment obligations with payments scheduled other than monthly are to be reported as past due when one scheduled payment is due and unpaid for 30 days or more.
- (2) Open-end credit such as charge-card plans, check credit, and other revolving credit plans are to be reported as past due when the customer has not made the minimum payment for two or more billing cycles.
- (3) Amortizing loans secured by real estate are to be reported as past due when the borrower is in arrears two or more monthly payments. (Holding company may use 30 days as a proxy for a month if they prefer.) Such obligations with payments scheduled other than monthly are to be reported as past due when one scheduled payment is due and unpaid for 30 days or more.
- (4) Single payment and demand notes providing for the payment of interest at stated intervals are to be

reported as past due after one interest payment is due and unpaid for 30 days or more.

- (5) Single payment notes providing for the payment of interest at maturity are to be reported as past due after maturity if interest or principal remains unpaid for 30 days or more.
- (6) Unplanned overdrafts are to be reported as past due if the account remains continuously overdrawn for 30 days or more.

For purposes of this item, a full payment in computing past due status for consumer installment loans (both closed-end and open-end) is defined to include a partial payment equivalent to 90 percent or more of the contractual payment.

NOTE: The time period used for reporting past due status as indicated above may not in all instances conform to those utilized by the Federal Reserve in holding company examinations.

Nonaccrual—For purposes of this item, assets (including loans, lease financing receivables, and placements) are to be reported as being in nonaccrual status if: (a) they are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well secured and in the process of collection.

A debt is "well secured" if it is secured (1) by collateral in the form of liens on or pledges of real or personal property, including securities, that have a realizable value sufficient to discharge the debt (including accrued interest) in full, or (2) by the guaranty of a financially responsible party. A debt is "in the process of collection" if collection of the debt is proceeding in due course either through legal action, including judgment enforcement procedures, or, in appropriate circumstances, through collection efforts not involving legal action which are reasonably expected to result in repayment of the debt or in its restoration to a current status.

NOTE: Loans to individuals for household, family, and other personal expenditures and loans secured by 1–4 family residential properties on which principal or interest is due and unpaid for 90 days or more are not required to be reported as nonaccrual loans. Nevertheless, such loans should be subject to other alternative methods of evaluation to assure that the holding company's net income is

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not materially overstated. To the extent that the holding company has elected to carry any loans in nonaccrual status on its books, such loans must be reported as nonaccrual in this schedule.

Line Item 8 Loans of the parent restructured in troubled debt restructurings that are in compliance with their modified terms.

Report on a holding company parent company only basis all loans and lease financing receivables that have been restructured because of a deterioration in the financial position of the obligor but, as of the report date, are in compliance with the modified terms. Loan amounts should be reported net of unearned income to the extent that the same categories of loans are reported net of unearned income in Schedule PC above.

Definition for Item 8

Loans restructured in troubled debt restructurings—For purposes of this report, loans restructured in troubled debt restructurings (i.e., renegotiated debt) includes those loans restructured in troubled debt restructurings renegotiated to provide a reduction of either interest or principal because of a deterioration in the financial position of the borrower. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a troubled debt restructuring.

Include in memoranda item 8 only those loans restructured in troubled debt restructurings that are in compliance with the modified terms of the renegotiation. If such loans are past due or in nonaccrual status, they are to be excluded from memoranda item 8 and reported in memoranda items 7(a) and 7(b) above.

Include all loans to individuals for household, family, and other personal expenditures, and all loans secured by 1–4 family residential properties.

For further information, see ASC Subtopic 310-40, *Receivables – Troubled Debt Restructurings by Creditors* (formerly FASB Statement No. 15, *Accounting by Debtors and Creditors for Troubled Debt Restructurings*), as amended by FASB Statement No. 114, *Accounting by Creditors for Impairment of a Loan*.

See the instructions for memoranda item 1, Schedule HC-C on the FR Y-9C for further information on loans restructured in troubled debt restructurings.

Line Item 9 Not applicable.

Line Item 10 Pledged securities.

Report the amortized cost of all held-to-maturity securities and the fair value of all available-for-sale securities, included in Schedule PC, item 2, held by the reporting holding company (parent company only) that are pledged to secure deposits, repurchase transactions, or other borrowings (regardless of the balance of liabilities against which the securities are pledged), such as performance bonds on futures or forward contracts, or for any other purpose.

Line Item 11(a) Fair value of securities classified as available-for-sale in Schedule PC, item 2(a) through 2(c).

Report in this item the fair value of all securities included in Schedule PC, item 2(a) through 2(c), “Securities,” that have been designated as available-for-sale. The fair value (market value) of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges, or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Unrated debt securities for which no reliable market price data are available may be valued at cost adjusted for amortization of premium or accretion of discount unless credit problems of the obligor or upward movements in the level of interest rates warrant a lower estimate of current value. Equity securities that do not have readily determinable fair values shall be reported at historical cost. (NOTE: The sum of items 11(a) and 11(b) must equal the sum of Schedule PC, item 2(a) through 2(c)).

Line Item 11(b) Amortized cost of securities classified as held-to-maturity in Schedule PC, item 2(a) through 2(c).

Report the amortized cost of securities classified as held-to-maturity in Schedule PC, item 2(a) through 2(c). (NOTE: The sum of items 11(a) and 11(b) must equal the sum of Schedule PC, item 2(a) through 2(c)).

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Line Item 12 Balances held by subsidiary banks of the holding company due from other bank subsidiaries of the holding company or due from nonbank subsidiaries of the holding company.

Report in item 12(a) all balances (that is, balances due from, securities, federal funds sold, securities purchased under agreements to resell, loans, or any other assets) that are booked as assets on the books of a subsidiary bank of the holding company that are due from a bank that is a direct or indirect subsidiary of the top tier parent holding company.

Report in item 12(b) all balances (that is, balances due from, securities, federal funds sold, securities purchased under agreements to resell, loans, or any other assets) that are booked as assets on the books of a subsidiary bank of the holding company that are due from direct or indirect nonbank subsidiaries of the top-tier parent holding company.

Lower-tiered holding companies should report in item 12(a) balances held by subsidiary banks of the lower-tier holding company that are due from other subsidiary banks of the lower-tier holding company or are due from related banks that are direct or indirect subsidiaries of the top-tier holding company.

Lower-tier holding companies should report in item 12(b) balances held by bank subsidiaries of the lower-tier holding company due from related nonbank subsidiaries that are direct or indirect subsidiaries of the top-tier holding company.

Exclude balances of foreign bank subsidiaries if they are consolidated on the domestic bank subsidiary's commercial Reports of Condition and Income (FFIEC 031).

Line Item 13 Balances held by subsidiary banks of the holding company due to other bank subsidiaries of the holding company or due to nonbank subsidiaries of the holding company.

Report in item 13(a) liabilities (that is, deposits, federal funds purchased, securities sold under agreements to repurchase, borrowings, or other liabilities) that are on the books of the subsidiary bank of the holding company that are due to a bank that is a direct or indirect subsidiary of the top-tier parent holding company.

Lower-tiered holding companies should report in item 13(a) balances held by subsidiary banks of the lower-tier holding company that are due to other subsidiary banks

of the lower-tier holding company or are due to related banks that are direct or indirect subsidiaries of the top-tier holding company.

Lower-tier holding companies should report in item 13(b) balances held by bank subsidiaries of the lower-tier holding company due to related nonbank the top-tier holding company.

Report in item 13(b) all liabilities (that is, deposits, federal funds purchased, securities sold under agreements to repurchase, borrowings, or other liabilities) that are on the books of a subsidiary bank of the holding company that are due to direct or indirect nonbank subsidiaries of the top tier parent holding company.

Line Item 14 Holding company (parent company only) borrowings not held by financial institutions or by insiders (including directors) and their interests.

Report the amount of all borrowings (parent company only) that are reported in Schedule PC, liability items 13 through 16 that are not held by financial institutions or by the holding company's officers, directors, or shareholders and their related interests. For reporting purposes for a bank holding company, a related interest is a company in which an officer, director, or shareholder controls 25 percent or more of its stock. For reporting purposes for a savings and loan company, a related interest is a company in which an officer, director, or shareholder controls more than 25 percent of its stock. Do not report borrowings that are held by former shareholders of the holding company in this item.

Exclude limited-life preferred stock reported in Schedule PC, item 16, "Subordinated notes and debentures."

Line Item 15 To be completed only by the top-tier holding company for its consolidated nonbank and thrift subsidiaries.

This item is to be completed only by the financial top-tier parent holding company that files the FR Y-9C. Lower-tier holding companies that file this report (FR Y-9LP) should leave items 15(a) through 15(h) blank.

A savings and loan holding company should not include its consolidated savings association (as defined in Regulation LL) in items 15(a) through 15(h).

If the top-tier parent holding company is an ESOP, then the lower-tier parent holding company should report in

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memorandum items 15(a) through 15(h). The top-tier ESOP holding company should leave memorandum items 15(a) through 15(h) blank.

For bank holding companies the term “**subsidiary**,” is defined by Section 225.2 of Federal Reserve Regulation Y, which generally includes companies 25 percent or more owned or controlled by another company. For savings and loan holding companies the term “**subsidiary**,” is defined by Section 238.2 of Federal Reserve Regulation LL, which generally included companies more than 25 percent owned or controlled by another company. **However, for purposes of this reporting item, the term “subsidiary” includes only companies in which the holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies have been consolidated using generally accepted accounting principles for purposes of financial reporting in the FR Y-9C.**

Nonbank subsidiaries, for purposes of reporting these items, include but are not limited to: securities brokerage and underwriting firms (including Section 20 subsidiaries); federal savings associations, federal savings banks and thrift institutions; depository institutions (other than U.S. banks); industrial banks that do not file the commercial bank Reports of Condition and Income with the federal banking agencies; Edge and Agreement corporations and their subsidiaries that are not held through a bank subsidiary; industrial loan companies; venture capital corporations; leasing companies; bank premises subsidiaries; mortgage banking companies; consumer finance companies; sales finance companies; acceptance corporations; factoring companies; insurance brokerage and insurance underwriting companies; small business investment companies; data processing and information services companies; nondepository trust companies; management consulting companies; courier service companies; companies that print or sell MICR encoded items; financial and investment advisory companies; credit bureaus; collection agencies; real estate settlement companies. **For savings and loan holding companies, this definition of nonbank subsidiary excludes federal savings associations, federal savings banks and thrift institutions.**

For purposes of reporting these items, foreign nonbank subsidiaries include those subsidiaries that meet the definition of a nonbank subsidiary provided above that

have been consolidated using generally accepted accounting principles for purposes of financial reporting in the FR Y-9C, but are not domiciled in the U.S. In addition, Edge and Agreement corporations and their subsidiaries that are not held through a bank subsidiary should be reported as foreign nonbank subsidiaries.

Nonbank subsidiaries exclude all banks (including commercial, savings and industrial banks that file the commercial bank Reports of Condition and Income) and their subsidiaries; Edge and Agreement corporations and their subsidiaries that are held through a bank subsidiary.

All intercompany assets and operating revenue among the nonbanking subsidiaries should be eliminated, but assets and operating revenue with the reporting holding company and with subsidiary banks should be included. For example, eliminate the loans made by one nonbank subsidiary to a second nonbank subsidiary, but do not eliminate loans made by one nonbank subsidiary to the parent holding company or a subsidiary bank.

Include the combined assets and operating revenue of inactive nonbanking subsidiaries to the extent that the top-tier holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies have been consolidated using generally accepted accounting principles for purposes of reporting in the FR Y-9C.

Enter “zero” if the reporting top-tier holding company does not have any nonbank subsidiary assets or operating revenue to report.

Line Item 15(a) Total combined nonbank assets of nonbank subsidiaries.

Report the dollar amount of the reporting holding company’s total combined nonbank assets of nonbank subsidiaries. Nonbank assets include the assets of all foreign and domestic nonbank subsidiaries (as defined below) and their majority-owned direct and indirect subsidiaries.

The top-tier parent holding company should report in this item all assets of nonbank subsidiaries, whether held directly or indirectly or held through lower-tier holding companies. The lower-tier parent holding company in a multi-tier holding company who files this report (FR Y-9LP) should leave items 15(a) through 15(h) blank.

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Line Item 15(b) Total combined loans and leases of nonbank subsidiaries.

Report the dollar amount of total combined loans and leases on the books of nonbank subsidiaries of the reporting holding company even if on the report date they are past due and collection is doubtful. Nonbank loans and leases include the loans and leases of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries.

Exclude balances due from related institutions on the books of nonbank subsidiaries of the reporting holding company (e.g., loans to the parent holding company). Report such balances in item 15(a).

Exclude any loans or leases the subsidiaries have sold or charged off. Report the combined book value of all loans and leases before deduction of the allowance for loan and lease losses. The amount should be reported net of unearned income (to the extent possible), and deposits accumulated for the payment of personal loans (hypothecated deposits).

Line Item 15(c) Total aggregate operating revenue of nonbank subsidiaries.

Report the dollar amount of total aggregate operating revenue of nonbank subsidiaries of the reporting holding company. Nonbank operating revenue includes the operating revenue of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries. Operating revenue is defined as the sum of total interest income and total noninterest income (before deduction of expenses ~~and extraordinary items~~).

Line Item 15(d) Total combined thrift assets included in 15(a). (To be completed only by a bank holding company)

Report the dollar amount of combined assets of federal savings associations, federal savings banks and thrift subsidiaries that are included in the amount reported in line item 15(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift assets to report.

Line Item 15(e) Total combined foreign nonbank subsidiary assets included in 15(a).

Report the dollar amount of combined foreign nonbank subsidiary assets that are included in the amount reported

in line item 15(a) above. Enter “zero” if the reporting top-tier holding company does not have any foreign nonbank subsidiary assets to report.

Line Item 15(f) Number of nonbank subsidiaries included in 15(a).

Report the number of nonbank subsidiaries that have been included in the total combined nonbank subsidiary assets reported in item 15(a) above. Enter “zero” if the reporting top-tier holding company does not have any nonbank subsidiaries.

Line Item 15(g) Number of thrift subsidiaries included in 15(d). (To be completed only by a bank holding company)

Report the number of federal savings associations, federal savings banks and thrift subsidiaries (including any the total combined nonbank subsidiary assets reported in line item 15(d) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift subsidiaries to report.

Line Item 15(h) Number of foreign nonbank subsidiaries included in 15(e).

Report the number of foreign nonbank subsidiaries that are included in the total combined nonbank subsidiary assets reported in line item 15(e) above. Enter “zero” if the reporting top-tier holding company does not have any foreign nonbank subsidiaries to report.

Line Item 16 Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in Schedule PC, item 18(b) and item 5(b) above).

Report the outstanding amount of notes payable by the parent holding company to special-purpose subsidiaries that have issued “trust preferred securities.” Exclude from this item any portion of the notes payable that does not directly relate to the amount of trust preferred securities issued such as the amount relating to the common stock of the special-purpose subsidiary. In these transactions, a special-purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for a deeply subordinated inter-company note from the parent company.

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NOTE: The amount of notes payable to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule PC, item 18(b), “Bal-

ance due to nonbank subsidiaries,” and item 5(b) above. See the instructions for Schedule PC, item 18(b), and item 5(b) above.

Notes to the Parent Company Only Financial Statements

This section has been provided to allow holding companies to provide additional explanations of the content of specific items in the parent company only Financial Statements. The reporting holding company should include any transactions reported on Schedules PI through PC-B that it wishes to explain or that have been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules PI through PC-B.

Report in the space provided the schedule and line item for which the holding company is specifying additional information, a description of the transaction and, in the column provided, the dollar amount associated with the transaction being disclosed.

(Effective as of September 30, 2016)

Each edit in the checklist must balance, rounding errors are not allowed

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0110	CFO	BHCP490	CFO must not be null.	bhpcp490 ne null
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0111	DATESIGN	BHPXJ196	DATESIGN must not be null.	bhpxj196 ne null
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0112	CONTACTN	BHPX8901	CONTACTN must not be null.	bhpx8901 ne null
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0113	CONTACTP	BHPX8902	CONTACTP must not be null.	bhpx8902 ne null
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0114	CONTACTF	BHPX9116	CONTACTF must not be null.	bhpx9116 ne null
FRY9LP	20150930	99991231	No Change	Page 1	Validity	0115	CONTACTE	BHPX4086	CONTACTE must not be null.	bhpx4086 ne null
FRY9LP	20160930	99991231	Revised	PI	Validity	0125	PI-1a5	BHCP0520	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, Sum of PI-1a1 through PI-1a4 must equal PI-1a5.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, (bhcp0508 + bhcp0512 + bhcp0515 + bhcp0518) eq bhcp0520
FRY9LP	20080331	99991231	No Change	PI	Validity	0135	PI-1b5	BHCP1279	Sum of PI-1b1 through PI-1b4 must equal PI-1b5.	(bhcp1275 + bhcp1276 + bhcp1277 + bhcp1278) eq bhcp1279
FRY9LP	20080331	99991231	No Change	PI	Validity	0150	PI-1c5	BHCP0210	Sum of PI-1c1 through PI-1c4 must equal PI-1c5.	(bhcp0206 + bhcp0207 + bhcp0208 + bhcp0209) eq bhcp0210
FRY9LP	20080331	99991231	No Change	PI	Validity	0170	PI-1f	BHCP4000	Sum of PI-1a5, PI-1b5, PI-1c5, PI-1d and PI-1e must equal PI-1f.	(bhcp0520 + bhcp1279 + bhcp0210 + bhcp4091 + bhcp0447) eq bhcp4000
FRY9LP	20080331	99991231	No Change	PI	Validity	0185	PI-2e	BHCP4130	Sum of PI-2a through PI-2d must equal PI-2e.	(bhcp4135 + bhcp4073 + bhcp4230 + bhcp0522) eq bhcp4130
FRY9LP	20080331	99991231	No Change	PI	Validity	0195	PI-3	BHCP4250	PI-1f minus PI-2e must equal PI-3.	(bhcp4000 - bhcp4130) eq bhcp4250
FRY9LP	20080331	99991231	No Change	PI	Validity	0215	PI-6	BHCP0496	Sum of PI-3 and PI-5 minus PI-4 must equal PI-6.	(bhcp4250 + bhcp4320 - bhcp4302) eq bhcp0496
FRY9LP	20080331	99991231	No Change	PI	Validity	0230	PI-8	BHCP4340	Sum of PI-6 through PI-7c must equal PI-8.	(bhcp0496 + bhcp3156 + bhcp3147 + bhcp3513) eq bhcp4340
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0300	PI-8	BHCP4340	PI-A(I)1 must equal PI-8.	bhpa4340 eq bhcp4340
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0315	PI-A(I)2h	BHCP3618	Sum of PI-A(I)2a through PI-A(I)2g must equal PI-A(I)2h.	(bhcp3611 + bhcp3612 + bhcp3613 + bhcp3614 + bhcp3615 + bhcp3616 + bhcp3617) eq bhcp3618
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0340	PI-A(I)3	BHCP3619	Sum of PI-A(I)1 and PI-A(I)2h must equal PI-A(I)3.	(bhpa4340 + bhcp3618) eq bhcp3619
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0355	PI-A(III)8	BHCP6589	Sum of PI-A(II)2, PI-A(II)4, PI-A(II)6 and PI-A(II)7 minus the sum of PI-A(II)1, PI-A(II)3 and PI-A(II)5 must equal PI-A(II)8.	((bhcp6567 + bhcp6573 + bhcp6817 + bhcp6588) - (bhcp6552 + bhcp6571 + bhcp6737)) eq bhcp6589
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0375	PI-A(III)13	BHCP6744	Sum of PI-A(III)1, PI-A(III)3, PI-A(III)5, PI-A(III)7, PI-A(III)9 and PI-A(III)12 minus the sum of PI-A(III)4, PI-A(III)6, PI-A(III)8, PI-A(III)10 and PI-A(III)11 must equal PI-A(III)13.	((bhcp6818 + bhcp6592 + bhcp6600 + bhcp6607 + bhcp6619 + bhcp6743) - (bhcp6596 + bhcp6604 + bhcp8518 + bhcp6741 + bhcp6742)) eq bhcp6744
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0385	PI-A(IV)1	BHCP6758	Sum of PI-A(I)3, PI-A(II)8 and PI-A(III)13 must equal PI-A(IV)1.	(bhcp3619 + bhcp6589 + bhcp6744) eq bhcp6758
FRY9LP	20080331	99991231	No Change	PI-A	Validity	0395	PI-A(IV)3	BHCP6775	Sum of PI-A(IV)1 and PI-A(IV)2 must equal PI-A(IV)3.	(bhcp6758 + bhcp6773) eq bhcp6775
FRY9LP	20080331	99991231	No Change	PC	Validity	0400	PC-4c	BHCP0364	Sum of PC-4a1 and PC-4a2 minus PC-4b must equal PC-4c.	((bhcp0362 + bhcp0363) - bhcp2123) eq bhcp0364
FRY9LP	20080331	99991231	No Change	PC	Validity	0402	PC-4f	BHCP2125	Sum of PC-4c and PC-4d minus PC-4e must equal PC-4f.	((bhcp0364 + bhcp2165) - bhcp3123) eq bhcp2125

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9LP	20080331	99991231	No Change	PC	Validity	0406	PC-10	BHCP2170	Sum of PC-1a through PC-3 and PC-4f through PC-9c must equal PC-10.	(bhcp5993 + bhcp0010 + bhcp0400 + bhcp6791 + bhcp1299 + bhcp0277 + bhcp2125 + bhcp0365 + bhcp2145 + bhcp3163 + bhcp3164 + bhcp3165 + bhcp2160 + bhcp3602 + bhcp3603 + bhcp3604) eq bhcp2170
FRY9LP	20080331	99991231	No Change	PC	Validity	0408	PC-20h	BHCP3210	Sum of PC-20a through PC-20f must equal PC-20h.	(bhcp3283 + bhcp3230 + bhcp3240 + bhcp3247 + bhcpb530 + bhcpa130) eq bhcp3210
FRY9LP	20080331	99991231	No Change	PC	Validity	0410	PC-21	BHCP3300	Sum of PC-11 through PC-18c and PC-20h must equal PC-21.	(bhcp2200 + bhcp0279 + bhcp2309 + bhcp2332 + bhcp0368 + bhcp4062 + bhcp2930 + bhcp3605 + bhcp3606 + bhcp3607 + bhcp3210) eq bhcp3300
FRY9LP	20080331	99991231	No Change	PC	Validity	0412	PC-21	BHCP3300	PC-21 must equal PC-10.	bhcp3300 eq bhcp2170
FRY9LP	20080331	99991231	No Change	PC-A	Validity	0416	PC-A3b2	BHCP0205	Sum of PC-A1a1 through PC-A3b2 must equal PC-A4.	(bhcp3239 + bhcp3238 + bhcp4485 + bhcp0533 + bhcp0534 + bhcp1273 + bhcp0087 + bhcp0536 + bhcp0537 + bhcp0538 + bhcp0201 + bhcp0202 + bhcp0203 + bhcp0204 + bhcp0205) eq bhcpa0365
FRY9LP	20080331	99991231	No Change	PC-A	Validity	0417	PC-5	BHCP0365	PC-A4 must equal PC-5.	bhpa0365 eq bhcp0365
FRY9LP	20080331	99991231	No Change	PC-B	Validity	0420	PC-B11b	BHCP8517	Sum of PC-B11a and PC-B11b must equal the sum of PC-2a through PC-2c.	(bhcp8516 + bhcp8517) eq (bhcp0400 + bhcp6791 + bhcp1299)
FRY9LP	20080331	99991231	No Change	PC-B	Validity	0425	PC-B14	BHCP3152	PC-B14 must be less than or equal to the sum of PC-13a through PC-14 and PC-16.	bhcp3152 le (bhcp2309 + bhcp2332 + bhcp0368 + bhcp4062)
FRY9LP	20080331	99991231	No Change	PC-B	Validity	0426	PC-B15d	BHCP2792	For SLHCs only, PC-B15d must equal null.	for SLHCs only, bhcp2792 eq null
FRY9LP	20080331	99991231	No Change	PC-B	Validity	0427	PC-B15e	BHCP2793	The sum of PC-B15d and PC-B15e must be less than or equal to PC-B15a.	(bhcp2792 + bhcp2793) le bhcp4778
FRY9LP	20080331	99991231	No Change	PC-B	Validity	0428	PC-B15f	BHCP2794	The sum of PC-B15g and PC-B15h must be less than or equal to PC-B15f.	(bhcp2796 + bhcp2831) le bhcp2794
FRY9LP	20120630	99991231	No Change	PC-B	Validity	0429	PC-B15g	BHCP2796	For SLHCs only, PC-B15g must equal null.	for SLHCs only, bhcp2796 eq null
FRY9LP	20150930	99991231	No Change	Notes	Validity	0455	FN1	BHCP5485	If financial data is not equal to null or zero, then text data must not be null.	if bhcp5485 ne null and bhcp5485 ne 0 then text5485 ne null
FRY9LP	20150930	99991231	No Change	Notes	Validity	0460	FN1	TEXT5485	If text data is not equal to null, then financial data must not equal null or zero.	if text5485 ne null then bhcp5485 ne null and bhcp5485 ne 0
FRY9LP	20150930	99991231	No Change	Notes	Validity	0465	FN2	BHCP5486	If financial data is not equal to null or zero, then text data must not be null.	if bhcp5486 ne null and bhcp5486 ne 0 then text5486 ne null
FRY9LP	20150930	99991231	No Change	Notes	Validity	0470	FN2	TEXT5486	If text data is not equal to null, then financial data must not equal null or zero.	if text5486 ne null then bhcp5486 ne null and bhcp5486 ne 0
FRY9LP	20150930	99991231	No Change	Notes	Validity	0475	FN3	BHCP5487	If financial data is not equal to null or zero, then text data must not be null.	if bhcp5487 ne null and bhcp5487 ne 0 then text5487 ne null
FRY9LP	20150930	99991231	No Change	Notes	Validity	0480	FN3	TEXT5487	If text data is not equal to null, then financial data must not equal null or zero.	if text5487 ne null then bhcp5487 ne null and bhcp5487 ne 0
FRY9LP	20150930	99991231	No Change	Notes	Validity	0485	FN4	BHCP5488	If financial data is not equal to null or zero, then text data must not be null.	if bhcp5488 ne null and bhcp5488 ne 0 then text5488 ne null

(Effective as of September 30, 2016)

Each edit in the checklist must balance, rounding errors are not allowed

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY9LP	20150930	99991231	No Change	Notes	Validity	0490	FN4	TEXT5488	If text data is not equal to null, then financial data must not equal null or zero. If financial data is not equal to null or zero, then text data must not be null.	if text5488 ne null then bhcp5488 ne null and bhcp5488 ne 0
FRY9LP	20150930	99991231	No Change	Notes	Validity	0495	FN5	BHCP5489		if bhcp5489 ne null and bhcp5489 ne 0 then text5489 ne null
FRY9LP	20150930	99991231	No Change	Notes	Validity	0499	FN5	TEXT5489	If text data is not equal to null, then financial data must not equal null or zero.	if text5489 ne null then bhcp5489 ne null and bhcp5489 ne 0

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FRY9LP	20080331	99991231	No Change	PC	Intraserries	0666	PC-1b	BHCP0010	For FRY-9LP filers that also file FR Y-9C, PC-1b should be less than or equal to the sum of HC-1a, HC-1b1, and HC-1b2.	For FR Y-9LP filers that also file FR Y-9C, bhcp00010 le (bhck0081 + bhck0395 + bhck0397)
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-1b	BHCP0010	PC-1b should not be null and should not be negative.	bhcp00010 ne null and bhcp00010 ge 0
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9220	PC-A2a2a	BHCP0087	PC-A2a2a should not be null.	bhcp00087 ne null
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9240	PC-A3a1	BHCP0201	PC-A3a1 should not be negative.	bhcp0201 ge 0 or bhcp0201 eq null
FRY9LP	20080331	99991231	No Change	PC-A	Intraserries	0697	PC-A3a2a	BHCP0202	For FRY-9LP filers that also file FR Y-9C, sum of PC-7a, PC-A1a2a, PC-A2a2a, and PC-A3a2a should be less than or equal to HC-10a.	For FR Y-9LP filers that also file FR Y-9C, (bhcp3163 + bhcp3238 + bhcp0087 + bhcp0202) le bhck3163
FRY9LP	20080331	99991231	No Change	PC-A	Intraserries	0699	PC-A3a2b	BHCP0203	For FRY-9LP filers that also file FR Y-9C, sum of PC-7b, PC-7c, PC-A1a2b, PC-A2a2b, and PC-A3a2b should be less than or equal to the sum of HC-M12a, HC-M12b and HC-M12c.	For FR Y-9LP filers that also file FR Y-9C, (bhcp3164 + bhcp3165 + bhcp4485 + bhcp0536 + bhcp0203) le (bhck3164 + bhckb026 + bhck5507)
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9240	PC-A3b1	BHCP0204	PC-A3b1 should not be negative.	bhcp0204 ge 0 or bhcp0204 eq null
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9240	PC-A3b2	BHCP0205	PC-A3b2 should not be negative.	bhcp0205 ge 0 or bhcp0205 eq null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0107	PI-1c1	BHCP0206	For June, September, and December, PI-1c1 (current) should be greater than or equal to PI-1c1 (previous)	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0206-q1 ge bhcp0206-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9010	PI-1c1	BHCP0206	PI-1c1 should not be negative.	bhcp0206 ge 0 or bhcp0206 eq null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0108	PI-1c2	BHCP0207	For June, September, and December, PI-1c2 (current) should be greater than or equal to PI-1c2 (previous)	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0207-q1 ge bhcp0207-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9010	PI-1c2	BHCP0207	PI-1c2 should not be negative.	bhcp0207 ge 0 or bhcp0207 eq null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0109	PI-1c3	BHCP0208	For June, September, and December, PI-1c3 (current) should be greater than or equal to PI-1c3 (previous)	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0208-q1 ge bhcp0208-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9010	PI-1c3	BHCP0208	PI-1c3 should not be negative.	bhcp0208 ge 0 or bhcp0208 eq null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0110	PI-1c4	BHCP0209	For June, September, and December, PI-1c4 (current) should be greater than or equal to PI-1c4 (previous)	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0209-q1 ge bhcp0209-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9010	PI-1c4	BHCP0209	PI-1c4 should not be negative.	bhcp0209 ge 0 or bhcp0209 eq null
FRY9LP	20080331	99991231	No Change	PI	Quality	9010	PI-1c5	BHCP0210	PI-1c5 should not be negative.	bhcp0210 ge 0 or bhcp0210 eq null
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0670	PC-3	BHCP0277	For FR Y-9LP filers that also file FR Y-9C, PC-3 should be less than or equal to HC-3b.	For FR Y-9LP filers that also file FR Y-9C, bhcp0277 le bhckb989
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-3	BHCP0277	PC-3 should not be null and should not be negative.	bhcp0277 ne null and bhcp0277 ge 0
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0682	PC-12	BHCP0279	For FR Y-9LP filers that also file FR Y-9C, PC-12 should be less than or equal to HC-14b.	For FR Y-9LP filers that also file FR Y-9C, bhcp0279 le bhckb995
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-12	BHCP0279	PC-12 should not be null and should not be negative.	bhcp0279 ne null and bhcp0279 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4a1	BHCP0362	PC-4a1 should not be null and should not be negative.	bhcp0362 ne null and bhcp0362 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4a2	BHCP0363	PC-4a2 should not be null and should not be negative.	bhcp0363 ne null and bhcp0363 ge 0

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FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4c	BHCP0364	PC-4c should not be null and should not be negative.	bhcp0364 ne null and bhcp0364 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9140	PC-5	BHCP0365	PC-5 should not be null.	bhcp0365 ne null
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0688	PC-14	BHCP0368	For FR Y-9LP filers that also file FR Y-9C, PC-14 should be less than or equal to HC-M14c.	For FR Y-9LP filers that also file FR Y-9C, bhcp0368 le bhck2333
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-14	BHCP0368	PC-14 should not be null and should not be negative.	bhcp0368 ne null and bhcp0368 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-2a	BHCP0400	PC-2a should not be null and should not be negative.	bhcp0400 ne null and bhcp0400 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0810	PC-B10	BHCP0416	PC-B10 should be less than or equal to the sum of PC-2a through PC-2c.	bhcp0416 le (bhcp0400 + bhcp6791 + bhcp1299)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B10	BHCP0416	PC-B10 should not be null and should not be negative	bhcp0416 ne null and bhcp0416 ge 0
FRY9LP	20080331	99991231	No Change	PI	Quality	9020	PI-1e	BHCP0447	PI-1e should not be null.	bhcp0447 ne null
FRY9LP	20160930	99991231	Revised	PC-B	Quality	0740	PC-B5a	BHCP0467	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B5a should be less than or equal to PC-18a.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0467 ne null and bhcp0467 ge 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B5a	BHCP0467	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B5a should not be null and should not be negative	For Non-Bank IHCs, BHCP0467 eq null
FRY9LP	20160930	99991231	Added	PC-B	Quality	2070	PC-B5a	BHCP0467	For Non-Bank IHCs, PC-B5a should equal null	bhcp0496 ne null
FRY9LP	20080331	99991231	No Change	PI	Quality	9060	PI-6	BHCP0496	PI-6 should not be null.	
FRY9LP	20160930	99991231	Revised	PI	Intraserries	0500	PI-1a1	BHCP0508	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, For June, September, and December, PI-1a1 (current) should be greater than or equal to PI-1a1 (previous).	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0508-q1 ge bhcp0508-q2
FRY9LP	20160930	99991231	Revised	PI	Quality	9000	PI-1a1	BHCP0508	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-1a1 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0508 ne null and bhcp0508 ge 0
FRY9LP	20160930	99991231	Added	PI	Quality	2000	PI-1a1	BHCP0508	For Non-Bank IHCs, PI-1a1 should equal null	For Non-Bank IHCs, BHCP0508 eq null
FRY9LP	20160930	99991231	Revised	PI	Intraserries	0100	PI-1a2	BHCP0512	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, For June, September, and December, PI-1a2 (current) should be greater than or equal to PI-1a2 (previous).	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0512-q1 ge bhcp0512-q2
FRY9LP	20160930	99991231	Revised	PI	Quality	9000	PI-1a2	BHCP0512	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-1a2 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0512 ne null and bhcp0512 ge 0
FRY9LP	20160930	99991231	Added	PI	Quality	2005	PI-1a2	BHCP0512	For Non-Bank IHCs, PI-1a2 should equal null	For Non-Bank IHCs, BHCP0512 eq null
FRY9LP	20160930	99991231	Revised	PI	Intraserries	0101	PI-1a3	BHCP0515	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, For June, September, and December, PI-1a3 (current) should be greater than or equal to PI-1a3 (previous).	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0515-q1 ge bhcp0515-q2
FRY9LP	20160930	99991231	Revised	PI	Quality	9000	PI-1a3	BHCP0515	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-1a3 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0515 ne null and bhcp0515 ge 0
FRY9LP	20160930	99991231	Added	PI	Quality	2010	PI-1a3	BHCP0515	For Non-Bank IHCs, PI-1a3 should equal null	For Non-Bank IHCs, BHCP0515 eq null

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FRY9LP	20160930	99991231	Revised	PI	Intraserries	0102	PI-1a4	BHCP0518	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, For June, September, and December, PI-1a4 (current) should be greater than or equal to PI-1a4 (previous).	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0518-q1 ge bhcp0518-q2
FRY9LP	20160930	99991231	Revised	PI	Quality	9000	PI-1a4	BHCP0518	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-1a4 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0518 ne null and bhcp0518 ge 0
FRY9LP	20160930	99991231	Added	PI	Quality	2015	PI-1a4	BHCP0518	For Non-Bank IHCs, PI-1a4 should equal null	For Non-Bank IHCs, BHCP0518 eq null
FRY9LP	20160930	99991231	Revised	PI	Quality	9000	PI-1a5	BHCP0520	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-1a5 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0520 ne null and bhcp0520 ge 0
FRY9LP	20160930	99991231	Added	PI	Quality	2020	PI-1a5	BHCP0520	For Non-Bank IHCs, PI-1a5 should equal null	For Non-Bank IHCs, BHCP0520 eq null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0113	PI-2d	BHCP0522	For June, September, and December, PI-2d (current) should be greater than or equal to PI-2d (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0522-q1 ge bhcp0522-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9050	PI-2d	BHCP0522	PI-2d should not be null and should not be negative.	bhcp0522 ne null and bhcp0522 ge 0
FRY9LP	20160930	99991231	Revised	PC-A	Quality	9210	PC-A1b1	BHCP0533	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-A1b1 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0533 ne null and bhcp0533 ge 0
FRY9LP	20160930	99991231	Added	PC-A	Quality	2055	PC-A1b1	BHCP0533	For Non-Bank IHCs, PC-A1b1 should equal null	For Non-Bank IHCs, BHCP0533 eq null
FRY9LP	20160930	99991231	Revised	PC-A	Quality	9210	PC-A1b2	BHCP0534	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-A1b2 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0534 ne null and bhcp0534 ge 0
FRY9LP	20160930	99991231	Added	PC-A	Quality	2060	PC-A1b2	BHCP0534	For Non-Bank IHCs, PC-A1b2 should equal null	For Non-Bank IHCs, BHCP0534 eq null
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9220	PC-A2a2b	BHCP0536	PC-A2a2b should not be null.	bhcp0536 ne null
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9230	PC-A2b1	BHCP0537	PC-A2b1 should not be null and should not be negative.	bhcp0537 ne null and bhcp0537 ge 0
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9230	PC-A2b2	BHCP0538	PC-A2b2 should not be null and should not be negative.	bhcp0538 ne null and bhcp0538 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0760	PC-B5c	BHCP0539	PC-B5c should be less than or equal to PC-18c.	bhcp0539 le bhcp3607
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B5c	BHCP0539	PC-B5c should not be null and should not be negative.	bhcp0539 ne null and bhcp0539 ge 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B4a	BHCP0540	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B4a should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp0540 ne null and bhcp0540 ge 0
FRY9LP	20160930	99991231	Added	PC-B	Quality	2065	PC-B4a	BHCP0540	For Non-Bank IHCs, PC-B4a should equal null	For Non-Bank IHCs, BHCP0540 eq null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B4b	BHCP0541	PC-B4b should not be null and should not be negative.	bhcp0541 ne null and bhcp0541 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Interseries	0730	PC-B4c	BHCP0542	For FR Y-9LP filers that are also FR Y-9C filers, sum of PC-B4a, PC-B4b, and PC-B4c should be less than or equal to the sum of HC-16 and HC-19a.	For FR Y-9LP filers that also file FR Y-9C, (bhcp0540 + bhcp0541 + bhcp0542) le (bhck3190 + bhck4062)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B4c	BHCP0542	PC-B4c should not be null and should not be negative.	bhcp0542 ne null and bhcp0542 ge 0

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FRY9LP	20080331	99991231	No Change	PC-B	Quality	0705	PC-B1	BHCP0543	PC-B1 should be less than or equal to the sum of PC-1a through PC-3, PC-4c, PC-4d, PC-5, and PC-8.	bhcp0543 le (bhcp5993 + bhcp0010 + bhcp0400 + bhcp6791 + bhcp1299 + bhcp0277 + bhcp0364 + bhcp2165 + bhcp0365 + bhcp2160)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B1	BHCP0543	PC-B1 should not be null and should not be negative.	bhcp0543 ne null and bhcp0543 ge 0
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9220	PC-A2a1	BHCP1273	PC-A2a1 should not be null.	bhcp1273 ne null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0750	PC-B5b	BHCP1274	PC-B5b should be less than or equal to PC-18b.	bhcp1274 le bhcp3606
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B5b	BHCP1274	PC-B5b should not be null and should not be negative.	bhcp1274 ne null and bhcp1274 ge 0
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0103	PI-1b1	BHCP1275	For June, September, and December, PI-1b1 (current) should be greater than or equal to PI-1b1 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp1275-q1 ge bhcp1275-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9000	PI-1b1	BHCP1275	PI-1b1 should not be null and should not be negative.	bhcp1275 ne null and bhcp1275 ge 0
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0104	PI-1b2	BHCP1276	For June, September, and December, PI-1b2 (current) should be greater than or equal to PI-1b2 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp1276-q1 ge bhcp1276-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9000	PI-1b2	BHCP1276	PI-1b2 should not be null and should not be negative.	bhcp1276 ne null and bhcp1276 ge 0
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0105	PI-1b3	BHCP1277	For June, September, and December, PI-1b3 (current) should be greater than or equal to PI-1b3 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp1277-q1 ge bhcp1277-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9000	PI-1b3	BHCP1277	PI-1b3 should not be null and should not be negative.	bhcp1277 ne null and bhcp1277 ge 0
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0106	PI-1b4	BHCP1278	For June, September, and December, PI-1b4 (current) should be greater than or equal to PI-1b4 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp1278-q1 ge bhcp1278-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	9000	PI-1b4	BHCP1278	PI-1b4 should not be null and should not be negative.	bhcp1278 ne null and bhcp1278 ge 0
FRY9LP	20080331	99991231	No Change	PI	Quality	9000	PI-1b5	BHCP1279	PI-1b5 should not be null and should not be negative.	bhcp1279 ne null and bhcp1279 ge 0
FRY9LP	20080331	99991231	No Change	PC	Interseries	0668	PC-2c	BHCP1299	For FR Y-9LP filers that also file FR Y-9C, sum of PC-2a, PC-2b, and PC-2c should be less than or equal to the sum of HC-2a and HC-2b.	For FR Y-9LP filers that also file FR Y-9C, (bhcp0400 + bhcp6791 + bhcp1299) le (bhck1754 + bhck1773)
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-2c	BHCP1299	PC-2c should not be null and should not be negative.	bhcp1299 ne null and bhcp1299 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B7b	BHCP1403	PC-B7b should not be null and should not be negative.	bhcp1403 ne null and bhcp1403 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B7a	BHCP1407	PC-B7a should not be null and should not be negative.	bhcp1407 ne null and bhcp1407 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4b	BHCP2123	PC-4b should not be null and should not be negative.	bhcp2123 ne null and bhcp2123 ge 0
FRY9LP	20080331	99991231	No Change	PC	Interseries	0672	PC-4f	BHCP2125	For FR Y-9LP filers that also file FR Y-9C, PC-4f should be less than or equal to the sum of HC-4a and HC-4d.	For FR Y-9LP filers that also file FR Y-9C, bhcp2125 le (bhck5369 + bhck5529)

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FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4f	BHCP2125	PC-4f should not be null and should not be negative For FR Y-9LP filers that also file FR Y-9C, PC-6 should be less than or equal to HC-6.	bhcp2125 ne null and bhcp2125 ge 0 For FR Y-9LP filers that also file FR Y-9C; bhcp2145 le bhck2145
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0674	PC-6	BHCP2145		
FRY9LP	20080331	99991231	No Change	PC	Quality	9150	PC-6	BHCP2145	PC-6 should not be null and should not be negative.	bhcp2145 ne null and bhcp2145 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-8	BHCP2160	PC-8 should not be null and should not be negative.	bhcp2160 ne null and bhcp2160 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4d	BHCP2165	PC-4d should not be null and should not be negative.	bhcp2165 ne null and bhcp2165 ge 0
FRY9LP	20100331	99991231	No Change	PC	Quality	0150	PC-10	BHCP2170	PC-10 should be greater than zero.	bhcp2170 gt 0
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0678	PC-10	BHCP2170	For FR Y-9LP filers that also file FR Y-9C, PC-10 should be less than or equal to HC-12.	For FR Y-9LP filers that also file FR Y-9C; bhcp2170 le bhck2170
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-10	BHCP2170	PC-10 should not be null and should not be negative. For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs that also file FR Y-9C, PC-11 should be less than or equal to the sum of HC-13a1 through HC-13b2.	bhcp2170 ne null and bhcp2170 ge 0 For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs that also file FR Y-9C; bhcp2200 le (bhdm6631 + bhdm6636 + bhfn6631 + bhfn6636)
FRY9LP	20160930	99991231	Revised	PC	Intraserries	0680	PC-11	BHCP2200		
FRY9LP	20160930	99991231	Revised	PC	Quality	9170	PC-11	BHCP2200	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-11 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs; bhcp2200 ne null and bhcp2200 ge 0
FRY9LP	20160930	99991231	Added	PC	Quality	2030	PC-11	BHCP2200	For Non-Bank IHCs, PC-11 should equal null	For Non-Bank IHCs; BHCP2200 eq null
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0684	PC-13a	BHCP2309	For FR Y-9LP filers that also file FR Y-9C, PC-13a should be less than or equal to HC-M14a.	For FR Y-9LP filers that also file FR Y-9C; bhcp2309 le bhck2309
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-13a	BHCP2309	PC-13a should not be null and should not be negative.	bhcp2309 ne null and bhcp2309 ge 0
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0686	PC-13b	BHCP2332	For FR Y-9LP filers that also file FR Y-9C, PC-13b should be less than or equal to HC-M14b.	For FR Y-9LP filers that also file FR Y-9C; bhcp2332 le bhck2332
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-13b	BHCP2332	PC-13b should not be null and should not be negative.	bhcp2332 ne null and bhcp2332 ge 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	0133	PC-B15d	BHCP2792	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15d should be null. For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if PC-B15g (previous) equals PC-B15g (current) and PC-B15d (previous) is greater than zero, then PC-B15d (current minus previous) divided by PC-B15d (previous) should not exceed +/- 20%.	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp2792 eq null For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if ((bhcp2796-q2 eq bhcp2796-q1) and (bhcp2792-q2 gt 0)) then (((bhcp2792-q1 - bhcp2792-q2) / bhcp2792-q2) ge -0.2) and (((bhcp2792-q1 - bhcp2792-q2) / bhcp2792-q2) le 0.2))
FRY9LP	20160930	99991231	Revised	PC-B	Intraserries	0831	PC-B15d	BHCP2792		
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9270	PC-B15d	BHCP2792	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B15d should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs; bhcp2792 ge 0 or bhcp2792 eq null
FRY9LP	20160930	99991231	Added	PC-B	Quality	2085	PC-B15d	BHCP2792	For Non-Bank IHCs, PC-B15d should equal null	For Non-Bank IHCs; BHCP2792 eq null

Quality (Q), Interseries (I), and Intraserries (R) Edits for the FR Y-9LP
(Effective as of September 30, 2016)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0134	PC-B15e	BHCP2793	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15e should be null.	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp2793 eq null
FRY9LP	20140630	99991231	No Change	PC-B	Intraserries	0833	PC-B15e	BHCP2793	if PC-B15h (previous) equals PC-B15h (current) and PC-B15e (previous) is greater than zero, then PC-B15e (current minus previous) divided by PC-B15e (previous) should not exceed +/- 20%.	if ((bhcp2831-q2 eq bhcp2831-q1) and ((bhcp2793-q2 gt 0) then (((bhcp2793-q1 - bhcp2793-q2) / bhcp2793-q2) ge -0.2) and (((bhcp2793-q1 - bhcp2793-q2) / bhcp2793-q2) le 0.2))
FRY9LP	20140630	99991231	No Change	PC-B	Quality	9270	PC-B15e	BHCP2793	PC-B15e should not be negative.	bhcp2793 ge 0 or bhcp2793 eq null
FRY9LP	20140630	99991231	No Change	PC-B	Quality	9270	PC-B15e	BHCP2793	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15f should be null.	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp2794 eq null
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0135	PC-B15f	BHCP2794	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15a is greater than zero, then PC-B15f should be greater than zero.	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp4778 gt 0 then bhcp2794 gt 0
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0855	PC-B15f	BHCP2794	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15f is greater than zero, then PC-B15a should be greater than zero.	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2794 gt 0 then bhcp4778 gt 0
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0860	PC-B15f	BHCP2794	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15f is greater than zero, then PC-B15a should be greater than zero.	bhcp2794 ge 0 or bhcp2794 eq null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9270	PC-B15f	BHCP2794	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15g should be null.	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp2796 eq null
FRY9LP	20160930	99991231	Revised	PC-B	Quality	0136	PC-B15g	BHCP2796	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15d is greater than zero, then PC-B15g should be greater than zero.	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2792 gt 0 then bhcp2796 gt 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	0875	PC-B15g	BHCP2796	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15g is greater than zero, then PC-B15d should be greater than zero.	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2796 gt 0 then bhcp2792 gt 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	0880	PC-B15g	BHCP2796	PC-B15d should be greater than zero.	For BHCs, SHCs, IHCs, and Non-BHC IHCs only, if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2796 gt 0 then bhcp2792 gt 0

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	TargetItem	MDRM Number	Edit Test	Alg Edit Test
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9270	PC-B15g	BHCP2796	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B15g should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp2796 ge 0 or bhcp2796 eq null
FRY9LP	20160930	99991231	Added	PC-B	Quality	2090	PC-B15g	BHCP2796	For Non-Bank IHCs, PC-B15g should equal null if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15h should be null.	For Non-Bank IHCs, BHCP2796 eq null
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0137	PC-B15h	BHCP2831	If the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15e is greater than zero, then PC-B15h should be greater than zero.	If, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp2831 eq null
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0895	PC-B15h	BHCP2831	If the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15e is greater than zero, then PC-B15h should be greater than zero.	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2793 gt 0 then bhcp2831 gt 0
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0900	PC-B15h	BHCP2831	If the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and PC-B15e is greater than zero, then PC-B15e should be greater than zero.	if the institution is a top-tier holding company that also files the FR Y-9C or a lower-tier holding company that for reporting purposes only files the FR Y-9C and FR Y-9LP as the top-tier and bhcp2831 gt 0 then bhcp2793 gt 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9270	PC-B15h	BHCP2831	For FR Y-9LP filers that also file FR Y-9C, sum of PC-11 through PC-17 should be less than or equal to HC-21.	bhcp2831 ge 0 or bhcp2831 eq null For FR Y-9LP filers that also file FR Y-9C, (bhcp2200 + bhcp0279 + bhcp2309 + bhcp2332 + bhcp0368 + bhcp4062 + bhcp2930) le bhck2948
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-17	BHCP2930	PC-17 should not be null and should not be negative.	bhcp2930 ne null and bhcp2930 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-4e	BHCP3123	PC-4e should not be null and should not be negative.	bhcp3123 ne null and bhcp3123 ge 0
FRY9LP	20080331	99991231	No Change	PI	Quality	0540	PI-7b	BHCP3147	If PI-1b1 or PI-7b does not equal zero or null, then PC-A2a1 should not equal zero or null.	if (bhcp1275 or bhcp3147 ne 0 or null) then (bhcp1273 ne 0 or null)
FRY9LP	20080331	99991231	No Change	PI	Quality	9060	PI-7b	BHCP3147	PI-7b should not be null.	bhcp3147 ne null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B14	BHCP3152	PC-B14 should not be null and should not be negative.	bhcp3152 ne null and bhcp3152 ge 0
FRY9LP	20160930	99991231	Revised	PI	Quality	0530	PI-7a	BHCP3156	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-7a should not equal zero or null.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, if (bhcp0508 or bhcp3156 ne 0 or null) then (bhcp3239 ne 0 or null)
FRY9LP	20160930	99991231	Revised	PI	Quality	9060	PI-7a	BHCP3156	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PI-7a should not be null.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp3156 ne null
FRY9LP	20160930	99991231	Added	PI	Quality	2025	PI-7a	BHCP3156	For Non-Bank IHCs, PI-7a should equal null	For Non-Bank IHCs, BHCP3156 eq null
FRY9LP	20080331	99991231	No Change	PC	Quality	9150	PC-7a	BHCP3163	PC-7a should not be null and should not be negative.	bhcp3163 ne null and bhcp3163 ge 0
FRY9LP	20080331	99991231	No Change	PC	Interseries	0676	PC-7b	BHCP3164	For FR Y-9LP filers that also file FR Y-9C, PC-7b should be less than or equal to HC-M12a.	For FR Y-9LP filers that also file FR Y-9C, bhcp3164 le bhck3164
FRY9LP	20080331	99991231	No Change	PC	Quality	9150	PC-7b	BHCP3164	PC-7b should not be null and should not be negative.	bhcp3164 ne null and bhcp3164 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9160	PC-7c	BHCP3165	PC-7c should not be null.	bhcp3165 ne null

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FRY9LP	20090331	99991231	No Change	PC	Interseries	0695	PC-20h	BHCP3210	For FR Y-9LP filers that also file FR Y-9C, if HC-12 is greater than or equal to \$10 million then PC-20h should be equal to HC-27a (+/-500k) or if HC-12 is less than \$10 million then PC-20h should be equal to HC-27a (+/-3k).	For FR Y-9LP filers that also file FR Y-9C, if bhck2170 ge 10000 then bhcp3210 le (bhck3210 + 500) and bhcp3210 ge (bhck3210 - 500) or if bhck2170 lt 10000 then bhcp3210 le (bhck3210 + 3) and bhcp3210 ge (bhck3210 - 3)
FRY9LP	20080331	99991231	No Change	PC	Quality	9180	PC-20h	BHCP3210	PC-20h should not be null.	bhcp3210 ne null
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-20b	BHCP3230	PC-20b should not be null and should not be negative.	bhcp3230 ne null and bhcp3230 ge 0
FRY9LP	20160930	99991231	Revised	PC-A	Quality	9200	PC-A1a2a	BHCP3238	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-A1a2a should not be null.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp3238 ne null
FRY9LP	20160930	99991231	Added	PC-A	Quality	2045	PC-A1a2a	BHCP3238	For Non-Bank IHCs, PC-A1a2a should equal null	For Non-Bank IHCs, BHCP3238 eq null
FRY9LP	20160930	99991231	Revised	PC-A	Quality	9190	PC-A1a1	BHCP3239	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-A1a1 should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp3239 ne null and bhcp3239 ge 0
FRY9LP	20160930	99991231	Added	PC-A	Quality	2040	PC-A1a1	BHCP3239	For Non-Bank IHCs, PC-A1a1 should equal null	For Non-Bank IHCs, BHCP3239 eq null
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-20c	BHCP3240	PC-20c should not be null and should not be negative.	bhcp3240 ne null and bhcp3240 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9180	PC-20d	BHCP3247	PC-20d should not be null.	bhcp3247 ne null
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-20a	BHCP3283	PC-20a should not be null and should not be negative.	bhcp3283 ne null and bhcp3283 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0785	PC-B6	BHCP3298	PC-B6 should be less than or equal to the sum of PC-14, PC-16, and PC-18a through PC-18c.	bhcp3298 le (bhcp0368 + bhcp4062 + bhcp3605 + bhcp3606 + bhcp3607)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B6	BHCP3298	PC-B6 should not be null and should not be negative.	bhcp3298 ne null and bhcp3298 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9190	PC-21	BHCP3300	PC-21 should not be null and should not be negative.	bhcp3300 ne null and bhcp3300 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0715	PC-B2	BHCP3409	PC-B2 should be less than or equal to the sum of PC-16 and PC-18a through PC-18c.	bhcp3409 le (bhcp4062 +bhcp3605 + bhcp3606 + bhcp3607)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B2	BHCP3409	PC-B2 should not be null and should not be negative.	bhcp3409 ne null and bhcp3409 ge 0
FRY9LP	20080331	99991231	No Change	PI	Quality	0550	PI-7c	BHCP3513	If PI-1c1 or PI-7c does not equal zero or null, then PC-A3a1 should not equal zero or null.	if (bhcp0206 or bhcp3513 ne 0 or null) then (bhcp0201 ne 0 or null)
FRY9LP	20080331	99991231	No Change	PI	Quality	9060	PI-7c	BHCP3513	PI-7c should not be null.	bhcp3513 ne null
FRY9LP	20160930	99991231	Revised	PC	Quality	9170	PC-9a	BHCP3602	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-9a should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp3602 ne null and bhcp3602 ge 0
FRY9LP	20160930	99991231	Added	PC	Quality	2105	PC-9a	BHCP3602	For Non-Bank IHCs, PC-9a should equal null	For Non-Bank IHCs, BHCP3602 eq null
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-9b	BHCP3603	PC-9b should not be null and should not be negative.	bhcp3603 ne null and bhcp3603 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-9c	BHCP3604	PC-9c should not be null and should not be negative.	bhcp3604 ne null and bhcp3604 ge 0
FRY9LP	20160930	99991231	Revised	PC	Quality	9170	PC-18a	BHCP3605	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-18a should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp3605 ne null and bhcp3605 ge 0
FRY9LP	20160930	99991231	Added	PC	Quality	2035	PC-18a	BHCP3605	For Non-Bank IHCs, PC-18a should equal null	For Non-Bank IHCs, BHCP3605 eq null

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FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-18b	BHCP3606	PC-18b should not be null and should not be negative.	bhcp3606 ne null and bhcp3606 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9170	PC-18c	BHCP3607	PC-18c should not be null and should not be negative. PC-B3 should be less than or equal to the sum of PC-11, PC-12, and PC-17 through PC-18c.	bhcp3607 ne null and bhcp3607 ge 0 bhcp3609 le (bhcp2200 + bhcp0279 + bhcp2930 + bhcp3605 + bhcp3606 + bhcp3607)
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0725	PC-B3	BHCP3609	PC-B3 should not be null and should not be negative	bhcp3609 ne null and bhcp3609 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B3	BHCP3609	PC-B3 should not be null and should not be negative	bhcp3609 ne null and bhcp3609 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2a	BHCP3611	PI-A()2a should not be null.	bhcp3611 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2b	BHCP3612	PI-A()2b should not be null.	bhcp3612 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2c	BHCP3613	PI-A()2c should not be null.	bhcp3613 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2d	BHCP3614	PI-A()2d should not be null.	bhcp3614 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2e	BHCP3615	PI-A()2e should not be null.	bhcp3615 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2f	BHCP3616	PI-A()2f should not be null.	bhcp3616 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2g	BHCP3617	PI-A()2g should not be null.	bhcp3617 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()2h	BHCP3618	PI-A()2h should not be null.	bhcp3618 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A()3	BHCP3619	PI-A()3 should not be null.	bhcp3619 ne null
FRY9LP	20080331	99991231	No Change	PI	Quality	9030	PI-1f	BHCP4000	PI-1f should not be null and should not be negative For FR Y-9LP filers that also file FR Y-9C, PC-16 should be less than or equal to HC-19a.	bhcp4000 ne null and bhcp4000 ge 0 For FR Y-9LP filers that also file FR Y-9C, bhcp4062 le bhck4062
FRY9LP	20080331	99991231	No Change	PC	Quality	0691	PC-16	BHCP4062	PC-16 should not be null and should not be negative.	bhcp4062 ne null and bhcp4062 ge 0
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0112	PI-2b	BHCP4073	For June, September, and December, PI-2b (current) should be greater than or equal to PI-2b (previous). For March, if the sum of PC-11 through PC-14 and PC-16 is greater than zero, then PI-2b should be greater than zero.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4073-q1 ge bhcp4073-q2 if (mm-q1 eq 03) and ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0) then bhcp4073-q1 gt 0
FRY9LP	20080331	99991231	No Change	PI	Quality	0510	PI-2b	BHCP4073	For March, if PI-2b is greater than zero, then the sum of PC-11 through PC-14 and PC-16 should be greater than zero.	if (mm-q1 eq 03) and ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0) then bhcp4073-q1 gt 0
FRY9LP	20080331	99991231	No Change	PI	Quality	0513	PI-2b	BHCP4073	For June, September, and December, if the sum of PC-11 through PC-14 and PC-16 is greater than zero, then PI-2b (current minus previous) should be greater than zero.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0) then ((bhcp4073-q1 - bhcp4073-q2) gt 0)
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0515	PI-2b	BHCP4073	For June, September, and December, if PI-2b (current minus previous) is greater than zero, then the sum of PC-11 through PC-14 and PC-16 should be greater than zero.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and ((bhcp4073-q1 - bhcp4073-q2 gt 0)) then ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0)
FRY9LP	20080331	99991231	No Change	PI	Quality	9030	PI-2b	BHCP4073	PI-2b should not be null and should not be negative.	bhcp4073 ne null and bhcp4073 ge 0
FRY9LP	20080331	99991231	No Change	PI	Quality	9020	PI-1d	BHCP4091	PI-1d should not be null.	bhcp4091 ne null
FRY9LP	20080331	99991231	No Change	PI	Quality	9050	PI-2e	BHCP4130	PI-2e should not be null and should not be negative	bhcp4130 ne null and bhcp4130 ge 0

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									if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15a should be null.	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp4778 eq null
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0910	PC-B15a	BHCP4778		
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9270	PC-B15a	BHCP4778	PC-B15a should not be negative.	bhcp4778 ge 0 or bhcp4778 eq null
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-1a	BHCP5993	PC-1a should not be null and should not be negative.	bhcp5993 ne null and bhcp5993 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0662	PI-A(II)1	BHCP6552	For June, September, and December, PI-A(II)1 (current) should be greater than or equal PI-A(II)1 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6552-q1 ge bhcp6552-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)1	BHCP6552	PI-A(II)1 should not be null and should not be negative.	bhcp6552 ne null and bhcp6552 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0118	PI-A(II)2	BHCP6567	For June, September, and December, PI-A(II)2 (current) should be greater than or equal PI-A(II)2 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6567-q1 ge bhcp6567-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)2	BHCP6567	PI-A(II)2 should not be null and should not be negative.	bhcp6567 ne null and bhcp6567 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0119	PI-A(II)3	BHCP6571	For June, September, and December, PI-A(II)3 (current) should be greater than or equal PI-A(II)3 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6571-q1 ge bhcp6571-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)3	BHCP6571	PI-A(II)3 should not be null and should not be negative.	bhcp6571 ne null and bhcp6571 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0120	PI-A(II)4	BHCP6573	For June, September, and December, PI-A(II)4 (current) should be greater than or equal PI-A(II)4 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6573-q1 ge bhcp6573-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)4	BHCP6573	PI-A(II)4 should not be null and should not be negative.	bhcp6573 ne null and bhcp6573 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9100	PI-A(II)7	BHCP6588	PI-A(II)7 should not be null.	bhcp6588 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9100	PI-A(II)8	BHCP6589	PI-A(II)8 should not be null.	bhcp6589 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0664	PI-A(III)3	BHCP6592	For June, September, and December, PI-A(III)3 (current) should be greater than or equal to PI-A(III)3 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6592-q1 ge bhcp6592-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)3	BHCP6592	PI-A(III)3 should not be null and should not be negative.	bhcp6592 ne null and bhcp6592 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0123	PI-A(III)4	BHCP6596	For June, September, and December, PI-A(III)4 (current) should be greater than or equal to PI-A(III)4 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6596-q1 ge bhcp6596-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)4	BHCP6596	PI-A(III)4 should not be null and should not be negative.	bhcp6596 ne null and bhcp6596 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0124	PI-A(III)5	BHCP6600	For June, September, and December, PI-A(III)5 (current) should be greater than or equal to PI-A(III)5 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6600-q1 ge bhcp6600-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)5	BHCP6600	PI-A(III)5 should not be null and should not be negative.	bhcp6600 ne null and bhcp6600 ge 0

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FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0125	PI-A(III)6	BHCP6604	For June, September, and December, PI-A(III)6 (current) should be greater than or equal to PI-A(III)6 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6604-q1 ge bhcp6604-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)6	BHCP6604	PI-A(III)6 should not be null and should not be negative	bhcp6604 ne null and bhcp6604 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0126	PI-A(III)7	BHCP6607	For June, September, and December, PI-A(III)7 (current) should be greater than or equal to PI-A(III)7 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6607-q1 ge bhcp6607-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)7	BHCP6607	PI-A(III)7 should not be null and should not be negative	bhcp6607 ne null and bhcp6607 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0128	PI-A(III)9	BHCP6619	For June, September, and December, PI-A(III)9 (current) should be greater than or equal to PI-A(III)9 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6619-q1 ge bhcp6619-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)9	BHCP6619	PI-A(III)9 should not be null and should not be negative	bhcp6619 ne null and bhcp6619 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0129	PI-A(III)10	BHCP6741	For June, September, and December, PI-A(III)10 (current) should be greater than or equal to PI-A(III)10 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6741-q1 ge bhcp6741-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)10	BHCP6741	PI-A(III)10 should not be null and should not be negative.	bhcp6741 ne null and bhcp6741 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0130	PI-A(III)11	BHCP6742	For June, September, and December, PI-A(III)11 (current) should be greater than or equal to PI-A(III)11 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp6742-q1 ge bhcp6742-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)11	BHCP6742	PI-A(III)11 should not be null and should not be negative.	bhcp6742 ne null and bhcp6742 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9120	PI-A(III)12	BHCP6743	PI-A(III)12 should not be null.	bhcp6743 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9120	PI-A(III)13	BHCP6744	PI-A(III)13 should not be null.	bhcp6744 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9120	PI-A(IV)1	BHCP6758	PI-A(IV)1 should not be null.	bhcp6758 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9120	PI-A(IV)2	BHCP6773	PI-A(IV)2 should not be null.	bhcp6773 ne null
									bhcp6775 ge ((bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) - 2) and bhcp6775 le ((bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) + 2)	bhcp6775 ge ((bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) - 2) and bhcp6775 le ((bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) + 2)
FRY9LP	20150930	99991231	No Change	PI-A	Quality	0665	PI-A(IV)3	BHCP6775	PI-A(IV)3 should equal the sum of PC-1a, PC-1b, PC-9a, PC-9b, and PC-9c. (+/-2k)	bhcp6775 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9120	PI-A(IV)3	BHCP6775	PI-A(IV)3 should not be null.	bhcp6775 ne null
FRY9LP	20080331	99991231	No Change	PC	Quality	9130	PC-2b	BHCP6791	PC-2b should not be null and should not be negative.	bhcp6791 ne null and bhcp6791 ge 0
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B12a	BHCP6792	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, B12a should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp6792 ne null and bhcp6792 ge 0
FRY9LP	20160930	99991231	Added	PC-B	Quality	2075	PC-B12a	BHCP6792	For Non-Bank IHCs, PC-B12a should equal null	For Non-Bank IHCs, BHCP6792 eq null
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B12b	BHCP6793	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, B12b should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp6793 ne null and bhcp6793 ge 0
FRY9LP	20160930	99991231	Added	PC-B	Quality	2095	PC-B12b	BHCP6793	For Non-Bank IHCs, PC-B12b should equal null	For Non-Bank IHCs, BHCP6793 eq null

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FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B13a	BHCP6794	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B13a should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp6794 ne null and bhcp6794 ge 0
FRY9LP	20160930	99991231	Added	PC-B	Quality	2080	PC-B13a	BHCP6794	For Non-Bank IHCs, PC-B13a should equal null	For Non-Bank IHCs, BHCP6794 eq null
FRY9LP	20160930	99991231	Revised	PC-B	Quality	9260	PC-B13b	BHCP6795	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, PC-B13b should not be null and should not be negative.	For BHCs, SLHCs, SHCs, IHCs, and Non-BHC IHCs, bhcp6795 ne null and bhcp6795 ge 0
FRY9LP	20160930	99991231	Added	PC-B	Quality	2100	PC-B13b	BHCP6795	For Non-Bank IHCs, PC-B13b should equal null	For Non-Bank IHCs, BHCP6795 eq null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B11a	BHCP8516	PC-B11a should not be null and should not be negative.	bhcp8516 ne null and bhcp8516 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9260	PC-B11b	BHCP8517	PC-B11b should not be null and should not be negative.	bhcp8517 ne null and bhcp8517 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0127	PI-A(III)8	BHCP8518	For June, September, and December, PI-A(III)8 (current) should be greater than or equal to PI-A(III)8 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp8518-q1 ge bhcp8518-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9110	PI-A(III)8	BHCP8518	PI-A(III)8 should not be null and should not be negative.	bhcp8518 ne null and bhcp8518 ge 0
FRY9LP	20080331	99991231	No Change	PC	Quality	9180	PC-20f	BHCPA130	PC-20f should not be null.	bhcpa130 ne null
FRY9LP	20080331	99991231	No Change	PC	Quality	9180	PC-20e	BHCPB530	PC-20e should not be null.	bhcpb530 ne null
FRY9LP	20080331	99991231	No Change	PI	Intraserries	0117	PI-Mem4	BHCP254	For June, September, and December, PI-Mem4 (current) should be greater than or equal to PI-Mem4 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp254-q1 ge bhcp254-q2
FRY9LP	20080331	99991231	No Change	PI	Quality	0650	PI-Mem4	BHCP254	PI-Mem4 should be less than or equal to PI-2d.	bhcp254 le bhcp0522
FRY9LP	20080331	99991231	No Change	PI	Quality	0655	PI-Mem4	BHCP254	If PC-B16 is greater than zero, then PI-Mem4 should be greater than zero.	if bhcp255 gt 0 then bhcp254 gt 0
FRY9LP	20080331	99991231	No Change	PI	Quality	9070	PI-Mem4	BHCP254	PI-Mem4 should not be null and should not be negative.	bhcp254 ne null and bhcp254 ge 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0915	PC-B16	BHCP255	PC-B16 should be less than or equal to PC-18b.	bhcp255 le bhcp3606
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0920	PC-B16	BHCP255	PC-B16 should be less than or equal to PC-B5b.	bhcp255 le bhcp1274
FRY9LP	20080331	99991231	No Change	PC-B	Quality	0922	PC-B16	BHCP255	If PI-Mem4 is greater than zero, then PC-B16 should be greater than zero.	if bhcp254 gt 0 then bhcp255 gt 0
FRY9LP	20080331	99991231	No Change	PC-B	Interseries	0925	PC-B16	BHCP255	For FR Y-9LP filers that also file FR Y-9C, if HC-19b is greater than zero, then PC-B16 should be greater than zero.	For FR Y-9LP filers that also file FR Y-9C, if bhckc699 gt 0 then bhcp255 gt 0
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9280	PC-B16	BHCP255	PC-B16 should not be null and should not be negative.	bhcp255 ne null and bhcp255 ge 0
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0131	PC-B15b	BHCP427	If, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15b should be null.	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp427 eq null
FRY9LP	20080331	99991231	No Change	PC-B	Quality	9270	PC-B15b	BHCP427	PC-B15b should not be negative.	bhcp427 ge 0 or bhcp427 eq null
FRY9LP	20121231	99991231	No Change	PC-B	Quality	0132	PC-B15c	BHCP428	If, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then PC-B15c should be null.	if, for reporting purposes only, the institution is a lower-tier holding company or a top-tier holding company that does not file an FR Y-9C then bhcp428 eq null

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FRY9LP	20080331	99991231	No Change	PC-B	Quality	9270	PC-B15c	BHCP428	PC-B15c should not be negative.	bhpc428 ge 0 or bhpc428 eq null
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0121	PI-A(II)5	BHCPF737	For June, September, and December, PI-A(II)5 (current) should be greater than or equal PI-A(II)5 (previous). PI-A(II)5 should not be null and should not be negative.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcpf737-q1 ge bhcpf737-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)5	BHCPF737		bhcpf737 ne null and bhcpf737 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Intraserries	0122	PI-A(II)6	BHCPF817	For June, September, and December, PI-A(II)6 (current) should be greater than or equal PI-A(II)6 (previous). PI-A(II)6 should not be null and should not be negative.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcpf817-q1 ge bhcpf817-q2
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9090	PI-A(II)6	BHCPF817		bhcpf817 ne null and bhcpf817 ge 0
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9100	PI-A(III)1	BHCPF818	PI-A(III)1 should not be null.	bhcpf818 ne null
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0145	PC-Mem1a	BHCPF819	If PC-Mem1a (previous) is not equal to null or zero, then PC-Mem1a (current) should not equal null or zero. If PI-Mem5 is not equal to null, then PC-Mem1a should not equal null.	if (bhcpf819-q2 ne null and bhcpf819-q2 ne 0) then (bhcpf819-q1 ne null and bhcpf819-q1 ne 0)
FRY9LP	20110331	99991231	No Change	PC	Quality	0146	PC-Mem1a	BHCPF819		if bhcpj980 ne null then bhcpf819 ne null
FRY9LP	20080331	99991231	No Change	PC	Intraserries	0147	PC-Mem1b	BHCPF820	If PC-Mem1b (previous) is not equal to null or zero, then PC-Mem1b (current) should not equal null or zero. If PI-Mem5 is not equal to null, then PC-Mem1b should not equal null.	if (bhcpf820-q2 ne null and bhcpf820-q2 ne 0) then (bhcpf820-q1 ne null and bhcpf820-q1 ne 0)
FRY9LP	20110331	99991231	No Change	PC	Quality	0148	PC-Mem1b	BHCPF820		if bhcpj980 ne null then bhcpf820 ne null
FRY9LP	20110331	99991231	No Change	PI	Intraserries	0140	PI-Mem5	BHCPJ980	For June, September and December, if PI-Mem5 (previous) is not equal to null or zero, then PI-Mem5 (current) should not equal null or zero.	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and bhcpj980-q2 ne null and bhcpj980-q2 ne 0 then bhcpj980-q1 ne null and bhcpj980-q1 ne 0
FRY9LP	20110331	99991231	No Change	PI	Intraserries	0141	PI-Mem5	BHCPJ980	If PC-Mem1a (current minus previous) is not equal to zero, then PI-Mem5 (current) should not equal null. If PC-Mem1a is not equal to null or zero, then PI-Mem5 should not equal null.	if (bhcpf819-q1 - bhcpf819-q2) ne 0 then bhcpj980-q1 ne null
FRY9LP	20110331	99991231	No Change	PI	Quality	0142	PI-Mem5	BHCPJ980	If PC-Mem1b is not equal to null or zero, then PI-Mem5 should not equal null.	if bhcpf819 ne null and bhcpf819 ne 0 then bhcpj980 ne null
FRY9LP	20110331	99991231	No Change	PI	Quality	0143	PI-Mem5	BHCPJ980	If PC-Mem1b is not equal to null or zero, then PI-Mem5 should not equal null.	if bhcpf820 ne null and bhcpf820 ne 0 then bhcpj980 ne null
FRY9LP	20110331	99991231	No Change	PI	Intraserries	0144	PI-Mem5	BHCPJ980	If PC-Mem1b (current minus previous) is not equal to zero, then PI-Mem5 (current) should not equal null.	if (bhcpf820-q1 - bhcpf820-q2) ne 0 then bhcpj980-q1 ne null
FRY9LP	20110331	99991231	No Change	PI	Quality	0149	PI-Mem5	BHCPJ980	If PI-Mem5 is not equal to null or zero, then PI-1e should not equal zero.	if bhcpj980 ne null and bhcpj980 ne 0 then bhcp0447 ne 0
FRY9LP	20110331	99991231	No Change	PC-B	Quality	0795	PC-B8	BHCPK297	Sum of PC-B7a, PC-B7b, and PC-B8 should be less than or equal to the sum of PC-4c and PC-4d.	(bhcp1407 + bhcp1403 + bhcpk297) le (bhcp0364 + bhcp2165)
FRY9LP	20110331	99991231	No Change	PC-B	Quality	9260	PC-B8	BHCPK297		bhcpk297 ne null and bhcpk297 ge 0
FRY9LP	20080331	99991231	No Change	PC-A	Quality	9250	PC-A4	BHPA0365		bhpa0365 ne null
FRY9LP	20080331	99991231	No Change	PI-A	Quality	9080	PI-A(I)1	BHPA4340	PI-A(I)1 should not be null.	bhpa4340 ne null

INSTRUCTIONS FOR PREPARATION OF

Parent Company Only Financial Statements for Small Holding Companies

GENERAL INSTRUCTIONS

Who Must Report

A. Reporting Criteria

All bank holding companies, savings and loan holding companies,¹ and securities holding companies (collectively “holding companies”) regardless of size, are required to submit financial statements to the Federal Reserve, unless specifically exempted (see description of exemptions below).

The specific reporting requirements for each holding company depend upon the size of the holding company, or other specific factors as determined by the appropriate Federal Reserve Bank. Holding companies must file the appropriate forms as described below:

- (1) **Holding Companies With Total Consolidated Assets of Less Than \$1 billion.** Holding companies with total consolidated assets of less than \$1 billion must file the *Parent Company Only Financial Statements for Small Holding Companies* (FR Y-9SP) on a semiannual basis as of the last calendar day of June and December.²

1. Savings and loan holding companies do not include any trust (other than a pension, profit-sharing, stockholders’ voting, or business trust) which controls a savings association if such trust by its terms must terminate within 25 years or not later than 21 years and 10 months after the death of individuals living on the effective date of the trust, and (a) was in existence and in control of a savings association on June 26, 1967, or, (b) is a testamentary trust. See Section 238.2 of Regulation LL for more information.

2. The Reserve Bank with whom the reporting holding company files its reports may require that a holding company with total consolidated assets of less than \$1 billion submit the FR Y-9C and the FR Y-9LP reports to meet supervisory needs. Reserve Banks will consider such criteria including, but not limited to, whether the holding company (1) is engaged in significant nonbanking activities either directly or through a nonbank subsidiary; (2) conducts significant off-balance-sheet activities, including

For tiered holding companies. Except as noted below, when holding companies with total consolidated assets of less than \$1 billion own or control, or are owned or controlled by, other holding companies (i.e., are tiered holding companies), the top-tier holding company must file the FR Y-9SP for the top-tier parent company of the holding company. In addition, such tiered holding companies, must also submit, or have the subsidiary holding company submit, a separate FR Y-9SP for each lower-tier holding company.

When a holding company that has total consolidated assets of less than \$1 billion is a subsidiary of a holding company with the total consolidated assets of \$1 billion or more, the holding company with total consolidated assets of less than \$1 billion would report on the FR Y-9LP rather than the FR Y-9SP.

The FR Y-9SP consists of a balance sheet, income statement, and memoranda items.

- (2) **Holding Companies that are Employee Stock Ownership Plans.** Holding companies that are employee stock ownership plans (ESOPs) as of the last calendar day of the calendar year must file the *Financial Statements for Employee Stock Ownership Plan Holding Companies* (FR Y-9ES) on an annual basis, as of December 31. No other FR Y-9 series form is required. However, holding companies that are subsidiaries of ESOP holding companies (i.e., a tiered holding company) must submit the appropriate

securitizations or managing or administering assets for third parties, either directly or through a nonbank subsidiary; or (3) has a material amount of debt or equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.

In addition, any holding company that is not subject to the Federal Reserve’s Capital Adequacy Guidelines, but nonetheless elects to comply with the guidelines, are required to file a complete FR Y-9C and FR Y-9LP report, and generally would not be permitted to revert back to filing the FR Y-9SP report in any subsequent periods.

General Instructions

FR Y-9 series in accordance with holding company reporting requirements.

- (3) **Holding Companies with Total Consolidated Assets of \$1 billion or More.** Holding companies with total consolidated assets of \$1 billion or more (the top tier of a multi-tiered holding company, when applicable) must file:

- (a) **the Consolidated Financial Statements for Holding Companies (FR Y-9C)** quarterly, as of the last calendar day of March, June, September, and December.
- (b) **the Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP)** quarterly, as of the last calendar day of March, June, September, and December.

Each holding company that files the FR Y-9C must submit the FR Y-9LP for its parent company.

For tiered holding companies. When holding companies with total consolidated assets of \$1 billion or more, own or control, or are owned or controlled by, other holding companies (i.e., are tiered holding companies), only the top-tier holding company must file the FR Y-9C for the consolidated holding company organization unless the top-tier holding company is exempt from reporting the FR Y-9C. If a top-tier holding company is exempt from reporting the FR Y-9C, then the lower-tier holding company (with total consolidated assets of \$1 billion or more) must file the FR Y-9C.

In addition, such tiered holding companies, regardless of the size of the subsidiary holding company, must also submit, or have the holding company subsidiary submit, a separate FR Y-9LP for each lower-tier holding company.

The instructions for the FR Y-9C, FR Y-9LP and FR Y-9ES are not included in this booklet, but may be obtained from the Federal Reserve Bank in the district where the holding company files its reports, or may be found on the Federal Reserve Board's public website (www.federalreserve.gov/boarddocs/reportforms).

B. Exemptions from Reporting the Holding Company Financial Statements

The following holding companies do not have to file holding company financial statements:

- (1) a holding company that has been granted an exemption under Section 4(d) of the Holding Company Act; or
- (2) "qualified foreign banking organization" as defined by section 211.23(a) of Regulation K (12 CFR 211.23 (a)) that controls a U.S. subsidiary bank.

Holding companies that are not required to file under the above criteria may be required to file this report by the Federal Reserve Bank of the district in which they are registered.

C. Shifts in Reporting Status

A top-tier holding company that reaches \$1 billion or more in total consolidated assets as of June 30 of the preceding year must begin reporting the FR Y-9C and the FR Y-9LP in March of the current year, and any lower-tier holding companies must begin reporting the FR Y-9LP in March of the current year. If a top-tier holding company reaches \$1 billion or more in total consolidated assets due to a business combination, then the holding company must begin reporting the FR Y-9C and the FR Y-9LP with the first quarterly report date following the effective date of the business combination, and any lower-tier holding companies must begin reporting the FR Y-9LP with the first quarterly report date following the effective date of the business combination. In general, once a holding company reaches or exceeds \$1 billion in total consolidated assets and begins filing the FR Y-9C and FR Y-9LP, it should file a complete FR Y-9C and FR Y-9LP going forward (and any lower-tier holding companies should file a complete FR Y-9LP going forward). If a top-tier holding company's total consolidated assets should subsequently fall to less than \$1 billion for four consecutive quarters, then the holding company may revert to filing the FR Y-9SP (and any lower-tier holding companies in those organizations may revert to filing the FR Y-9SP).

Where to Submit the Reports

Electronic Submission

All holding companies are required to submit their completed reports electronically. Holding companies should contact their district Reserve Bank or go to www.frb services.org/centralbank/reportingcentral/index.html for procedures for electronic submission.

General Instructions

When to Submit the Reports

The *Parent Company Only Financial Statements for Small Holding Companies* (FR Y-9SP) are required to be submitted as of June 30 and December 31. The submission date is 45 calendar days after the as of date unless that day falls on a weekend or holiday (subject to the timely filing provisions). For example, the June 30 report must be received by August 14 and December 31 report by February 14. The term “submission date” is defined as the date by which the Federal Reserve must receive the holding company’s FR Y-9SP.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission aids the Federal Reserve in reviewing and processing the reports and is encouraged. No extensions of time for submitting reports are granted.

The reports are due by the end of the reporting day on the submission date (i.e., 5:00 P.M. at each of the Reserve Banks).

How to Prepare the Reports

A. Applicability of GAAP, Accrual Basis, and Equity Method

Holding companies are required to prepare and file the *Parent Company Only Financial Statements for Small Holding Companies* in accordance with generally accepted accounting principles (GAAP) as set forth in the FASB Accounting Standards Codification and these instructions. For purposes of these instructions, the FASB Accounting Standards Codification is referred to as “ASC.” All reports shall be prepared in a consistent manner.

The holding company’s financial records shall be maintained in such a manner and scope so as to ensure that the *Parent Company Only Financial Statements for Small Holding Companies* can be prepared and filed in accordance with these instructions and reflect a fair presentation of the holding company’s financial condition and results of operations.

Holding companies should retain workpapers and other records used in the preparation of these reports.

Accrual Basis Reporting

All reports must be prepared on an accrual basis. On the accrual basis, income is recognized at the time it is

earned, not necessarily when it is received. Expenses are recognized as they are incurred, not necessarily when they are paid.

Equity Method of Accounting for Investments in Bank and Nonbank Subsidiaries and Associated Companies

Each holding company in preparing its parent company only financial statements shall account for all investments in subsidiaries, associated companies, and those corporate joint ventures over which the holding company exercises significant influence according to the equity method of accounting, as prescribed by GAAP. The equity method of accounting is described in items 4, 5, and 6 on Schedule SC, Balance Sheet.

B. Report Form Captions, Non-applicable Items and Instructional Detail

No caption on the report forms shall be changed in any way. An amount or a zero should be entered for all items except where the reporting holding company cannot report a line item because of the nature of their organization. For example, if the parent company does not own any subsidiary holding companies, Schedule SC items 6(a), 6(b), and 6(c) should be left blank. A zero should be entered whenever a parent company can participate in an activity, but does not, on the report date, have any outstanding balances.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the holding company submits this report).

C. Rounding

All holding companies must report all dollar amounts in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. Rounding could result in details not adding to their stated totals. However, in order to ensure consistent reporting, the rounded detail items should be adjusted so that totals and the sums of their components are identical.

On the *Parent Company Only Financial Statements for Small Holding Companies*, “Total assets” (Balance Sheet, item 9) and “Total liabilities and equity capital” (Schedule SC, item 17), which must be equal, must be

General Instructions

derived from unrounded numbers and then rounded in order to ensure that these two items are equal as reported.

D. Negative Entries

Except for the items listed below, negative entries are generally not appropriate on the FR Y-9SP and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances should be reported in asset items, as appropriate, and in accordance with these instructions. Items for which negative entries may be made include:

- (1) Schedule SC, items 4(a), 5(a), and 6(a) “Equity investment in bank subsidiary,” “Equity investment in nonbank subsidiary(ies),” and “Equity investment in subsidiary holding company(ies).”
- (2) Schedule SC, items 4(b), 5(b), and 6(b), “Goodwill associated with investment in bank subsidiary,” “Goodwill associated with investment in nonbank subsidiary,” and “Goodwill associated with investment in subsidiary holding company.”
- (3) Schedule SC, item 16(c), “Retained earnings.”
- (4) Schedule SC, item 16(d), “Accumulated other comprehensive income.”
- (5) Schedule SC, item 16(e), “Other equity capital components.”

When negative entries do occur in one or more of these items, they shall be recorded with a minus (–) sign rather than in parenthesis.

On the Parent Company Only Income Statement, negative entries may appear as appropriate. Income items with a debit balance and expense items with a credit balance must be reported with a minus (–) sign.

E. Confidentiality

The completed version of this report is available to the public upon request on an individual basis. However, a reporting holding company may request confidential treatment for the *Parent Company Only Financial Statements for Small Holding Companies* (FR Y-9SP) if the holding company is of the opinion that disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing prior to the electronic submission of the report. The request must discuss *in writing* the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information; merely stating that competitive harm would result or that information is personal is not sufficient.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.

F. Verification and Signatures

Verification. All addition and subtraction should be double-checked before reports are submitted. Totals and subtotals in supporting materials should be cross-checked to corresponding items elsewhere in the reports. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report, a brief explanation of the changes should be provided to the appropriate Reserve Bank.

Signatures. The *Parent Company Only Financial Statements for Small Holding Companies* must be signed by the Chief Financial Officer of the holding company (or by the individual performing this equivalent function).

Holding companies must maintain in their files a manually signed and attested printout of the data submitted. By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007. The cover page of the Reserve Bank-supplied, holding company’s software, or from the Federal Reserve’s website report form should be used to fulfill the signature and attestation requirement and this page should be attached to the printout placed in the holding company’s files.

G. Amended Reports

The Federal Reserve may require the filing of amended *Parent Company Only Financial Statements for Small Holding Companies* if reports as previously submitted contain significant errors. In addition, a holding company

General Instructions

should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that holding companies that have restated their prior period financial statements as a result of an acquisition accounted for on a pooling of interest basis submit revised reports for the prior year-ends. In the event that certain of the required data is not available, holding companies should contact the appropriate Reserve Bank for information on submitting revised reports.

H. Organization of the Instruction Book

The instruction book is divided into two sections:

- (1) The General Instructions describing overall reporting requirements.
- (2) The Line Item Instructions for each schedule of the report for the parent company only of the holding company.

Additional copies of this instruction book may be obtained from the Federal Reserve Bank in the district where reporting holding company submits its FR Y-9SP reports, or may be found on the Federal Reserve Board's public website (www.federalreserve.gov).

LINE ITEM INSTRUCTIONS FOR

Income Statement Schedule SI

The Income Statement reflects income and expenses for the calendar year-to-date, the period from January 1 to June 30 for the June 30 reporting period and the period from January 1 to December 31 for the December 31 reporting period.

For purposes of this report, a savings and loan holding company should report income from its savings association(s)(as defined in section 238.2 of Regulation LL), nonbank subsidiary(ies), and subsidiary savings and loan holding company(ies) following the same guidelines and accounting rules set forth in these instructions for a bank holding company.

Operating Income

Line Item 1. Income from bank subsidiary(ies).

Line Item 1(a) Dividends.

Report the amount of the holding company's proportionate share of the dividends declared by the bank subsidiary(ies) during the reporting period (calendar year-to-date). **(See the worksheet provided to assist in the calculation of this amount.)** Holding companies that own equity capital in associated banks, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

Line Item 1(b) Other income from bank subsidiary(ies).

Report the income from the bank subsidiary(ies) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

Report interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to bank subsidiaries and associated banks.

Exclude interest income from unrelated depository institutions. Such income is to be included in item 4 below.

Do not include any income tax benefit received from the bank subsidiary(ies) in this item. This should be included in the amount reported in item 10 below, "Applicable income taxes (benefits)."

Line Item 2 Income from nonbank subsidiary(ies).

Line Item 2(a) Dividends.

Report the amount of the holding company's proportionate share of the dividends declared by the nonbank subsidiary(ies) during the reporting period. Holding companies that own equity capital in associated nonbank companies, as previously defined, should also report their proportionate interest in the dividends declared by these nonbank companies.

If the reporting holding company is a tiered holding company, the dividends from the subsidiary holding company(ies) should be reported in this item 3(a), "Dividends from subsidiary holding company(ies)."

Line Item 2(b) Other income.

Report the income from nonbank subsidiary(ies) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

Report interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to nonbank subsidiaries and associated nonbank companies.

If the reporting holding company is a tiered holding company, other income from subsidiary holding company(ies) should be reported in item 3(b), "Other income from subsidiary holding company(ies)."

Schedule SI

Also include the tax benefit of an operating loss carryforward or carryback for which the source of the income or loss in the current year is reported in RI item 9 "Income(loss) before applicable income taxes, discontinued operations and before undistributed income of subsidiary(ies)".

11. Discontinued operations, net of applicable income taxes

Report the results of discontinued operations, if any, net of applicable income taxes, as determined in accordance with the provisions of ASC Subtopic 205-20, Presentation of Financial Statements – Discontinued Operations (formerly FASB Statement No. 144, "Accounting for the Impairment of Long-Lived Assets"). If the amount reported in this item is a net loss, report it with a minus (-) sign.

Line Item 3 Income from subsidiary holding company(ies).

This item is to be reported only by those holding companies that have subsidiary holding companies.

Line Item 3(a) Dividends.

Report the amount of the reporting parent holding company's proportionate share of the dividends declared by the subsidiary holding company during the reporting period calendar year-to-date. Reporting parent holding companies that own equity capital in associated holding companies, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

Line Item 3(b) Other income.

Report the income from subsidiary holding company(ies) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income. Do not include any income tax benefit received from the subsidiary holding company(ies) in this item. This should be reported in Schedule SI, item 10 below.

Line Item 4 Other income.

Report all other income accrued by the holding company from its direct activities.

Include interest income paid or payable to the reporting holding company related to cash and balances due from and extensions of credit to unrelated depository institutions.

Line Item 5 Total operating income.

Report the sum of items 1(a), 1(b), 2(a), 2(b), 3(a), 3(b), and 4.

Line Item 6 Interest expense.

Report the amount of all interest expense accrued on the holding company's parent company only borrowings reported in Schedule SC item 10(a), "Commercial paper," item 10(b), "Other short-term borrowings," and in item 11, "Long-term borrowings." The amount should reflect interest accrued for the calendar year-to-date.

Line Item 7 Other expense.

Report the amount of all other parent company only expenses incurred by the holding company, other than interest expense, which is reported in item 6 above. Include in this item goodwill impairment losses and amortization expense and impairment losses from other intangible assets. In addition, for purposes of this reporting item, include any interest expense accrued on borrowings reported in Schedule SC item 14, "Balances due to subsidiaries and related institutions."

Line Item 8 Total operating expense.

Report the sum of items 6 and 7.

Line Item 9 Income (loss) before income taxes and before undistributed income of subsidiary(ies).

Report item 5 minus item 8.

Line Item 10 Applicable income taxes (benefits) (estimated).

Report the total estimated federal, state and local, and foreign income tax expense (if applicable) or benefit applicable to the parent company only income reported in item 9, "Income (loss) before income taxes and before undistributed income of subsidiary(ies)," including the tax effects of gains (losses) on securities not held in trading accounts. Include both the current and deferred portions of these income taxes. Do not report the consolidated income tax liability on this line. If the amount is a tax benefit rather than tax expense, enclose it in parentheses.

applicable income taxes,
discontinued operations and

Line Item 11 Income (loss) before undistributed income of subsidiary(ies).

Report item 9 minus item 10.

Line Item 12 Equity in undistributed income (loss) of subsidiary(ies).

Line Item 12(a) Bank subsidiary(ies).

Report the amount of the holding company's proportionate interest in the net income (loss) of the bank subsidiary(ies) as reported in Schedule RI, Income Statement, item 12, of the bank subsidiary's Report of Income less any dividends declared by the bank subsidiary(ies) for the calendar year-to-date, from January 1 to June 30 for the

12

items 9 and 11
minus 10

13

Schedule SI

13

June 30 reporting period and from January 1 to December 31 for the December 31 reporting period. (See the worksheet for assistance.)

Line Item 12(b) Nonbank subsidiary(ies).

Report the amount of the holding company's proportionate interest in the nonbank subsidiary(ies) net income (loss) less any dividends declared by the nonbank subsidiary(ies) for the calendar year-to-date.

If the reporting holding company is a tiered holding company, the equity in undistributed income (loss) of the subsidiary holding company(ies) should be reported in item 12(c), "Subsidiary holding company" below.

Line Item 12(c) Subsidiary holding company(ies).

This item is to be reported only by those holding companies that are tiered holding companies.

Report the amount of the reporting parent holding company's proportionate interest in the subsidiary holding company's net income (loss) as reported separately by the subsidiary holding company in its FR Y-9SP, Schedule SI, item 13 less the reporting parent holding company's proportionate share of any dividends declared by the subsidiary holding company as reported in its FR Y-9SP under Schedule SI, item 3(a) for the calendar year-to-date.

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Line Item 13 Net income (loss).

Report the sum of items 11, 12(a), 12(b), and 12(c).

12, 13(a), 13(b), and 13(c).

Line Item M1 Cash dividends (or non-taxable distributions) declared by the holding company to its shareholders.

Report the amount of cash dividends (or non-taxable distributions) declared by the holding company during the calendar year-to-date. This includes dividends declared before but not payable until after the reporting date.

Line Item M2 Does the reporting 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.)

Indicate whether the holding company has elected, for federal income tax purposes, an "S corporation" status,

as defined in Internal Revenue Code Section 1361 as of the report date. Enter "1" for yes; enter "0" for no. In order to be an S corporation, the holding company must have a valid election with the Internal Revenue Service and obtain the consent of all of its shareholders. In addition, the holding company must meet specific criteria for federal income tax purposes at all times during which the election remains in effect. These specific criteria include, for example, having no more than 75 qualifying shareholders and having only one class of stock outstanding.

Line Item M3 Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above).

Report the amount of interest expense as of the year-to-date reporting period that has been paid by the parent holding company on parent company notes held by special-purpose subsidiaries that have issued "trust preferred securities." In these transactions, a special-purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for a deeply subordinated intercompany note from the parent company.

NOTE: The amount of interest expense paid to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SI, item 7, "Other expenses." See the instructions for Schedule SI, item 7.

Memorandum item 4 is to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda item 4 is to be completed by holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, "Fair Value Measurements"), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, "The Fair Value Option for Financial Assets and Financial Liabilities")); ASC Subtopic 815-15, Derivatives and

Schedule SI

Hedging – Embedded Derivatives (formerly FASB Statement No. 155, “Accounting for Certain Hybrid Financial Instruments”); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, “Accounting for Servicing of Financial Assets”)). This election is generally referred to as the fair value option.

If the holding company has elected to apply the fair value option to interest-bearing financial assets and liabilities, it should report the interest income on these financial assets (except any that are in nonaccrual status) and the interest expense on these financial liabilities for the year-to-date in the appropriate interest income and interest expense items on Schedule SI, not as part of the reported change in fair value of these assets and liabilities for the year-to-date. The holding company should measure the interest income or interest expense on a financial asset or liability to which the fair value option has been applied using either the contractual interest rate on the asset or liability or the effective yield method based on the amount at which the asset or liability was first recognized on the balance sheet. Although the use of the contractual interest rate is an acceptable method under GAAP, when a financial asset or liability has a significant premium or discount upon initial recognition, the measurement of interest income or interest expense under the effective yield method more accurately portrays the economic substance of the transaction. In addition, in some cases, GAAP requires a particular method of interest income recognition when the fair value option is elected. For example, when the fair value option has been applied to a beneficial interest in securitized financial assets within the scope of ASC Subtopic 325-40,

Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force Issue No. 99-20, “Recognition of Interest Income and Impairment on Purchased and Retained Beneficial Interests in Securitized Financial Assets”). interest income should be measured in accordance with the consensus in this Issue. Similarly, when the fair value option has been applied to a purchased impaired loan or debt security accounted for under ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, “Accounting for Certain Loans or Debt Securities Acquired in a Transfer”), interest income on the loan or debt security should be measured in accordance with this Subtopic when accrual of income is appropriate. Revaluation adjustments, excluding amounts reported as interest income and interest expense, to the carrying value of all assets and liabilities reported in Schedule SC at fair value under a fair value option (excluding servicing assets and liabilities reported in Schedule SC, item 7, “Other assets,” and Schedule SC, item 13, “Other liabilities,” respectively, and trading assets and trading liabilities reported in Schedule SC, item 7, and Schedule SC, item 13, respectively) resulting from the periodic marking of such assets and liabilities to fair value should be reported as “Other income” in Schedule SI, item 4.

Line Item M4 Net change in fair values of financial instruments accounted for under a fair value option.

Report the net change in fair values of all financial instruments that the holding company has elected to account for under the fair value option that is included in item 5, “Total operating income.”

LINE ITEM INSTRUCTIONS FOR

Balance Sheet

Schedule SC

For purposes of this report, a savings and loan holding company should report income from its savings association(s) (as defined in section 238.2 of Regulation LL), nonbank subsidiary(ies), and subsidiary savings and loan holding company(ies) following the same guidelines and accounting rules set forth in these instructions for a bank holding company.

Assets

Line Item 1 Cash and due from depository institutions.

Report in the appropriate item below cash and deposit balances, both noninterest-bearing and interest-bearing, due from depository institutions. Balances due from depository institutions that are subsidiaries or affiliated institutions should be reported on item 1(a). Balances due from all other (i.e., unrelated, or third party) depository institutions should be reported on item 1(b).

Affiliated depository institutions include those institutions that have a direct or indirect relationship with the reporting parent holding company.

Overdrafts should not be reported in this item. Overdrafts with subsidiaries or affiliated companies should be reported under item 14, "Balances due to subsidiaries and related institutions." Overdrafts with unrelated or third party depository institutions should be reported under item 10(b), "Other short-term borrowings."

Depository institutions include U.S. commercial banks, savings and loan institutions, mutual savings banks, foreign banks, and any other similar depository institutions.

Line Item 1(a) Balances with subsidiary or affiliated depository institutions.

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, subsidiary or affiliated depository institutions.

Line Item 1(b) Balances with unrelated depository institutions.

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, unrelated depository institutions.

Line Item 2 Securities.

Report in this item the total value of all debt securities and all equity securities with readily determinable fair values, other than investments in the bank subsidiary(ies), nonbank subsidiary(ies), associated banks, and associated nonbank company(ies), held by the respondent parent holding company. Securities designated as "available-for-sale" must be reported at fair value and securities designated as "held-to-maturity" must be reported at amortized cost in accordance with ASC Topic 320, Investments—Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*). The net unrealized holding gains (losses) on available-for-sale securities must be reported in item 16(d), "Accumulated other comprehensive income." The amount reported in item 2 must equal the sum of memoranda items 7(a) and 7(b).

Exclude equity securities held by the parent holding company that do not have readily determinable fair values, which are to be reported in item 7 below.

Debt securities include, but are not limited to: U.S. Treasury securities, U.S. Government agency and corporation obligations, commercial paper, securities issued by states and political subdivisions in the U.S. and notes, bonds or debentures issued by private corporations.

Debt securities must include amortization of premium and accretion of discount on securities purchased at other than par or face value (including U.S. Treasury bills).

Equity securities include common stock, perpetual preferred stock, and warrants.

Schedule SC

held for
investment and
held for sale

Equity securities owned by a holding company are defined as available-for-sale securities in accordance with ASC Topic 320 and must be reported at fair value as of the report date. The fair value of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Equity securities for which fair value is not readily determinable may be reported at historical cost.

Line Item 3 Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries).

Line Item 3(a) Loans and leases, ~~net of unearned income~~.

Loans and lease financing receivables are extensions of credit resulting from either direct negotiation between the holding company itself and its borrowing customers or the purchase of loans and participations in loans from others. This includes loans and participations in loans purchased *without recourse* from the respondent holding company's bank subsidiary(ies) or its nonbank subsidiaries. Do *not* report direct loans or loans purchased with recourse from bank subsidiary(ies) or nonbank subsidiary(ies) in this item; these loans should be reported in items 4(c) or 5(c) below, as appropriate.

Report the aggregate book value of all loans and leases before deduction of the "Allowance for loan and lease losses," which is to be reported in item 3(b). The amount reported should be reported net of unearned income. Parent holding companies may also report these amounts net of any allocated transfer risk reserve.

The amount reported in this item should include the amount reported in memoranda item 5 below that has been lent by the parent holding company to executive officers and principal shareholders and their related interests, but should *exclude* amounts reported in memoranda item 5 that have been lent by a nonbank subsidiary(ies) to insiders.

Exclude intercompany loans from this item. Loans to the bank subsidiary(ies) should be reported in item 4(c)

held for investment,
and held for sale,
net of

below; loans to the nonbank subsidiary(ies) should be reported in item 5(c) below. Also exclude all holdings of commercial paper, which should be reported in item 2 above.

Line Item 3(b) Less: Allowance for loan and lease losses.

Report the allowance for loan and lease losses. The amount reported should reflect an evaluation by the management of a holding company of the collectability of the loan and lease financing receivable portfolios, including any accrued and unpaid interest. The amount of the allowance on the balance sheet should be adequate to absorb anticipated losses.

Line Item 3(c) Loans and leases, ~~net of unearned income and~~ the allowance for loan and lease losses.

Report the amount derived by subtracting item 3(b) from 3(a).

13(a)

Line Item 4 Investment in bank subsidiary(ies).

The investment in the bank subsidiary(ies) must be reported under the equity method of accounting on the FR Y-9SP. Under the equity method, the original investment in the bank subsidiary(ies) is recorded at cost and is adjusted periodically to recognize the holding company's share of the earnings or losses of the bank subsidiary(ies) after the date of the acquisition of the bank(s) by the holding company. Dividends paid by the bank(s) and received by the holding company reduce the amount of the investment while the holding company's share of the undistributed earnings of the bank subsidiary(ies) (reported in Schedule SI, item ~~12(a)~~) increases the amount of the investment in the bank subsidiary(ies) as reported in the FR Y-9SP.

Holding companies that own shares in an associated bank or banks (those banks in which the holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these banks on the equity basis of accounting.

Line Item 4(a) Equity investment in bank subsidiary(ies).

Report the amount of the holding company's investment in the book value of the equity capital of the bank subsidiary(ies) as of the reporting date. This amount generally should be equivalent to the holding company's

Schedule SC

proportionate interest in the equity capital accounts of the bank subsidiary(ies) as reported in the bank's Report of Condition in Schedule RC-Balance Sheet, item 28. **(See Worksheet for clarification. A worksheet has been provided to assist in the preparation of the response to this item.)** The holding company, if applicable, should also include investments in the stock of any associated banks (those banks in which the holding company controls between 20 and 25 percent).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the bank subsidiary(ies) and associated bank(s) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Line Item 4(b) Goodwill.

Report the amount (book value) of the goodwill associated with the acquisition of the bank subsidiary(ies) that has not been "pushed down" to the books of the bank subsidiary(ies) for financial reporting purposes. The amount of the goodwill associated with investment in the bank subsidiary(ies) should generally be equivalent to the difference between the original cost of the shares of the bank subsidiary(ies) and the book value of the holding company's proportionate share of the equity capital accounts of the bank subsidiary(ies) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary bank(s), and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary bank(s) should not be reported separately in this item. The amount pushed down would be reported in line item 4(a), "Equity investment in bank subsidiary(ies)."

Line Item 4(c) Loans and advances to and receivables due from bank subsidiary(ies).

Report the total of all loans to the bank subsidiary(ies); notes, bonds, or subordinated debentures issued by the bank subsidiary(ies) that are held by the holding company; dividends declared by the bank subsidiary(ies), but not yet paid; and any other accounts receivable, including

tax receivables, from the bank subsidiary(ies). The amount reported should include loans and participation in loans purchased with recourse *by* the holding company from the bank subsidiary(ies).

Line Item 5 Investment in nonbank subsidiary(ies).

13(b)

The investment in nonbank subsidiary(ies) must also be reported under the equity method of accounting on the FR Y-9SP. Under the equity method, the original investment in the nonbank subsidiary(ies) is recorded at cost and is adjusted periodically to recognize the holding company's share of the earnings or losses of the nonbank subsidiary(ies) after the date of the acquisition of the nonbank subsidiary(ies) by the holding company. Dividends paid by the nonbank subsidiary(ies) and received by the holding company reduce the amount of the investment, while the holding company's share of the undistributed earnings of the nonbank subsidiary(ies) (reported in Schedule SI, item ~~12(b)~~) increase the amount of the investment in the nonbank subsidiary(ies) as reported in the FR Y-9SP.

If the reporting holding company is a tiered holding company, the investment in subsidiary holding company(ies) should be reported in the appropriate sub-items 6(a), 6(b), or 6(c).

Line Item 5(a) Equity investment in nonbank subsidiary(ies).

Report the amount of the holding company's direct investment in the book value of the equity capital of the directly or indirectly held nonbank subsidiary(ies) as of the reporting date. This amount generally should be equivalent to the holding company's proportionate interest in the nonbank subsidiary's equity capital accounts as reflected on the financial statements of the nonbank subsidiary as of the report date. The holding company, if applicable, should also include investments in the stock of any associated nonbank company(ies) (those nonbank company(ies) in which the holding company controls between 20 and 25 percent, or any nonbank company(ies) over which the holding company exercises significant influence (such as subsidiaries of a lower-tier holding company, referred to as "indirect" subsidiaries)).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the nonbank

Schedule SC

13

subsidiary(ies) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Line Item 5(b) Goodwill (associated with the investment in the nonbank subsidiary(ies)).

Report the amount (book value) of the goodwill associated with the acquisition of the nonbank subsidiary(ies) that has not been "pushed down" to the books of the nonbank subsidiary(ies) for financial reporting purposes. The amount of the goodwill should generally be equivalent to the difference between the original cost of the shares of the nonbank subsidiary(ies) and the book value of the holding company's proportionate share in the interest in the book value of the equity capital accounts of the nonbank subsidiary(ies) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the nonbank subsidiary(ies), and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the nonbank subsidiary(ies) should not be reported separately in this item. The amount pushed down would be reported in line item 5(a), "Equity investment in nonbank subsidiary(ies)."

Line Item 5(c) Loans and advances to and receivables due from nonbank subsidiary(ies).

Report the total of all loans to nonbank subsidiary(ies); notes, bonds, or subordinated debentures issued by the nonbank subsidiary(ies) that are held by the holding company; dividends declared by the nonbank subsidiary(ies), but not yet paid; and any other accounts receivable due from the nonbank subsidiary(ies).

Line Item 6 Investments in subsidiary holding company(ies).

These items are to be completed only by companies that have subsidiary holding companies.

The investment in subsidiary holding companies must be reported under the equity method of accounting on the FR Y-9SP. Under the equity method, the original investment in the subsidiary holding company by the holding company directly owning the shares is recorded at cost and is adjusted periodically to recognize the

reporting parent holding company's share of the earnings or losses of the subsidiary holding company after the date of the acquisition of the subsidiary holding company by the reporting parent holding company. Dividends declared or paid by the subsidiary holding company and received by the reporting parent holding company reduce the amount of the investment while the reporting parent holding company's share of the undistributed earnings of the subsidiary holding company (reported in Schedule SI, item 12(e)) increase the amount of the investment in the subsidiary holding company as reported in the parent holding company's FR Y-9SP.

In addition, the reporting parent holding companies that own shares in an associated lower-tier holding company (those lower-tier holding companies in which the parent holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these companies on the equity basis of accounting.

Line Item 6(a) Equity investment.

Report the amount of the reporting parent holding company's investment in the book value of the equity capital of the subsidiary holding company(ies) as of the reporting date. This amount generally should be equivalent to the reporting parent holding company's proportionate interest in the equity capital accounts of the subsidiary holding company as reported *separately* in the subsidiary holding company's filing of the FR Y-9SP on Schedule SC, item 16(f). The reporting parent holding company, if applicable, should also include investments in the stock of any associated holding companies (those other holding companies in which the reporting parent holding company controls between 20 and 25 percent).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the subsidiary holding company(ies) and associated holding company(ies) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Line Item 6(b) Goodwill.

Report the amount (book value) of the goodwill associated with the acquisition of the subsidiary holding company that has not been "pushed down" to the books of

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the subsidiary holding company for financial reporting purposes. The amount of the goodwill associated with investment in the subsidiary holding company should generally be equivalent to the difference between the original cost of the shares of the subsidiary holding company and the book value of the reporting parent holding company's proportionate share of the equity capital accounts of the subsidiary holding company on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary holding company, and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary holding company should not be reported separately in this item. The amount pushed down would be reported in line item 6(a), "Equity investment in subsidiary holding company(ies)."

Line Item 6(c) Loans and advances to and receivables due from the subsidiary holding company.

Report the total of all loans to the subsidiary holding company; notes, bonds, or debentures issued by the subsidiary holding company that are held by the reporting parent holding company; dividends declared by the subsidiary holding company, but not yet paid; and any other accounts receivable, including tax receivables, from the subsidiary holding company. The amount reported should include loans and participations in loans purchased with recourse by the reporting parent holding company from the subsidiary holding company.

Line Item 7 Other assets.

Report the total value of remaining assets not reported in the above categories, other than investments in the bank subsidiary, nonbank subsidiary(ies), associated banks, and associated nonbank company(ies).

The amount reported in this item should also include the value of any assets associated with nonbanking activities that are directly engaged in by the parent holding company.

Include equity securities held by the parent holding company that do not have readily determinable fair values.

Also report in this item the amount (book value) of goodwill that is included on the balance sheet of the

reporting holding company and is not part of the investment in subsidiaries account as reported in items 4(b), 5(b) or 6(b).

Line Item 8 Balances due from related nonbank companies (other than investments).

This item should be completed only by lower-tier parent holding companies.

Report in this item all balances due from and extensions of credit to related nonbank companies (i.e., nonbank companies directly or indirectly owned by the top-tier parent holding company, excluding those directly or indirectly owned by the reporting lower-tier parent holding company). *Exclude* those balances (including investments) included in items 5 and 6 above. Also *exclude* cash and balances due from related depository institutions, which are to be reported in item 1(a) above.

Line Item 9 Total assets.

Report the sum of items 1(a), 1(b), 2, 3(c), 4(a), 4(b), 4(c), 5(a), 5(b), 5(c), 6(a), 6(b), 6(c), 7, and 8.

Liabilities and Equity Capital

Line Item 10 Short-term borrowings.

Report in item 10(a) the amount of commercial paper issued by the parent company only and in item 10(b) the amount of all other short-term borrowings by the parent holding company only that mature in one year or less.

Line Item 10(a) Commercial paper.

Report in this item commercial paper issued by the parent company to unrelated parties. Commercial paper consists of short-term negotiable promissory notes that mature in 270 days or less.

Line Item 10(b) Other short-term borrowings.

Report in this item the amount of all other borrowings by the parent company only from unrelated third parties that mature in one year or less. Borrowings that finance the acquisition of the bank subsidiary that have a "scheduled debt retirement" exceeding one year should be reported in item 11 below except for the amount due within one year, which should be reported in this item.

Overdrafts to cash and due from depository institutions should be reported in this item.

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Short-term borrowing from the subsidiary bank(s) should be reported in item 14(a) and from the parent holding company and subsidiary holding company(ies) in item 14(b) and in Memoranda items 15(a) and 15(b).

Line Item 11 Long-term borrowings (includes limited-life preferred stock and related surplus).

Report in this item borrowings by the parent company only from unrelated third parties that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

For purposes of this item, also report the amount of any outstanding limited-life preferred stock issued by the holding company. The reported amount should include any amounts received in excess of its par or stated value. Limited-life preferred stock is preferred stock that has a stated maturity date or that can be redeemed at the option of the holder of the preferred stock.

NOTE: When the parent holding company has explicitly or implicitly guaranteed the long-term debt of its Employee Stock Ownership Plan (ESOP), report in this item the dollar amount outstanding of the long-term debt guaranteed.

Line Item 12 Accrued interest payable.

Report the amount of all interest accrued, but not yet paid, on the total parent company only borrowings of the holding company reported in items 10 and 11 above.

Line Item 13 Other liabilities.

Report the total amount of all other liabilities not reported under items 10, 11, and 12 above. Exclude balances due to subsidiaries and related institutions (reported in Schedule SC, items 14(a) or 14(b)).

Line Item 14 Balances due to subsidiaries and related institutions.

Report in this item all balances due to institutions related to the parent holding company, including short and long-term borrowings, accrued interest payable, taxes payable, and any other liabilities due to related institutions.

Where the holding company is a multi-tiered holding company, “related institutions” include subsidiary holding companies and their direct and indirect subsidiaries.

When a subsidiary holding company is filing this report, this item should include all balances due to its parent

company(ies) and the parent’s direct and indirect subsidiaries as well as balances due to the respondent’s direct and indirect subsidiaries.

Exclude subsidiaries of the holding company’s bank subsidiary, which are reported on the bank’s Reports of Condition and Income.

Line Item 14(a) Balances due to subsidiary bank(s).

Report in this item all balances due to a bank(s) that is directly or indirectly owned or controlled by the parent holding company.

Line Item 14(b) Balances due to nonbank subsidiaries and related institutions.

Report in this item all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the parent holding company. In addition, for purposes of this report, include in this item instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company.

When the reporting holding company is a multi-tier organization, nonbank subsidiaries, for purposes of this item, include any balances due to subsidiary holding companies of the respondent or due to the parent company(ies) of the respondent.

Line Item 15 Not applicable.

Line Item 16 Equity capital.

Line Item 16(a) Perpetual preferred stock (including related surplus).

Report the aggregate par or stated value of outstanding perpetual preferred stock, including any surplus arising from any amount received for perpetual preferred stock in excess of its par or stated value.

Line Item 16(b) Common stock (including related surplus).

Report the aggregate par or stated value of common stock issued, including any surplus arising from any amount received for common stock in excess of its par or stated value. Also include in this item the amount of stock-based employee compensation expense that has been credited to equity as described in ASC Topic 718,

Schedule SC

Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

Line Item 16(c) Retained earnings.

Report in this item all retained earnings.

Line Item 16(d) Accumulated other comprehensive income.

Report in this item the amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Accumulated other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Net unrealized holding gains (losses) on available-for-sale securities is the difference between the amortized cost and fair value of the reporting holding company's (and the holding company's proportionate share of its consolidated subsidiaries') available-for-sale securities, net of tax effects, as of the report date.

Also include in this item the unamortized amount of the unrealized holding gain or loss at the date of transfer of any debt security transferred into the held-to-maturity category from the available-for-sale category. See the instructions for this item on Schedule HC of the FR Y-9C for further information.

Line Item 16(e) Other equity capital components.

Report in this item all other equity capital components including the total carrying value (at cost) of treasury stock and unearned Employee Stock Ownership Plan (ESOP) shares as of the report date.

NOTE: When the reporting holding company has included in item 11 above the ESOP's long-term debt that it has explicitly or implicitly guaranteed, include in this item the dollar amount of the offsetting debit to the liability recorded by the reporting holding company in connection with that debt. The amount of unearned ESOP shares should be reduced as the debt is amortized. Report a total net debit balance for this line item as a negative amount.

Report in this item as a negative amount notes receivable that represent a capital contribution and are reported as a deduction from equity capital in accordance with ASC Subtopic 505-10, Equity – Overall (formerly EITF Issue

No. 85-1, *Classifying Notes Received for Capital Stock*) and SEC Staff Accounting Bulletin No. 107 (Topic 4.E., *Receivables from Sale of Stock, in the Codification of Staff Accounting Bulletin*). Also report in this item as a negative amount accrued interest receivable on such notes receivable that are reported as a deduction from equity capital in accordance with ASC Subtopic 505-10. Interest income accrued on such notes receivable should not be reported as interest income in Schedule SI, but as additional paid-in-capital in Schedule SC, item 16(a) or 16(b), as appropriate. For further information, see the FR Y-9C glossary entry for “capital contributions of cash and notes receivable” and ASC Subtopic 505-10.

Line Item 16(f) Total equity capital.

Report the sum of items 16(a) through 16(e).

Line Item 17 Total liabilities and equity capital.

Report the sum of items 10(a), 10(b), 11, 12, 13, 14(a), 14(b) and 16(f).

Memoranda

These items are to be completed annually only by top-tier and single-tier holding companies for the December 31 report date.

Line Item M1 Has the holding company engaged in a full-scope independent external audit at any time during the calendar year?

Enter a “1” for yes if the holding company has engaged in a full-scope independent external audit (in which an opinion is rendered on their financial statements) at any time during the calendar year as of the December 31 report date. Also enter a “1” for yes if the holding company has engaged or begun a full-scope independent external audit by December 31 that has not yet concluded. Enter a “0” if the response to this question is no. *If the response to this question is yes, the holding company must complete all of Memoranda item 2 below. If the response to this question is no, skip Memoranda item 2.*

Line Item M2 If the response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm, and the name and e-mail address of the auditing firm's engagement partner.

Report in memoranda item 2(a) the name and address (city, U.S. Postal state abbreviation, zip code) of the

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holding company's independent external auditing firm. An independent auditing firm is a company that provides full-scope auditing services to the holding company in which an opinion is rendered on their financial statements. Holding companies that do not have a full-scope audit conducted of their financial statements do not need to complete this item.

Report in memoranda item 2(b) the name and e-mail address of the independent external auditing firm's engagement partner (partner in charge of the audit). This contact information is for the confidential use of the Federal Reserve and will not be released to the public.

Memoranda items 3(a) and 3(b) are to be completed by holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda items 3(a) and 3(b) are to be completed by holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, "Fair Value Measurements"), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted

accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, "The Fair Value Option for Financial Assets and Financial Liabilities"); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, "Accounting for Certain Hybrid Financial Instruments"); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, "Accounting for Servicing of Financial Assets"). This election is generally referred to as the fair value option.

Line Item M3 Financial assets and liabilities measured at fair value under a fair value option.

Line Item M3(a) Total assets.

Report the total fair value of all assets that the holding company has elected to account for under the fair value option that is included in Schedule SC, Balance Sheet.

Line Item M3(b) Total liabilities.

Report the total fair value of all liabilities that the holding company has elected to account for under the fair value option that is included in Schedule SC, Balance Sheet.

LINE ITEM INSTRUCTIONS FOR

Memoranda

Schedule SC-M

Memoranda

Line Item M1 Total consolidated assets of the holding company.

Report the total consolidated assets of the holding company. Consolidated assets include the assets of the parent company and any bank and nonbank subsidiaries, excluding intercompany assets. This item is to be reported by **all** holding companies filing the FR Y-9SP report. If this information is not routinely available by the holding company for internal or other financial reporting purposes, then a reasonable estimate may be provided.

Line Item M2 Holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests.

Report the amount of both short-term and long-term borrowings (parent company only) reported in items 10 and 11 above that are not held by financial institutions or by holding company's officers, directors, and shareholders and their related interests. For reporting purposes, a related interest is a company in which an officer, director, or shareholders controls 25 percent or more of its stock. Related savings and loan holding companies, for purposes of reporting this item, include any savings and loan holding company that is more than 25 percent owned or controlled, directly or indirectly, by top-tier savings and loan holding company owning or controlling the holding company submitting this FR Y-9SP. **Do not report borrowings that are held by former shareholders of the holding company in this item. Also, exclude limited-life preferred stock reported in item 11 above.**

Line Item M3 Treasury stock (report only if the amount exceeds 5 percent of equity capital).

Report the amount, at cost, of treasury stock held by the holding company as of the report date. Treasury stock is

stock that the holding company has issued and subsequently acquired by purchase or gift, but that has not been retired or resold. The amount of treasury stock need only be reported when the carrying value of treasury stock held is greater than five percent of "Total equity capital" reported in item 16(f) above. If amount is less than 5%, leave item blank.

Line Item M4 Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16(a), 16(b), 16(c), and 16(d)).

Report the amount of the holding company's perpetual preferred stock and common stock (par value), including related surplus, that does not possess voting rights. Include in this item the amount of retained earnings and accumulated other comprehensive income that is claimed by perpetual preferred and common stock that does not possess voting rights.

Line Item M5 Total loans from parent holding company and nonbank subsidiary(ies) to insiders (excluding directors) and their interest.

Report the total amount of loans and lease financing receivables that the holding company (reported in item 3(a) above) and any nonbank subsidiary (not reported above) have extended to officers and shareholders and their related interests. A related interest is a company in which the officer or shareholder controls 25 percent or more of its stock.

Line Item M6 Pledged securities.

Report the amortized cost of all held-to-maturity securities and the fair value of all available-for-sale securities held by the reporting holding company (parent company only) that are pledged to secure deposits, repurchase transactions, or other borrowings (regardless of the balance of liabilities against which the securities are pledged),

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as performance bonds on futures or forward contracts, or for any other purpose.

Line Item M7(a) Fair value of securities classified as available-for-sale in Schedule SC, item 2.

Report in this item the fair value of all securities included in Schedule SC, item 2, "Securities," that have been designated as available-for-sale. The fair value (market value) of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges, or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Unrated debt securities for which no reliable market price data are available may be valued at cost adjusted for amortization of premium or accretion of discount unless credit problems of the obligor or upward movements in the level of interest rates warrant a lower estimate of current value. Equity securities that do not have readily determinable fair values shall be reported at historical cost. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

Line Item M7(b) Amortized cost of securities classified as held-to-maturity in Schedule SC, item 2.

Report the amortized cost of securities classified as held-to-maturity in Schedule SC, item 2. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

Line Item M8(a) Total off-balance-sheet activities conducted either directly or through a nonbank subsidiary.

Report the total amount of off-balance-sheet activities conducted either directly through the holding company or conducted through a nonbank subsidiary of the holding company. Off-balance-sheet activities include unused commitments, letters of credit, securities lent, spot foreign exchange contracts, and the notional value of derivative contracts. *Exclude* from this item contingencies arising in connection with litigation. For a description of these off-balance-sheet activities refer to the FR Y-9C

line item instructions for Schedule HC-L, Derivatives and Off-Balance-Sheet Items, and the Glossary entry for "Derivative Contracts."

Also report in this item the outstanding principal amount of assets serviced, managed or administered either directly by the holding company or through a nonbank subsidiary. For common trust funds and collective investment funds that held for both managed and non-managed participating accounts, report the proportionate share of the assets of these funds that are held for the participating accounts that are managed.

Line Item M8(b) Total debt and equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.

Report the amount of all debt instruments and equity securities outstanding that are registered with the Securities and Exchange Commission. Report the amounts of limited-life preferred stock issued and perpetual preferred stock issued inclusive of any amounts received in excess of its par or stated value. Report the aggregate par or stated value of common stock issued. For debt instruments, report the amount that is reported on the balance sheet (i.e., fair value or amortized cost).

Exclude from this item instruments generally referred to as trust preferred securities. Trust preferred securities are undated cumulative preferred securities issued out of a special purpose entity, usually in the form of a trust, in which a holding company owns all of the common securities.

Line Item M9 Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent holding company.

Report in this item any intercompany assets between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent holding company. *Exclude* transactions between the bank(s) and its nonbank subsidiaries.

Line Item M10 Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent holding company.

Report in this item any intercompany liabilities between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent holding company. *Exclude*

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transactions between the bank(s) and its nonbank subsidiaries.

Line Item M11 Other assets (only report amounts that exceed 25 percent of Schedule SC, line item 7)

Disclose in memoranda items 11(a) through 11(h) each component of other assets, and the dollar amount of such component, that exceeds 25 percent of the amount reported in Schedule SC, item 7. If the dollar amount of items 11(a) through 11(h) does not exceed 25 percent of item 7 in Schedule SC, leave the item blank. Preprinted captions have been provided for the following categories of “Other assets”:

- M11(a), “Accounts receivable,”
- M11(b), “Income taxes receivable,”
- M11(c), “Premises and fixed assets,”
- M11(d), “Net deferred tax assets,”
- M11(e), “Cash surrender value of life insurance policies.”

For other components of “other assets” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 11(f) through 11(h). The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other assets that does not round to one thousand dollars need not be reported. If there are no reportable amounts for memoranda items 11(f) through 11(h), enter (-0-) in the right-hand column of memoranda item 11(f).

Line Item M12 Other liabilities (only report amounts that exceed 25 percent of Schedule SC, line item 13)

Disclose in memoranda items 12(a) through 12(g) each component of other liabilities, and the dollar amount of such component, that exceeds 25 percent of the amount reported in Schedule SC, item 13. If the dollar amount of items 12(a) through 12(g) does not exceed 25 percent of items 13 in Schedule SC, leave the item blank. Preprinted captions have been provided for the following categories of “Other liabilities”:

- M12(a), “Accounts payable,”
- M12(b), “Income taxes payable,”

- M12(c), “Dividends payable,”
- M12(d), “Net deferred tax liabilities.”

For other components of “other liabilities” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 12(e) through 12(g). The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other liabilities that does not round to one thousand dollars need not be reported. If there are no reportable amounts for memoranda items 12(e) through 12(g), enter (-0-) in the right-hand column of memoranda item 12(e).

Line Item M13 Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in Schedule SC, item 14(b)).

Report the outstanding amount of notes payable by the parent holding company to special-purpose subsidiaries that have issued “trust preferred securities.” Exclude from this item any portion of the notes payable that does not directly relate to the amount of trust preferred securities issued such as the amount relating to the common stock of the special purpose subsidiary. In these transactions, a special purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for deeply subordinated intercompany note from the parent company.

NOTE: The amount of notes payable to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SC, item 14(b), “Balances due to nonbank subsidiaries and related institutions.” See the instructions for Schedule SC, item 14(b).

Line Item M14 Have all changes in investments and activities been reported to the Federal Reserve on the holding company Report of Changes in Organizational Structure (FR Y-10)?

This item is to be completed by the top-tier holding company (and single-tier holding companies). **The top-tier holding company must not leave this item blank. A lower-tier holding company filing this report should leave this item blank.**

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Enter a “1” for yes if the top-tier holding company has submitted all changes, if any, in its investments and activities on the FR Y-10. If the top-tier holding company had no changes in investments and activities and therefore was not required to file a FR Y-10, also enter a “1” in this item. Enter a “0” for no if it has not yet submitted all changes to investments and activities on the FR Y-10. The name of the holding company official responsible for verifying that the FR Y-10 has been completed should be typed or printed on the line provided whether the answer is “yes,” or “no.” In addition, enter the area code and phone number of the official responsible for verifying the FR Y-10.

Line Item M15 Short-term borrowings included in balance sheet item 14(b).

Items M15(a) and M15(b) are to be completed only by tiered holding companies.

Line Item M15(a) From parent holding company(ies).

Report the amount of borrowings by the reporting holding company from its direct and indirect parent holding company(ies) that mature in one year or less.

Line Item M15(b) From subsidiary holding company(ies).

Report the amount of borrowings by the reporting parent holding company from the subsidiary holding company(ies) that mature in one year or less.

Line Item M16 Long-term borrowings included in balance sheet item 14(b).

Items M16(a) and M16(b) are to be completed only by tiered holding companies.

Line Item M16(a) From parent holding company(ies).

Report the amount of borrowings by the reporting holding company from its direct and indirect parent holding company(ies) that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

Line Item M16(b) From subsidiary holding company(ies).

Report the amount of borrowings by the reporting parent holding company from the subsidiary holding company(ies) that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

Line Item M17 To be completed only by the top-tier holding company for its consolidated nonbank and thrift subsidiaries.

This item is to be completed only by the top-tier parent holding company (and single-tier holding companies) that files the FR Y-9SP. Lower-tier holding companies that file this report should leave memorandum items 17(a) through 17(f) blank.

A savings and loan holding company should not include its consolidated savings association (as defined in Regulation LL) in items 17(a) through 17(f).

If the top-tier parent holding company is an ESOP, then the lower-tier parent holding company should report in memorandum items 17(a) through 17(f).

For bank holding companies the term “**subsidiary**,” is defined by Section 225.2 of Federal Reserve Regulation Y, which generally includes companies 25 percent or more owned or controlled by another company. For savings and loan holding companies the term “**subsidiary**,” is defined by Section 238.2 of Federal Reserve Regulation LL, which generally includes companies more than 25 percent owned or controlled by another company. **However, for purposes of this reporting item, the term “subsidiary” includes only companies in which the holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.**

Nonbank subsidiaries, for purposes of this reporting item, include but are not limited to: securities brokerage and underwriting firms (including Section 20 subsidiaries); federal savings associations, federal savings banks and thrift institutions (including any thrift institution filing the Thrift Financial Report); depository institutions (other than U.S. banks); industrial banks that do not file the commercial bank Reports of Condition and Income with

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the federal banking agencies; Edge and Agreement corporations and their subsidiaries that are *not* held through a bank subsidiary; industrial loan companies; venture capital corporations; leasing companies; bank premises subsidiaries; mortgage banking companies; consumer finance companies; sales finance companies; acceptance corporations; factoring companies; insurance brokerage and insurance underwriting companies; small business investment companies; data processing and information services companies; nondepository trust companies; management consulting companies; courier service companies; companies that print or sell MICR encoded items; financial and investment advisory companies; credit bureaus; collection agencies; real estate settlement companies. **For savings and loan holding companies, this definition of nonbank subsidiary excludes federal savings associations, federal savings banks, and thrift institutions.**

For purposes of this reporting item, foreign nonbank subsidiaries include those subsidiaries that meet the definition of a nonbank subsidiary provided above that would be consolidated using generally accepted accounting principles for financial reporting purposes, but are not domiciled in the U.S. In addition, Edge and Agreement corporations and their subsidiaries that are *not* held through a bank subsidiary should be reported as foreign nonbank subsidiaries.

Nonbank subsidiaries exclude all banks (including commercial, savings and industrial banks that file the commercial bank Reports of Condition and Income) and their subsidiaries; Edge and Agreement corporations and their subsidiaries that are held through a bank subsidiary.

All intercompany assets among the nonbanking subsidiaries should be eliminated, but assets with the reporting holding company and with subsidiary banks should be included. For example, eliminate the loans made by one nonbank subsidiary to a second nonbank subsidiary, but do not eliminate loans made by one nonbank subsidiary to the parent holding company or a subsidiary bank.

Include the combined assets of inactive nonbanking subsidiaries to the extent that the top-tier holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.

Enter “zero” if the reporting top-tier holding company does not have any nonbank subsidiary assets to report.

Line Item M17(a) Total combined nonbank assets of nonbank subsidiaries.

Report the dollar amount of the reporting holding company’s total combined nonbank assets of nonbank subsidiaries. Nonbank assets include the assets of all foreign and domestic nonbank subsidiaries (as defined below) and their majority-owned direct and indirect subsidiaries.

The top-tier parent holding company should report in this item all assets of nonbank subsidiaries, whether held directly or indirectly or held through lower-tier holding companies. The lower-tier parent holding company in a multi-tier holding company who files this report (FR Y-9SP) should leave memorandum items 17(a) through 17(f) blank.

Line Item M17(b) Total combined loans and leases of nonbank subsidiaries.

Report the dollar amount of total combined loans and leases on the books of nonbank subsidiaries of the reporting holding company even if on the report date they are past due and collection is doubtful. Nonbank loans and leases include the loans and leases of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries.

Exclude balances due from related institutions on the books of nonbank subsidiaries of the reporting holding company (e.g., loans to the parent holding company). Report such balances in item 17(a).

Exclude any loans or leases the subsidiaries have sold or charged off. Report the combined book value of all loans and leases before deduction of the allowance for loan and lease losses. The amount should be reported net of unearned income (to the extent possible), and deposits accumulated for the payment of personal loans (hypothecated deposits).

Line Item M17(c) Total aggregate operating revenue of nonbank subsidiaries.

Report the dollar amount of total aggregate operating revenue of nonbank subsidiaries of the reporting holding company. Nonbank operating revenue includes the operating revenue of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries. Operating revenue is

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defined as the sum of total interest income and total noninterest income (before deduction of expenses and extraordinary items).

Line Item M17(d) Total combined thrift assets included in M17(a). (To be completed only by the top-tier bank holding company)

Report the dollar amount of combined assets of federal savings associations, federal savings banks and thrift subsidiaries that are included in the amount reported in line item 17(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift assets to report.

Line Item M17(e) Number of nonbank subsidiaries included in M17(a).

Report the **number** of nonbank subsidiaries that have been included in the total combined nonbank subsidiary assets reported in item 17(a) above. Enter “zero” if the reporting top-tier holding company does not have any nonbank subsidiaries.

Line Item M17(f) Number of thrift subsidiaries included in M17(d). (To be completed only by the top-tier bank holding company)

Report the **number** of federal savings associations, federal savings banks and thrift subsidiaries that are included in the total combined nonbank subsidiary assets reported in line item 17(d) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift subsidiaries to report.

Information related to the filing of the FR Y-12 report (Memoranda Line Items 18, 19, 20(a), 20(b))

Line items 18 and 19 will be used to determine if the reporting holding company must complete the *Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies* (FR Y-12). In a multi-tiered organization with one or more holding companies, only the top-tier holding company should complete items 18 and 19 on a consolidated basis. However, if a lower-tier holding company is functioning as the consolidated top-tier reporter for other financial reports (for example, when the top-tier is a non-U.S. holding company, ESOP, or limited partnership), this lower-tier holding company

should complete memoranda items 18 and 19 on a consolidated basis.

Items 20(a) and 20(b) are to be completed by all holding companies that are not required to file the FR Y-12.

Line Item M18 Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K?

Enter a “1” if the answer to this question is yes. Enter a “0” if the response to this question is no.

If the answer to this question is no, your organization does not need to complete the FR Y-12. Skip item 19 and proceed to items 20(a) and 20(b). If the answer to this question is yes, proceed to item 19 below.

For purposes of this question, an *equity investment* refers to common stock, partnership interests, convertible preferred stock, convertible debt, and warrants, options, and other rights that give the holder the right to acquire common stock or instruments convertible into common stock. An equity investment does not include any position or security held in a trading account in accordance with applicable accounting principles and as part of an underwriting, market making or dealing activity.

A *nonfinancial* equity investment means an equity investment made by the holding company or any of its subsidiaries (including all U.S. offices, International Banking Facilities, foreign branches, branches in Puerto Rico and U.S. territories and possessions, and majority-owned bank and nonbank domestic and foreign subsidiaries, including Edge and agreement subsidiaries, domestic nonbanking subsidiaries, and small business investment companies (SBICs)):

- pursuant to the merchant banking authority of section 4(k)(4)(H) of the BHC Act (12 U.S.C. 1843(k)(4)(H)) and subpart J of the Board’s Regulation Y,
- under section 4(c)(6) or 4(c)(7) of the BHC Act (12 U.S.C. 1843(c)(6) and (c)(7)) in a nonfinancial company (as defined below) or in a company that makes investments in nonfinancial companies,

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- investments made through a SBIC that is consolidated with the holding company or subsidiary, or in an SBIC that is not consolidated, under section 302(b) of the Small Business Investment Act of 1958,
- in a nonfinancial company under the portfolio investment provisions of the Board's Regulation K (12 CFR 211.8(c)(3), or
- in a nonfinancial company under section 24 of the Federal Deposit Insurance Act (12 U.S.C. 1831a).

This question does not apply to equity investments that a holding company or any of its subsidiaries may make under other legal authorities. For example, this question does not apply to nonfinancial investments made by an insurance company subsidiary of a financial holding company under section 4(k)(4)(I) of the Bank Holding Company Act (12 U.S.C. 1843(k)(4)(I)). Also, this question does not apply to DPC investments.

A *nonfinancial company* is a company that is engaged in any activity that has not been determined to be financial in nature or incidental to a financial activity under section 4(k) of the Bank Holding Company Act (12 U.S.C. 1843(k)).

Line Item M19 Do your aggregate nonfinancial equity investments equal or exceed (on an acquisition cost basis) 10 percent of the holding company's total capital as of the report date?

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. If the answer to **both** item 18 and item 19 is yes, your organization must complete the FR Y-12. Skip items 20(a) and 20(b), and proceed to item 21 below. If the answer to **either** item 18 or item 19 is no, your organization does not need to complete the FR Y-12. Proceed to items 20(a) and 20(b) below.

See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

Acquisition cost is the amount paid by the holding company for the nonfinancial equity investment when it was acquired.

Total capital is the amount reported in Schedule SC, Balance Sheet, item 16(f).

Items 20(a) and 20(b) are to be completed by all holding companies that are not required to file the FR Y-12.

Line Item M20(a) Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

Line item M20(b) Does the holding company manage any nonfinancial equity investments for the benefit of others?

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no.

This item applies to all holding companies that do not file the FR Y-12 report that manage nonfinancial equity investments for others by serving as a general partner in a limited partnership or performing a similar function in a private equity fund. These investments are not owned by the holding company and are not consolidated in the holding company's financial statements. Exclude investments managed through a bank trust department in a fiduciary capacity. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

Line Item M21 Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.

This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies). A financial holding company is a U.S. holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g., June 30 or December 31).

Report the total net assets of all broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act. The definition of assets generally corresponds to Schedule SC-M, line 1. *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item intercompany assets and claims

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on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company. Also exclude any subsidiaries that are held through a U.S. depository institution.

Line Item M22 Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(K)(4)(B) of the Bank Holding Company Act as amended by the Gramm—Leach—Bliley Act and (12 U.S.C. § 1843(k)(4)(B)).

This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies) and includes only newly authorized insurance underwriting activities permitted under the Gramm—Leach—Bliley Act. A savings and loan holding company that wishes to engage in financial holding company activities must have an effective election to be treated as a financial holding company or conducts activities under section 10(c)(2)(H)(i) of the HOLA (12 U.S.C. 1467a(c)(2)(H)(i)), section 10(c)(2)(B) of the HOLA (12 U.S.C. 1467a(c)(2)(B)), and section 10(c)(2)(F)(ii) of the HOLA (12 U.S.C. 1467a(c)(2)(F)(ii)). See section 238 Subpart G of Regulation LL. A financial holding company is a U.S. holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g., June 30 or December 31). Report the total net assets for subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(K)(4)(B) of the Bank Holding Company Act as amended by the Gramm—Leach—Bliley Act. The definition of assets generally corresponds to Schedule SC-M, item 16(b). *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item:

- (1) intercompany assets and claims on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company,
- (2) subsidiaries that engage solely in underwriting credit-related insurance that was permissible for holding companies to engage in prior to the Gramm—Leach—Bliley Act under Section 225.23(b)(11)(I) of Regulation Y, and
- (3) subsidiaries that are principally engaged in insurance agency activities.

Line Item 23 Issuances associated with the U.S. Department of Treasury Capital Purchase Program.

Under the U.S. Department of Treasury Capital Purchase Program (CPP), the Treasury provides capital to participating holding companies by purchasing newly issued senior perpetual preferred stock and warrants to purchase common stock, depending on whether the holding company's common stock is "publicly traded." For such holding companies that are not publicly traded, the Treasury Department immediately exercises the warrants for senior perpetual preferred stock ("warrant preferred stock"). This perpetual preferred stock and warrant preferred stock is senior to the holding company's common stock and on par with the issuer's existing preferred shares.

Line Item 23(a) Senior perpetual preferred stock or similar items.

Report the carrying amount of all senior perpetual preferred stock and all warrant preferred stock issued to the U.S. Department of Treasury (included in Schedule SC, item 16(a), "Perpetual preferred stock (including related surplus)."

Line Item 23(b) Warrants to purchase common stock or similar items.

Report the carrying amount of all warrants issued to the U.S. Department of Treasury to purchase common stock of the holding company that is included in equity capital on the balance sheet (included in Schedule SC-M, item 16(b), "Common stock (including related surplus)," or Schedule SC, item 13, "Other liabilities.")

Warrants issued by a publicly traded holding company should be included in equity capital on the balance sheet provided the holding company has sufficient authorized but unissued shares of the common stock to allow exercise of the warrants and any other necessary shareholder approvals have been obtained. If the holding company does not have required shareholder approval, including shareholder approval for sufficient authorized but unissued shares of the common stock subject to the warrants that may be required for settlement, the warrants may be included in equity capital on the balance sheet provided that the holding company takes the necessary action to secure sufficient approvals prior to the end of the fiscal quarter in which the warrants are issued. Warrants that are not eligible to be classified as equity capital should be reported as other liabilities on the balance sheet.

Notes to the Parent Company Only Financial Statements for Small Holding Companies

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This section has been provided to allow small holding companies to provide additional explanations of the content of specific items in the parent company only financial statements. The reporting holding company should include any transactions reported on the Income Statement and Balance Sheet that it wishes to explain or that have been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or in its quarterly reports to the Securities and Exchange Commission (SEC).

Report in the space provided the schedule and line item for which the holding company is specifying additional information, a description of the transaction and, in the column provided, the dollar amount associated with the transaction being disclosed.

Each edit in the checklist must balance, rounding errors are not allowed.

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0031	CFO	BHSPC490	CFO must not be null.	bhspc490 ne null
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0032	CONTACTN	BHSPC8901	CONTACTN must not be null.	bhspc8901 ne null
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0033	CONTACTP	BHSPC8902	CONTACTP must not be null.	bhspc8902 ne null
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0034	CONTACTF	BHSPC9116	CONTACTF must not be null.	bhspc9116 ne null
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0036	CONTACTE	BHSPC4086	CONTACTE must not be null.	bhspc4086 ne null
FRY9SP	20121231	99991231	No Change	Page 1	Validity	0037	DATESIGN	BHSPX1196	DATESIGN must not be null.	bhspx1196 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0042	SI-1a	BHSP0508	SI-1a must not be null	bhsp0508 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0044	SI-1b	BHSP2111	SI-1b must not be null	bhsp2111 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0043	SI-4	BHSP0447	SI-4 must not be null	bhsp0447 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0039	SI-5	BHSP4000	SI-5 must not be null	bhsp4000 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0040	SI-5	BHSP4000	Sum of SI-1a through SI-4 must equal SI-5.	(bhsp0508 + bhsp2111 + bhsp0523 + bhsp0530 + bhsp0206 + bhsp1283 + bhsp0447) eq bhsp4000
FRY9SP	20160630	99991231	Added	SI	Validity	0045	SI-6	BHSP4073	SI-6 must not be null	bhsp4073 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0047	SI-7	BHSP4093	SI-7 must not be null	bhsp4093 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0049	SI-8	BHSP4130	SI-8 must not be null	bhsp4130 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0050	SI-8	BHSP4130	Sum of SI-6 and SI-7 must equal SI-8.	(bhsp4073 + bhsp4093) eq bhsp4130
FRY9SP	20080630	99991231	No Change	SI	Validity	0060	SI-9	BHSP4250	SI-5 minus SI-8 must equal SI-9.	(bhsp4000 - bhsp4130) eq bhsp4250
FRY9SP	20160630	99991231	Added	SI	Validity	0061	SI-9	BHSP4250	SI-9 must not be null.	bhsp4250 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0065	SI-10	BHSP4302	SI-10 must not be null.	bhsp4302 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0068	SI-11	BHSP0496	SI-11 must not be null.	bhsp0496 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0070	SI-11	BHSP0496	SI-9 minus SI-10 must equal SI-11.	(bhsp4250 - bhsp4302) eq bhsp0496
FRY9SP	20160630	99991231	Added	SI	Validity	0075	SI-12a	BHSP3156	SI-12a must not be null.	bhsp3156 ne null
FRY9SP	20160630	99991231	Added	SI	Validity	0079	SI-13	BHSP4340	SI-13 must not be null.	bhsp4340 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0080	SI-13	BHSP4340	Sum of SI-11 through SI-12c must equal SI-13.	(bhsp0496 + bhsp3156 + bhsp2112 + bhsp3513) eq bhsp4340
FRY9SP	20160630	99991231	Added	SI	Validity	0093	SI-Mem1	BHSP3158	SI-Mem1 must not be null	bhsp3158 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0095	SI-Mem2	BHSPA530	SI-Mem2 must equal "1" (yes) or "0" (no) and SI-Mem2 must not be null	bhspa530 eq 1 or bhspa530 eq 0 and bhspa 530 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0160	SC-1a	BHSP5993	SC-1a must not be null	bhsp5993 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0161	SC-1b	BHSP0010	SC-1b must not be null	bhsp0010 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0170	SC-2	BHSP0390	SC-2 must not be null.	bhsp0390 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0190	SC-3a	BHSP2122	SC-3a must not be null.	bhsp2122 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0195	SC-3b	BHSP3123	SC-3b must not be null.	bhsp3123 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0199	SC-3c	BHSP2723	SC-3c must not be null.	bhsp2723 ne null
FRY9SP	20080630	99991231	No Change	SC	Validity	0200	SC-3c	BHSP2723	SC-3a minus SC-3b must equal SC-3c,	(bhsp2122 - bhsp3123) eq bhsp2723
FRY9SP	20160630	99991231	Added	SC	Validity	0210	SC-4a	BHSP3239	SC-4a must not be null.	bhsp3239 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0215	SC-4b	BHSP3238	SC-4b must not be null.	bhsp3238 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0227	SC-4c	BHSP3148	SC-4c must not be null	bhsp3148 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0130	SC-7	BHSP0027	SC-7 must not be null	bhsp0027 ne null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20160630	99991231	Added	SC	Validity	0249	SC-9	BHSP2170	SC-9 must not be null.	bhsp2170 ne null
FRY9SP	20080630	99991231	No Change	SC	Validity	0250	SC-9	BHSP2170	Sum of SC-1a through SC-2 and SC-3c through SC-8 must equal SC-9.	(bhsp5993 + bhsp0010 + bhsp0390 + bhsp2723 + bhsp3239 + bhsp3238 + bhsp3148 + bhsp0088 + bhsp0087 + bhsp0089 + bhsp0201 + bhsp0202 + bhsp3523 + bhsp0027 + bhsp3620) eq bhsp2170
FRY9SP	20160630	99991231	Added	SC	Validity	0300	SC-10a	BHSP2309	SC-10a must not be null.	bhsp2309 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0305	SC-10b	BHSP2724	SC-10b must not be null.	bhsp2724 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0310	SC-11	BHSP3151	SC-11 must not be null.	bhsp3151 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0319	SC-12	BHSP3166	SC-12 must not be null.	bhsp3166 ne null
FRY9SP	20080630	99991231	No Change	SC	Validity	0320	SC-12	BHSP3166	SC-12 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3166 le (bhsp2309 + bhsp2724 + bhsp3151)
FRY9SP	20160630	99991231	Added	SC	Validity	0323	SC-13	BHSP3167	SC-13 must not be null.	bhsp3167 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0324	SC-14a	BHSP3605	SC-14a must not be null.	bhsp3605 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0329	SC-16a	BHSP3283	SC-16a must not be null.	bhsp3283 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0330	SC-16b	BHSP3230	SC-16b must not be null.	bhsp3230 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0331	SC-16c	BHSP3247	SC-16c must not be null.	bhsp3247 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0332	SC-16d	BHSPB530	SC-16d must not be null.	bhspb530 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0333	SC-16e	BHSPA130	SC-16e must not be null.	bhsa130 ne null
FRY9SP	20160630	99991231	Added	SC	Validity	0334	SC-16f	BHSP3210	SC-16f must not be null.	bhsp3210 ne null
FRY9SP	20080630	99991231	No Change	SC	Validity	0335	SC-16f	BHSP3210	Sum of SC-16a through SC-16e must equal SC-16f.	(bhsp3283 + bhsp3230 + bhsp3247 + bhspb530 + bhsa130) eq bhsp3210
FRY9SP	20160630	99991231	Added	SC	Validity	0336	SC-17	BHSP3300	SC-17 must not be null	bhsp3300 ne null
FRY9SP	20080630	99991231	No Change	SC	Validity	0345	SC-17	BHSP3300	Sum of SC-10a through SC-14b and SC-16f must equal SC-17.	(bhsp2309 + bhsp2724 + bhsp3151 + bhsp3166 + bhsp3167 + bhsp3605 + bhsp3621 + bhsp3210) eq bhsp3300
FRY9SP	20080630	99991231	No Change	SC	Validity	0355	SC-17	BHSP3300	SC-17 must equal SC-9.	bhsp3300 eq bhsp2170
FRY9SP	20121231	99991231	No Change	SC	Validity	0360	SC-Mem1	BHSPC884	For December, if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP, then SC-Mem1 must equal "1" (yes) or "0" (no) and SC-Mem1 must not be null.	if ((mm-q1 eq 12) and (the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP)) then bhspc884 eq 1 or bhspc884 eq 0 and bhspc884 ne null
FRY9SP	20120630	99991231	No Change	SC	Validity	0365	SC-Mem1	BHSPC884	For June, SC-Mem1 must equal null.	if (mm-q1 eq 6) then bhspc884 eq null
FRY9SP	20080630	99991231	No Change	SC	Validity	0371	SC-Mem1	BHSPC884	If SC-Mem1 is equal "1" (yes), then SC-Mem2a(1) through SC-Mem2b(2) must not equal null.	if (bhspc884 eq 1) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20120630	99991231	No Change	SC	Validity	0380	SC-Mem2b(2)	TEXTC705	If SC-Mem1 equals null or "0" then SC-Mem2a(1) through SC-Mem2(b)2 must equal null.	if ((bhspc884 eq null) or (bhspc884 eq 0)) then (textc703 eq null and textc708 eq null and textc714 eq null and textc715 eq null and textc705 eq null)
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0400	SC-M1	BHSP8519	If SC-9 does not equal zero, then SC-M1 must not equal zero or null.	bhsp2170 ne 0 then (bhsp8519 ne 0 or bhsp8519 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0410	SC-M2	BHSP3152	SC-M2 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3152 le (bhsp2309 + bhsp2724 + bhsp3151)
FRY9SP	20160630	99991231	Added	SC-M	Validity	0434	SC-M4	BHSPC702	SC-M4 must not be null	bhspc702 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0435	SC-M6	BHSP0416	SC-M6 must be less than or equal to SC-2.	bhsp0416 le bhsp0390
FRY9SP	20160630	99991231	Added	SC-M	Validity	0436	SC-M6	BHSP0416	SC-M6 must not be null	bhsp0416 ne null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20160630	99991231	Added	SC-M	Validity	0438	SC-M7a	BHSP8516	SC-M7a must not be null	bhsp8516 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0443	SC-M7b	BHSP8517	The sum of SC-M7a and SC-M7b must equal SC-2.	(bhsp8516 + bhsp8517) eq bhsp0390
FRY9SP	20160630	99991231	Added	SC-M	Validity	0439	SC-M7b	BHSP8517	SC-M7b must not be null.	bhsp8517 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0440	SC-M8a	BHSPF074	SC-M8a must not be null	bhspf074 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0441	SC-M8b	BHSPF075	SC-M8b must not be null	bhspf075 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0442	SC-M11a	BHSPA024	SC-M11a must not be null	bhspa024 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0444	SC-M11b	BHSPC256	SC-M11b must not be null	bhspc256 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0445	SC-M11c	BHSP2145	SC-M11c must not be null	bhsp2145 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0446	SC-M11d	BHSP2148	SC-M11d must not be null	bhsp2148 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0447	SC-M11e	BHSPC009	SC-M11e must not be null	bhspc009 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0448	SC-M12a	BHSP3066	SC-M12a must not be null	bhsp3066 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0449	SC-M12b	BHSPC257	SC-M12b must not be null	bhspc257 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0450	SC-M12c	BHSP2932	SC-M12c must not be null	bhsp2932 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0457	SC-M12d	BHSP3049	SC-M12d must not be null	bhsp3049 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0458	SC-M13	BHSPC255	SC-M13 must not be null	bhspc255 ne null
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0454	SC-M14	BHSP6416	if the reporting institution is a top-tier holding companies then SC-M14 should equal "1" (yes) or "0" (no), and SC-M14 should not equal null	if the reporting institution is a top-tier holding company then bhsp6416 eq 1 or bhsp6416 eq 0 and bhsp6416 ne null
FRY9SP	20091231	99991231	No Change	SC-M	Validity	0452	SC-M14N	TEXT6428	If SC-M14 is equal to "1" (yes) or "0" (no), then SC-M14N must not equal null.	if bhsp6416 eq 1 or bhsp6416 eq 0 then text6428 ne null
FRY9SP	20091231	99991231	No Change	SC-M	Validity	0453	SC-M14P	TEXT9009	If SC-M14 is equal to "1" (yes) or "0" (no), then SC-M14P must not equal null.	if bhsp6416 eq 1 or bhsp6416 eq 0 then text9009 ne null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0451	SC-M14P	TEXT9009	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M14 through SC-M14P must equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp6416 eq null and text6428 eq null and text9009 eq null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0456	SC-M15a	BHSP3524	If the reporting institution is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M15a must be equal to null.	if the reporting institution is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp3524 eq null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0455	SC-M15a	BHSP3524	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M15a must not equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp3524 ne null
FRY9SP	20100630	99991231	No Change	SC-M	Validity	0466	SC-M15b	BHSP3526	if SC-6a does not equal null, then SC-M15b must not equal null.	if bhsp0201 ne null then bhsp3526 ne null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0470	SC-M16a	BHSP3525	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M16a must not equal null.	if the reporting institution is a lower tier holding company and files as the lower-tier then bhsp3525 ne null
FRY9SP	20100630	99991231	No Change	SC-M	Validity	0476	SC-M16b	BHSP3527	if SC-6a does not equal null, then SC-M16b must not equal null.	if bhsp0201 ne null then bhsp3527 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0480	SC-M16b	BHSP3527	Sum of SC-M15a through SC-M16b must be less than or equal to SC-14b.	(bhsp3524 + bhsp3526 + bhsp3525 + bhsp3527) le bhsp3621
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0482	SC-M17a	BHSP4778	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17a must not equal null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp4778 ne null

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FRY9SP	20121231	99991231	No Change	SC-M	Validity	0486	SC-M17a	BHSP4778	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17a must equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp4778 eq null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0483	SC-M17b	BHSPC427	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17b must not equal null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhspc427 ne null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0487	SC-M17b	BHSPC427	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17b must equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc427 eq null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0484	SC-M17c	BHSPC428	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17c must not equal null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhspc428 ne null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0488	SC-M17c	BHSPC428	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17c must equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc428 eq null
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0485	SC-M17d	BHSP2792	For BHCs and SHCs only, if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17d must not equal null.	for BHCs and SHCs only, if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp2792 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0490	SC-M17d	BHSP2792	SC-M17d must be less than or equal to SC-M17a.	bhsp2792 le bhsp4778
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0491	SC-M17d	BHSP2792	For BHCs and SHCs only, if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17d must equal null.	for BHCs and SHCs only, if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp2792 eq null
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0492	SC-M17d	BHSP2792	For SLHCs only, SC-M17d must equal null.	for SLHCs only, bhsp2792 eq null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0495	SC-M17e	BHSP2794	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17e must not equal null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp2794 ne null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0496	SC-M17e	BHSP2794	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17e must equal null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp2794 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0500	SC-M17e	BHSP2794	if SC-M17a is greater than zero, then SC-M17e must be greater than zero.	if bhsp4778 gt 0 then bhsp2794 gt 0
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0505	SC-M17f	BHSP2796	For BHCs and SHCs only, if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M17f must not equal null.	for BHCs and SHCs only, if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp2796 ne null
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0506	SC-M17f	BHSP2796	For BHCs and SHCs only, if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M17f must equal null.	for BHCs and SHCs only, if the reporting institution is a lower-tier holding company and files as the lower-tier then bhsp2796 eq null
FRY9SP	20151231	99991231	No Change	SC-M	Validity	0507	SC-M17f	BHSP2796	For SLHCs only, SC-M17f must equal null.	for SLHCs only, bhsp2796 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0510	SC-M17f	BHSP2796	if SC-M17d is greater than zero, then SC-M17f must be greater than zero.	if bhsp2792 gt 0 then bhsp2796 gt 0
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0520	SC-M17f	BHSP2796	SC-M17f must be less than or equal to SC-M17e.	bhsp2796 le bhsp2794
FRY9SP	20130630	99991231	No Change	SC-M	Validity	0525	SC-M18	BHSPC161	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP, then SC-M18 must equal "1" (yes) or "0" (no) and SC-M18 must not be null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP then bhspc161 eq 1 or bhspc161 eq 0 and bhspc161 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0535	SC-M19	BHSPC159	if SC-M18 is equal to "1" (yes), then SC-M19 must equal "1" (yes) or "0" (no) and SC-M19 must not be null	if bhspc161 eq 1 then bhspc159 eq 1 or bhspc159 eq 0 and bhspc159 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0538	SC-M19	BHSPC159	if SC-M18 is equal to "0" (no) or null, then SC-M19 must equal null.	if (bhspc161 eq 0 or bhspc161 eq null) then bhspc159 eq null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0540	SC-M20a	BHSPC700	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M20a must equal "1" (yes) or "0" (no) and SC-M20a must not be null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc700 eq 1 or bhspc700 eq 0 and bhspc700 ne null
FRY9SP	20121231	99991231	No Change	SC-M	Validity	0545	SC-M20b	BHSPC701	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M20b must equal "1" (yes) or "0" (no) and SC-M20b must not be null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc701 eq 1 or bhspc701 eq 0 and bhspc701 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0546	SC-M21	BHSPC252	if the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M21 must be equal to null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc252 eq null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0547	SC-M1	BHSP8519	SC-M1 must not be null	bhsp8519 ne null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0548	SC-M2	BHSP3152	SC-M2 must not be null	bhsp3152 ne null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20160630	99991231	Added	SC-M	Validity	0549	SC-M22	BHSPC253	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M22 must be equal to null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc253 eq null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0550	SC-M22	BHSPC253	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier and SC-5a is equal to null, then SC-M22 must be equal to null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier and bhsp0088 eq null then bhspc253 eq null
FRY9SP	20160630	99991231	Added	SC-M	Validity	0551	SC-M22	BHSPC252	If the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier and SC-5a is equal to null, then SC-M21 must be equal to null.	if the reporting institution is a top-tier holding company and files as the top-tier or is a lower-tier holding company that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier and bhsp0088 eq null then bhspc252 eq null

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FRY9SP	20110630	99991231	No Change	SI	Intraseries	0580	SI-1a	BHSP0508	For December, SI-1a (current) should be greater than or equal to SI-1a (previous) (minus \$2k) and SI-1a (current) should not be null.	if mm-q1 eq 12 then (bhsp0508-q1 ge bhsp0508-q2 - 2) and bhsp0508-q1 ne null
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0581	SI-1b	BHSP2111	For December, SI-1b (current) should be greater than or equal to SI-1b (previous) (minus \$2k) and SI-1b (current) should not be null	if mm-q1 eq 12 then (bhsp2111-q1 ge bhsp2111-q2 - 2) and bhsp2111-q1 ne null
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0582	SI-2a	BHSP0523	For December, SI-2a (current) should be greater than or equal to SI-2a (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp0523-q1 ge bhsp0523-q2 - 2)
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0583	SI-2b	BHSP0530	For December, SI-2b (current) should be greater than or equal to SI-2b (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp0530-q1 ge bhsp0530-q2 - 2)
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0584	SI-3a	BHSP0206	For December, SI-3a (current) should be greater than or equal to SI-3a (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp0206-q1 ge bhsp0206-q2 - 2)
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0585	SI-3b	BHSP1283	For December, SI-3b (current) should be greater than or equal to SI-3b (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp1283-q1 ge bhsp1283-q2 - 2)
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0586	SI-4	BHSP0447	For December, SI-4 (current) should be greater than or equal to SI-4 (previous) (minus \$2k) and SI-4 (current) should not be null.	if mm-q1 eq 12 then (bhsp0447-q1 ge bhsp0447-q2 - 2) and bhsp0447-q1 ne null
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0587	SI-6	BHSP4073	For December, SI-6 (current) should be greater than or equal to SI-6 (previous) (minus \$2k) and SI-6 (current) should not be null.	if mm-q1 eq 12 then (bhsp4073-q1 ge bhsp4073-q2 - 2) and bhsp4073-q1 ne null
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0588	SI-7	BHSP4093	For December, SI-7 (current) should be greater than or equal to SI-7 (previous) (minus \$2k) and SI-7 (current) should not equal null.	if mm-q1 eq 12 then (bhsp4093-q1 ge bhsp4093-q2 - 2) and bhsp4093-q1 ne null.
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0589	SI-Mem1	BHSP3158	For December, SI-Mem1 (current) should be greater than or equal to SI-Mem1 (previous) (minus \$2k) and SI-Mem1 (current) should not be null.	if mm-q1 eq 12 then (bhsp3158-q1 ge bhsp3158-q2 - 2) and bhsp3158-q1 ne null
FRY9SP	20110630	99991231	No Change	SI	Intraseries	0590	SI-Mem3	BHSPC254	For December, SI-Mem3 (current) should be greater than or equal to SI-Mem3 (previous) (minus \$2k)	if mm-q1 eq 12 then (bhspc254-q1 ge bhspc254-q2 - 2)
FRY9SP	20101231	99991231	No Change	SI	Quality	0601	SI-2b	BHSP0530	if SI-2a is equal to null, then SI-2b should be equal to null.	if bhsp0523 eq null then bhsp0530 eq null
FRY9SP	20101231	99991231	No Change	SI	Quality	0602	SI-2b	BHSP0530	if SI-2a is not equal to null, then SI-2b should not equal null.	if bhsp0523 ne null then bhsp0530 ne null
FRY9SP	20101231	99991231	No Change	SI	Quality	0603	SI-2b	BHSP0530	if SI-12b is equal to null, then SI-2a and SI-2b should be equal to null.	if bhsp2112 eq null then (bhsp0523 eq null and bhsp0530 eq null)
FRY9SP	20101231	99991231	No Change	SI	Quality	0604	SI-2b	BHSP0530	if SI-12b is not equal to null, then SI-2a and SI-2b should not equal null.	if bhsp2112 ne null then (bhsp0523 ne null and bhsp0530 ne null)
FRY9SP	20100630	99991231	No Change	SI	Intraseries	0609	SI-3a	BHSP0206	if SI-3a (previous) is not equal to null, then SI-3a (current) should not equal null.	if (bhsp0206-q2 ne null) then (bhsp0206-q1 ne null)
FRY9SP	20100630	99991231	No Change	SI	Intraseries	0610	SI-3a	BHSP0206	if SI-3a (previous) is equal to null, then SI-3a (current) should equal null.	if (bhsp0206-q2 eq null) then (bhsp0206-q1 eq null)

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FRY9SP	20101231	99991231	No Change	SI	Quality	0611	SI-3b	BHSP1283	If SI-3a is equal to null, then SI-3b should be equal to null.	if bhsp0206 eq null then bhsp1283 eq null
FRY9SP	20101231	99991231	No Change	SI	Quality	0612	SI-3b	BHSP1283	If SI-3a is not equal to null, then SI-3b should not equal null.	if bhsp0206 ne null then bhsp1283 ne null
FRY9SP	20101231	99991231	No Change	SI	Quality	0613	SI-3b	BHSP1283	If SI-12c is equal to null, then SI-3a and SI-3b should be equal to null.	if bhsp3513 eq null then (bhsp0206 eq null and bhsp1283 eq null)
FRY9SP	20101231	99991231	No Change	SI	Quality	0614	SI-3b	BHSP1283	If SI-12c is not equal to null, then SI-3a and SI-3b should not equal null.	if bhsp3513 ne null then (bhsp0206 ne null and bhsp1283 ne null)
FRY9SP	20100630	99991231	No Change	SI	Intraserries	0617	SI-3b	BHSP1283	If SI-3b (previous) is not equal to null, then SI-3b (current) should not equal null.	if (bhsp1283-q2 ne null) then (bhsp1283-q1 ne null)
FRY9SP	20100630	99991231	No Change	SI	Intraserries	0618	SI-3b	BHSP1283	If SI-3b (previous) is equal to null, then SI-3b (current) should equal null.	if (bhsp1283-q2 eq null) then (bhsp1283-q1 eq null)
FRY9SP	20101231	99991231	No Change	SI	Quality	0619	SI-4	BHSP0447	If the sum of SC-1b, SC-2, and SC-3c is greater than \$100K, then SI-4 should be greater than zero.	if (bhsp0010 + bhsp0390 + bhsp2723) gt 100 then bhsp0447 gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0620	SI-6	BHSP4073	If SC-12 is greater than zero, then SI-6 should be greater than zero.	if bhsp3166 gt 0 then bhsp4073 gt 0
FRY9SP	20101231	99991231	No Change	SI	Quality	0621	SI-6	BHSP4073	If the sum of SC-10a through SC-11 is greater than \$50K, then SI-6 should be greater than zero.	if (bhsp2309 + bhsp2724 + bhsp3151) gt 50 then bhsp4073 gt 0
FRY9SP	20110630	99991231	No Change	SI	Intraserries	0622	SI-6	BHSP4073	For December, if the sum of SC-10a through SC-11 is greater than \$50K, then SI-6 (current minus previous) should be greater than zero.	if (mm-q1 eq 12) and (bhsp2309 + bhsp2724 + bhsp3151) gt 50 then (bhsp4073-q1 - bhsp4073-q2) gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0625	SI-7	BHSP4093	If SI-Mem3 is greater than zero, then SI-Mem3 should be less than or equal to SI-7.	if bhspc254 gt 0 then bhspc254 le bhsp4093
FRY9SP	20080630	99991231	No Change	SI	Quality	0630	SI-12a	BHSP3156	If SC-4a is greater than zero, then the sum of SI-1a and SI-12a should not be equal to zero.	if bhsp3239 gt 0 then (bhsp0508 + bhsp3156) ne 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0635	SI-12a	BHSP3156	If SI-1a or SI-12a does not equal zero or null, then SC-4a should not equal zero or null.	if (bhsp0508 ne 0 and bhsp0508 ne null) or (bhsp3156 ne 0 and bhsp3156 ne null) then (bhsp3239 ne 0 and bhsp3239 ne null)
FRY9SP	20080630	99991231	No Change	SI	Quality	0650	SI-12b	BHSP2112	If SI-2a or SI-12b does not equal zero or null, then SC-5a should not equal zero or null.	if (bhsp0523 ne 0 and bhsp0523 ne null) or (bhsp2112 ne 0 and bhsp2112 ne null) then (bhsp0088 ne 0 and bhsp0088 ne null)
FRY9SP	20080630	99991231	No Change	SI	Quality	0665	SI-12c	BHSP3513	If SC-6a is greater than zero, then the sum of SI-3a and SI-12c should not be equal to zero.	if bhsp0201 gt 0 then (bhsp0206 + bhsp3513) ne 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0670	SI-12c	BHSP3513	If SI-3a or SI-12c does not equal zero or null, then SC-6a should not equal zero or null.	if (bhsp0206 ne 0 and bhsp0206 ne null) or (bhsp3513 ne 0 and bhsp3513 ne null) then (bhsp0201 ne 0 and bhsp0201 ne null)
FRY9SP	20160630	99991231	Revised	SI	Quality	0672	SI-12c	BHSP3513	If SC-6a is equal to null, then SI-3a, SI-3b and SI-12c should be equal to null.	if bhsp0201 eq null then (bhsp0206 eq null and BHSP1283 eq null and bhsp3513 eq null)
FRY9SP	20100630	99991231	No Change	SI	Intraserries	0680	SI-12c	BHSP3513	If SI-12c (previous) is not equal to null, then SI-12c (current) should not equal null.	if (bhsp3513-q2 ne null) then (bhsp3513-q1 ne null)
FRY9SP	20100630	99991231	No Change	SI	Intraserries	0681	SI-12c	BHSP3513	If SI-12c (previous) is equal to null, then SI-12c (current) should equal null.	if (bhsp3513-q2 eq null) then (bhsp3513-q1 eq null)
FRY9SP	20080630	99991231	No Change	SI	Quality	0750	SI-Mem1	BHSP3158	If SI-Mem1 is greater than zero, then SI-Mem1 should be less than SC-16c.	if bhsp3158 gt 0 then bhsp3158 lt bhsp3247
FRY9SP	20080630	99991231	No Change	SI	Intraserries	0765	SI-Mem2	BHSPA530	If SI-Mem2 (previous) equals "1" (yes), then SI-Mem2 (current) should equal "1" (yes) SI-Mem2(current) should not equal null.	if (bhspa530-q2 eq 1) then (bhspa530-q1 eq 1) bhspa530-q1 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	0767	SI-Mem3	BHSPC254	If SC-M13 is greater than zero, then SI-Mem3 should be greater than zero.	if bhspc255 gt 0 then bhspc254 gt 0.
FRY9SP	20110630	99991231	No Change	SI	Intraserries	0768	SI-Mem4	BHSPJ980	For December, if SI-Mem4 (previous) is not equal to null or zero, then SI-Mem4 (current) should not equal null or zero.	if (mm-q1 eq 12) and (bhspj980-q2 ne null and bhspj980-q2 ne 0) then (bhspj980-q1 ne null and bhspj980-q1 ne 0)

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FRY9SP	20110630	99991231	No Change	SI	Quality	0770	SI-Mem4	BHSPJ980	If SC-Mem3a is not equal to null or SC-Mem3b is not equal to null, then SI-Mem4 should not equal null.	if (bhsfp819 ne null or bhsfp820 ne null) then bhsfp980 ne null
FRY9SP	20110630	99991231	No Change	SI	Quality	0772	SI-Mem4	BHSPJ980	If SI-Mem4 is not equal to null or zero, then SI-4 should not equal zero.	if (bhsfp980 ne null and bhsfp980 ne 0) then bhsfp0447 ne 0
FRY9SP	20080630	99991231	No Change	SC	Quality	0773	SC-5a	BHSP0088	If SC-M13 is greater than zero, then SC-5a should be greater than zero.	if bhspc255 gt 0 then bhsfp0088 gt 0
FRY9SP	20101231	99991231	No Change	SC	Quality	0774	SC-5c	BHSP0089	If SC-5a is equal to null, then SC-5b and SC-5c should be equal to null.	if bhsfp0088 eq null then (bhsfp0087 eq null and bhsfp0089 eq null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0775	SC-5c	BHSP0089	If SC-5a is not equal to null, then SC-5b and SC-5c should not equal null.	if bhsfp0088 ne null then (bhsfp0087 ne null and bhsfp0089 ne null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0776	SC-5c	BHSP0089	If SI-12b is equal to null, then SC-5a, SC-5b, and SC-5c should be equal to null.	if bhsfp2112 eq null then (bhsfp0088 eq null and bhsfp0087 eq null and bhsfp0089 eq null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0777	SC-5c	BHSP0089	If SI-12b is not equal to null, then SC-5a, SC-5b, and SC-5c should not equal null.	if bhsfp2112 ne null then (bhsfp0088 ne null and bhsfp0087 ne null and bhsfp0089 ne null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0781	SC-6a	BHSP0201	If SC-6a (previous) is not equal to null, then SC-6a (current) should not equal null.	if (bhsfp0201-q2 ne null) then (bhsfp0201-q1 ne null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0783	SC-6a	BHSP0201	If SC-6a (previous) is equal to null, then SC-6a (current) should equal null.	if (bhsfp0201-q2 eq null) then (bhsfp0201-q1 eq null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0785	SC-6b	BHSP0202	If SC-6b (previous) is not equal to null, then SC-6b (current) should not equal null.	if (bhsfp0202-q2 ne null) then (bhsfp0202-q1 ne null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0786	SC-6b	BHSP0202	If SC-6b (previous) is equal to null, then SC-6b (current) should equal null.	if (bhsfp0202-q2 eq null) then (bhsfp0202-q1 eq null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0788	SC-6c	BHSP3523	If SC-6c (previous) is not equal to null, then SC-6c (current) should not equal null.	if (bhsfp3523-q2 ne null) then (bhsfp3523-q1 ne null)
FRY9SP	20100630	99991231	No Change	SC	Intraseries	0789	SC-6c	BHSP3523	If SC-6c (previous) is equal to null, then SC-6c (current) should equal null.	if (bhsfp3523-q2 eq null) then (bhsfp3523-q1 eq null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0790	SC-6c	BHSP3523	If SC-6a is equal to null, then SC-6b and SC-6c should be equal to null.	if bhsfp0201 eq null then (bhsfp0202 eq null and bhsfp3523 eq null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0791	SC-6c	BHSP3523	If SC-6a is not equal to null, then SC-6b and SC-6c should not equal null.	if bhsfp0201 ne null then (bhsfp0202 ne null and bhsfp3523 ne null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0792	SC-6c	BHSP3523	If SI-12c is equal to null, then SC-6a, SC-6b, and SC-6c should be equal to null.	if bhsfp3513 eq null then (bhsfp0201 eq null and bhsfp0202 eq null and bhsfp3523 eq null)
FRY9SP	20101231	99991231	No Change	SC	Quality	0793	SC-6c	BHSP3523	If SI-12c is not equal to null, then SC-6a, SC-6b, and SC-6c should not equal null.	if bhsfp3513 ne null then (bhsfp0201 ne null and bhsfp0202 ne null and bhsfp3523 ne null)
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0800	SC-9	BHSP2170	The period-to-period percentage change for SC-9 should be in the range of -25% to +25%.	(bhsfp2170-q1 - bhsfp2170-q2)/bhsfp2170-q1 * 100 ge -25 and ((bhsfp2170-q1 - bhsfp2170-q2)/bhsfp2170-q1) * 100 le 25
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0810	SC-Mem1	BHSPC884	For December, if SC-Mem1 (previous) is equal to "1" (yes), then SC-Mem1 (current) should be equal "1" (yes).	if ((mm-q1 eq 12) and (bhspc884-q3 eq 1)) then (bhspc884-q1 eq 1)
FRY9SP	20080630	99991231	No Change	SC	Quality	0811	SC-Mem2a(1)	TEXTC703	If SC-Mem2a(1) is not null then SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc703 ne null) then (textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0812	SC-Mem2a(2)	TEXTC708	If SC-Mem2a(2) is not null then SC-Mem2a(1), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc708 ne null) then (textc703 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0813	SC-Mem2a(3)	TEXTC714	If SC-Mem2a(3) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc714 ne null) then (textc703 ne null and textc708 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0814	SC-Mem2a(4)	TEXTC715	If SC-Mem2a(4) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc715 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc704 ne null and textc705 ne null)

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FRY9SP	20080630	99991231	No Change	SC	Quality	0815	SC-Mem2b(1)	TEXTC704	If SC-Mem2b(1) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(2) should not be null.	if (textc704 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0816	SC-Mem2b(2)	TEXTC705	If SC-Mem2b(2) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(1) should not be null.	if (textc705 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null)
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0825	SC-Mem3a	BHSPF819	If SC-Mem3a (previous) is not equal to null or zero, then SC-Mem3a (current) should not equal null or zero.	if (bhspf819-q2 ne null and bhspf819-q2 ne 0) then (bhspf819-q1 ne null and bhspf819-q1 ne 0)
FRY9SP	20110630	99991231	No Change	SC	Quality	0827	SC-Mem3a	BHSPF819	If SI-Mem4 is not equal to null, then SC-Mem3a or SC-Mem3b should not equal null.	if bhspj980 ne null then ((bhspf819 ne null) or (bhspf820 ne null))
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0829	SC-Mem3b	BHSPF820	If SC-Mem3b (previous) is not equal to null or zero, then SC-Mem3b (current) should not equal null or zero.	if (bhspf820-q2 ne null and bhspf820-q2 ne 0) then (bhspf820-q1 ne null and bhspf820-q1 ne 0)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0865	SC-M1	BHSP8519	SC-M1 should be greater than SC-9.	bhsp8519 gt bhsp2170
FRY9SP	20151231	99991231	No Change	SC-M	Quality	0869	SC-M1	BHSP8519	For December, SC-M1 (previous) should be less than \$1 Billion.	if (mm-q1 eq 12) then bhsp8519-q2 lt 1000000
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0872	SC-M3	BHSP3153	If SC-M3 is greater than zero, then SC-16e should not equal zero.	if bhsp3153 gt 0 then bhspa130 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0874	SC-M3	BHSP3153	If SC-M3 is greater than zero, then SC-M3 should be greater than 5% of SC-16f.	if bhsp3153 gt 0 then bhsp3153 gt (0.05 * bhsp3210)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0876	SC-M4	BHSPC702	If SC-M4 is greater than zero, then the sum of SC-16a through SC-16d should not equal zero.	if bhspc702 gt 0 then (bhsp3283 + bhsp3230 + bhsp3247 + bhspb530) ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0878	SC-M5	BHSP3155	SC-M5 should be less than or equal to SC-3a.	bhsp3155 le bhsp2122
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0881	SC-M11f	BHSP8520	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8520 ne null and bhsp8520 ne 0 then text8520 ne null
FRY9SP	20110630	99991231	No Change	SC-M	Quality	0882	SC-M11fTX	TEXT8520	If text data is not equal to null, then financial data should not equal null or zero.	if text8520 ne null then bhsp8520 ne null and bhsp8520 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0883	SC-M11g	BHSP8521	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8521 ne null and bhsp8521 ne 0 then text8521 ne null
FRY9SP	20110630	99991231	No Change	SC-M	Quality	0884	SC-M11gTX	TEXT8521	If text data is not equal to null, then financial data should not equal null or zero.	if text8521 ne null then bhsp8521 ne null and bhsp8521 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0894	SC-M11g	BHSP8521	If SC-M11g does not equal zero or null, then SC-M11f should not equal zero or null.	if (bhsp8521 ne 0 and bhsp8521 ne null) then (bhsp8520 ne 0 and bhsp8520 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0895	SC-M11h	BHSP8522	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8522 ne null and bhsp8522 ne 0 then text8522 ne null
FRY9SP	20110630	99991231	No Change	SC-M	Quality	0896	SC-M11hTX	TEXT8522	If text data is not equal to null, then financial data should not equal null or zero.	if text8522 ne null then bhsp8522 ne null and bhsp8522 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0898	SC-M11h	BHSP8522	If SC-M11h does not equal zero or null, then SC-M11g should not equal zero or null.	if (bhsp8522 ne 0 and bhsp8522 ne null) then (bhsp8521 ne 0 and bhsp8521 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0899	SC-M11h	BHSP8522	If SC-M11a through SC-M11h is greater than zero, then the sum should be less than or equal to SC-7.	if (bhsp8522 ne 0 and bhsp8522 ne null) then (bhsp8520 ne 0 and bhsp8520 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0908	SC-M12e	BHSP8523	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8523 ne null and bhsp8523 ne 0 then text8523 ne null
FRY9SP	20110630	99991231	No Change	SC-M	Quality	0909	SC-M12eTX	TEXT8523	If text data is not equal to null, then financial data should not equal null or zero.	if text8523 ne null then bhsp8523 ne null and bhsp8523 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0910	SC-M12f	BHSP8524	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8524 ne null and bhsp8524 ne 0 then text8524 ne null

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FRY9SP	20110630	99991231	No Change	SC-M	Quality	0911	SC-M12FTX	TEXT8524	If text data is not equal to null, then financial data should not equal null or zero.	if text8524 ne null then bhsp8524 ne null and bhsp8524 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0912	SC-M12f	BHSP8524	If SC-M12f does not equal zero or null, then SC-M12e should not equal zero or null.	if (bhsp8524 ne 0 and bhsp8524 ne null) then (bhsp8523 ne 0 and bhsp8523 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0914	SC-M12g	BHSP8525	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8525 ne null and bhsp8525 ne 0 then text8525 ne null
FRY9SP	20110630	99991231	No Change	SC-M	Quality	0915	SC-M12gTX	TEXT8525	If text data is not equal to null, then financial data should not equal null or zero.	if text8525 ne null then bhsp8525 ne null and bhsp8525 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0916	SC-M12g	BHSP8525	If SC-M12g does not equal zero or null, then SC-M12f should not equal zero or null.	if (bhsp8525 ne 0 and bhsp8525 ne null) then (bhsp8524 ne 0 and bhsp8524 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0917	SC-M12g	BHSP8525	If SC-M12a through SC-M12g is greater than zero, then the sum should be less than or equal to SC-13.	if (bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp8523 + bhsp8524 + bhsp8525) le bhsp3167
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0918	SC-M13	BHSPC255	If Si-Mem3 is greater than zero then SC-M13 should be greater than zero.	if bhspc254 is gt 0 then bhspc255 gt 0
FRY9SP	20101231	99991231	No Change	SC-M	Quality	0919	SC-M13	BHSPC255	SC-M13 should be less than or equal to SC-14b.	bhspc255 le bhsp3621.
FRY9SP	20101231	99991231	No Change	SC-M	Intraseries	0922	SC-M15a	BHSP3524	If SC-M15a (previous) is not equal to null, then SC-M15a (current) should not equal null.	if bhsp3524-q2 ne null then bhsp3524-q1 ne null
FRY9SP	20101231	99991231	No Change	SC-M	Intraseries	0923	SC-M15a	BHSP3524	If SC-M15a (previous) is equal to null, then SC-M15a (current) should equal null.	if bhsp3524-q2 eq null then bhsp3524-q1 eq null
FRY9SP	20100630	99991231	No Change	SC-M	Intraseries	0928	SC-M15b	BHSP3526	If SC-M15b (previous) is not equal to null, then SC-M15b (current) should not equal null.	if (bhsp3526-q2 ne null) then (bhsp3526-q1 ne null)
FRY9SP	20100630	99991231	No Change	SC-M	Intraseries	0929	SC-M15b	BHSP3526	If SC-M15b (previous) is equal to null, then SC-M15b (current) should equal null.	if (bhsp3526-q2 eq null) then (bhsp3526-q1 eq null)
FRY9SP	20121231	99991231	No Change	SC-M	Quality	0930	SC-M16a	BHSP3525	If the reporting institution is a top-tier holding company, however, for financial reporting purposes a subsidiary holding company in the organization files as the top-tier, then SC-M16a should be equal to null.	if the reporting institution is a top-tier holding company however for financial reporting purposes a subsidiary holding company in the organization files as the top-tier then bhsp3525 eq null
FRY9SP	20100630	99991231	No Change	SC-M	Intraseries	0934	SC-M16b	BHSP3527	If SC-M16b (previous) is not equal to null, then SC-M16b (current) should not equal null.	if (bhsp3527-q2 ne null) then (bhsp3527-q1 ne null)
FRY9SP	20100630	99991231	No Change	SC-M	Intraseries	0935	SC-M16b	BHSP3527	If SC-M16b (previous) is equal to null, then SC-M16b (current) should equal null.	if (bhsp3527-q2 eq null) then (bhsp3527-q1 eq null)
FRY9SP	20101231	99991231	No Change	SC-M	Intraseries	0936	SC-M16a	BHSP3525	If SC-M16a (previous) is not equal to null, then SC-M16a (current) should not equal null.	if bhsp3525-q2 ne null then bhsp3525-q1 ne null
FRY9SP	20101231	99991231	No Change	SC-M	Intraseries	0937	SC-M16a	BHSP3525	If SC-M16a (previous) is equal to null, then SC-M16a (current) should equal null.	if bhsp3525-q2 eq null then bhsp3525-q1 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Intraseries	0950	SC-M17a	BHSP4778	If SC-M17e (previous) equals SC-M17e (current) and SC-M17a (previous) is greater than ten thousand, then SC-M17a (current minus previous) divided by SC-M17a (previous) should not exceed +/- 20%.	if (bhsp2794-q2 eq bhsp2794-q1) and (bhsp4778-q2 gt 10) then (((bhsp4778-q1 - bhsp4778-q2) / bhsp4778-q2) ge -0.2) and (((bhsp4778-q1 - bhsp4778-q2) / bhsp4778-q2) le 0.2))
FRY9SP	20080630	99991231	No Change	SC-M	Intraseries	0965	SC-M17d	BHSP2792	If SC-M17f (previous) equals SC-M17f (current) and SC-M17d (previous) is greater than ten thousand, then SC-M17d (current minus previous) divided by SC-M17d (previous) should not exceed +/- 20%.	if (bhsp2796-q2 eq bhsp2796-q1) and (bhsp2792-q2 gt 10) then (((bhsp2792-q1 - bhsp2792-q2) / bhsp2792-q2) ge -0.2) and (((bhsp2792-q1 - bhsp2792-q2) / bhsp2792-q2) le 0.2))
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0968	SC-M17e	BHSP2794	If SC-M17e is greater than zero, then SC-M17a should be greater than zero.	if (bhsp2794 gt 0) then (bhsp4778 gt 0)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0975	SC-M17f	BHSP2796	If SC-M17f is greater than zero, then SC-M17d should be greater than zero.	if (bhsp2796 gt 0) then (bhsp2792 gt 0)

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FRY9SP	20130630	99991231	No Change	SC-M	Quality	0982	SC-M18	BHSPC161	If the reporting institution is a lower-tier holding company and files as the lower-tier, then SC-M18 should be equal to null.	if the reporting institution is a lower-tier holding company and files as the lower-tier then bhspc161 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0985	SC-M20a	BHSPC700	If SC-M18 equals "1" (yes) and SC-M19 equals "1" (yes) then SC-M20a should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc700 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0986	SC-M20a	BHSPC700	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20a should be equal to "1" (yes) or "0" (no), and SC-M20a should not be null	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc700 eq 1 or bhspc700 eq 0) and bhpc700 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0988	SC-M20a	BHSPC700	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20a should be equal to "1" (yes) or "0" (no) and SC-M20a should not be null.	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc700 eq 1 or bhspc700 eq 0)) bhspc700 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0990	SC-M20b	BHSPC701	If SC-M18 equals "1" (yes), and SC-M19 equals "1" (yes) then SC-M20b should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc701 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0991	SC-M20b	BHSPC701	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20b should be equal to "1" (yes) or "0" (no) and SC-M20b should not be null	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc701 eq 1 or bhspc701 eq 0) and bhspc701 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0992	SC-M20b	BHSPC701	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20b should be equal to "1" (yes) or "0" (no) SC-M20b should be equal to "1" (yes) or "0" (no)	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc701 eq 1 or bhspc701 eq 0)) and bhspc701 ne null
FRY9SP	20101231	99991231	No Change	SC-M	Quality	0995	SC-M23a	BHSPG234	If SC-M23a is greater than 0 and SI-Mem2 is equal to 1, then SC-11 should be greater than 0.	if (bhspg234 gt 0 and bhspa530 eq 1) then bhsp3151 gt 0
FRY9SP	20101231	99991231	No Change	SC-M	Quality	0997	SC-M23a	BHSPG234	If SC-M23a is greater than 0 and SI-Mem2 is equal to 0, then SC-16a should be greater than 0.	if (bhspg234 gt 0 and bhspa530 eq 0) then bhsp3283 gt 0
FRY9SP	20101231	99991231	No Change	SC-M	Quality	0999	SC-M23b	BHSPG235	If SC-M23b is greater than 0 and SI-Mem2 is equal to 0, then the sum of SC-13 and SC-16b should be greater than 0.	if (bhspg235 gt 0 and bhspa530 eq 0) then (bhsp3167+bhsp3230) gt 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1002	FN2	BHSP8527	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8527 ne null or bhsp8527 ne 0 then text8527 ne null
FRY9SP	20110630	99991231	No Change	Notes	Quality	1003	FN2TX	TEXT8527	If text data is not equal to null, then financial data should not equal null or zero.	if text8527 ne null then bhsp8527 ne null or bhsp8527 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1004	FN3	BHSP8528	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8528 ne null and bhsp8528 ne 0 then text8528 ne null
FRY9SP	20110630	99991231	No Change	Notes	Quality	1005	FN3TX	TEXT8528	If text data is not equal to null, then financial data should not equal null or zero.	if text8528 ne null then bhsp8528 ne null and bhsp8528 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1006	FN4	BHSP8529	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8529 ne null and bhsp8529 ne 0 then text8529 ne null
FRY9SP	20110630	99991231	No Change	Notes	Quality	1007	FN4TX	TEXT8529	If text data is not equal to null, then financial data should not equal null or zero.	if text8529 ne null then bhsp8529 ne null and bhsp8529 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1008	FN5	BHSP8530	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8530 ne null and bhsp8530 ne 0 then text8530 ne null
FRY9SP	20110630	99991231	No Change	Notes	Quality	1009	FN5TX	TEXT8530	If text data is not equal to null, then financial data should not equal null or zero.	if text8530 ne null then bhsp8530 ne null and bhsp8530 ne 0
FRY9SP	20110630	99991231	No Change	SC-M	Quality	1055	SC-M23a	BHSPG234	If SC-M23a is greater than zero and SI-Memo 2 is equal to zero, then SC-M4 should be greater than zero.	If bhspg234 gt 0 and bhspa530 eq 0 then bhspc702 gt 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9000	SI-1a	BHSP0508	SI-1a should not be negative.	bhsp0508 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9000	SI-1b	BHSP2111	SI-1b should not be negative.	bhsp2111 ge 0
FRY9SP	20101231	99991231	No Change	SI	Quality	9005	SI-2a	BHSP0523	SI-2a should not be negative or should be equal to null.	bhsp0523 ge 0 or bhsp0523 eq null
FRY9SP	20101231	99991231	No Change	SI	Quality	9005	SI-2b	BHSP0530	SI-2b should not be negative or should be equal to null.	bhsp0530 ge 0 or bhsp0530 eq null
FRY9SP	20101231	99991231	No Change	SI	Quality	9005	SI-3a	BHSP0206	SI-3a should not be negative or should be equal to null.	bhsp0206 ge 0 or bhsp0206 eq null

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FRY9SP	20101231	99991231	No Change	SI	Quality	9005	SI-3b	BHSP1283	SI-3b should not be negative or should be equal to null.	bhsp1283 ge 0 or bhsp1283 eq null
FRY9SP	20160630	99991231	Revised	SI	Quality	9006	SI-4	BHSP0447	SI-4 should not be negative.	bhsp0447 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9006	SI-5	BHSP4000	SI-5 should not be negative.	bhsp4000 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9006	SI-6	BHSP4073	SI-6 should not be negative.	bhsp4073 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9006	SI-7	BHSP4093	SI-7 should not be negative.	bhsp4093 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9006	SI-8	BHSP4130	SI-8 should not be negative.	bhsp4130 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9020	SI-Mem1	BHSP3158	SI-Mem1 should not be negative.	bhsp3158 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9020	SI-Mem2	BHSPA530	SI-Mem2 should not be negative.	bhspa530 ge 0
FRY9SP	20160630	99991231	Revised	SI	Quality	9020	SI-Mem3	BHSPC254	SI-Mem3 should not be negative.	bhspc254 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-1a	BHSP5993	SC-1a should not be negative.	bhsp5993 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-1b	BHSP0010	SC-1b should not be negative.	bhsp0010 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-2	BHSP0390	SC-2 should not be negative.	bhsp0390 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-3a	BHSP2122	SC-3a should not be negative.	bhsp2122 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-3b	BHSP3123	SC-3b should not be negative.	bhsp3123 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9020	SC-3c	BHSP2723	SC-3c should not be negative.	bhsp2723 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9040	SC-4c	BHSP3148	SC-4c should not be negative.	bhsp3148 ge 0
FRY9SP	20100630	99991231	No Change	SC	Quality	9060	SC-5c	BHSP0089	SC-5c should not be negative or should be equal to null.	bhsp0089 ge 0 or bhsp0089 eq null
FRY9SP	20080630	99991231	No Change	SC	Quality	9070	SC-6c	BHSP3523	SC-6c should not be negative or should be equal to null.	bhsp3523 ge 0 or bhsp3523 eq null
FRY9SP	20160630	99991231	Revised	SC	Quality	9080	SC-7	BHSP0027	SC-7 should not be negative.	bhsp0027 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9084	SC-8	BHSP3620	SC-8 should not be negative or should be equal to null.	bhsp3620 ge 0 or bhsp3620 eq null
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-9	BHSP2170	SC-9 should not be negative.	bhsp2170 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-10a	BHSP2309	SC-10a should not be negative.	bhsp2309 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-10b	BHSP2724	SC-10b should not be negative.	bhsp2724 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-11	BHSP3151	SC-11 should not be negative.	bhsp3151 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-12	BHSP3166	SC-12 should not be negative.	bhsp3166 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-13	BHSP3167	SC-13 should not be negative.	bhsp3167 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-14a	BHSP3605	SC-14a should not be negative.	bhsp3605 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-14b	BHSP3621	SC-14b should not be negative.	bhsp3621 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-16a	BHSP3283	SC-16a should not be negative.	bhsp3283 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9087	SC-16b	BHSP3230	SC-16b should not be negative.	bhsp3230 ge 0
FRY9SP	20160630	99991231	Revised	SC	Quality	9100	SC-17	BHSP3300	SC-17 should not be negative.	bhsp3300 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9110	SC-Mem1	BHSPC884	SC-Mem1 should not be negative or should be equal to null.	bhspc884 ge 0 or bhspc884 eq null
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M1	BHSP8519	SC-M1 should not be negative.	bhsp8519 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M2	BHSP3152	SC-M2 should not be negative.	bhsp3152 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M3	BHSP3153	SC-M3 should not be negative.	bhsp3153 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M4	BHSPC702	SC-M4 should not be negative.	bhspc702 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M5	BHSP3155	SC-M5 should not be negative.	bhsp3155 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M6	BHSP0416	SC-M6 should not be negative.	bhsp0416 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M7a	BHSP8516	SC-M7a should not be negative.	bhsp8516 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M7b	BHSP8517	SC-M7b should not be negative.	bhsp8517 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M8a	BHSPF074	SC-M8a should not be negative.	bhspf074 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9120	SC-M8b	BHSPF075	SC-M8b should not be negative.	bhspf075 ge 0
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9122	SC-M9	BHSP6796	SC-M9 should not be negative or SC-M9 should equal null.	bhsp6796 ge 0 or bhsp6796 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9122	SC-M10	BHSP6797	SC-M10 should not be negative or SC-M10 should equal null.	bhsp6797 ge 0 or bhsp6797 eq null
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M11a	BHSPA024	SC-M11a should not be negative.	bhspa024 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M11b	BHSPC256	SC-M11b should not be negative.	bhspc256 ge 0

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FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M11c	BHSP2145	SC-M11c should not be negative.	bhsp2145 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M11d	BHSP2148	SC-M11d should not be negative.	bhsp2148 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M11e	BHSPC009	SC-M11e should not be negative.	bhspc009 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M12a	BHSP3066	SC-M12a should not be negative.	bhsp3066 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M12b	BHSPC257	SC-M12b should not be negative.	bhspc257 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M12c	BHSP2932	SC-M12c should not be negative.	bhsp2932 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M12d	BHSP3049	SC-M12d should not be negative.	bhsp3049 ge 0
FRY9SP	20160630	99991231	Revised	SC-M	Quality	9125	SC-M13	BHSPC255	SC-M13 should not be negative.	bhspc255 ge 0
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9130	SC-M14	BHSP6416	SC-M14 should not be negative or SC-M14 should equal null	bhsp6416 ge 0 or bhsp6416 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M15a	BHSP3524	SC-M15a should not be negative or SC-M15a should equal null	bhsp3524 ge 0 or bhsp3524 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M15b	BHSP3526	SC-M15b should not be negative or SC-M15b should equal null	bhsp3526 ge 0 or bhsp3526 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M16a	BHSP3525	SC-M16a should not be negative or SC-M16a should equal null	bhsp3525 ge 0 or bhsp3525 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M16b	BHSP3527	SC-M16b should not be negative or SC-M16b should equal null	bhsp3527 ge 0 or bhsp3527 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17a	BHSP4778	SC-M17a should not be negative or SC-M17a should equal null	bhsp4778 ge 0 or bhsp4778 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17b	BHSPC427	SC-M17b should not be negative or SC-M17b should equal null	bhspc427 ge 0 or bhspc427 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17c	BHSPC428	SC-M17c should not be negative or SC-M17c should equal null	bhspc428 ge 0 or bhspc428 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17d	BHSP2792	SC-M17d should not be negative or SC-M17d should equal null	bhsp2792 ge 0 or bhsp2792 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17e	BHSP2794	SC-M17e should not be negative or SC-M17e should equal null	bhsp2794 ge 0 or bhsp2794 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M17f	BHSP2796	SC-M17f should not be negative or SC-M17f should equal null	bhsp2796 ge 0 or bhsp2796 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M18	BHSPC161	SC-M18 should not be negative or SC-M18 should equal null	bhspc161 ge 0 or bhspc161 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M19	BHSPC159	SC-M19 should not be negative or SC-M19 should equal null	bhspc159 ge 0 or bhspc159 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M20a	BHSPC700	SC-M20a should not be negative or SC-M20a should equal null	bhspc700 ge 0 or bhspc700 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M20b	BHSPC701	SC-M20b should not be negative or SC-M20b should equal null	bhspc701 ge 0 or bhspc701 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M21	BHSPC252	SC-M21 should not be negative or SC-M21 should equal null	bhspc252 ge 0 or bhspc252 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M22	BHSPC253	SC-M22 should not be negative or SC-M22 should equal null	bhspc253 ge 0 or bhspc253 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M23a	BHSPG234	SC-M23a should not be negative or SC-M23a should equal null	bhspg234 ge 0 or bhspg234 eq null
FRY9SP	20141231	99991231	No Change	SC-M	Quality	9140	SC-M23b	BHSPG235	SC-M23b should not be negative or SC-M23b should equal null	bhspg235 ge 0 or bhspg235 eq null

Worksheet
For the Y-9SP, Income Statement, Item 1(a),
“Dividends from Bank Subsidiary(ies)”

- (1) Copy the amount of the cash dividends declared by the bank subsidiary from its Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI-A, items 8 and 9, “Cash dividends declared on preferred stock” and “Cash dividends declared on common stock.” _____
- (2) Determine the holding company’s percentage ownership in the subsidiary bank specified in (1) above. _____ % |
- (3) Multiply (1) times (2) above. (This amount should be equal to the holding company’s dividends from the bank subsidiary, item 1 on the Income Statement of the FR Y-9SP if the holding company has only *one* bank subsidiary.) _____ |

This worksheet may be completed at the holding company’s option. It is not to be submitted with the FR Y-9SP. |

Worksheet

For the Y-9SP, Income Statement, Item 12(a), “Equity in Undistributed Income (Loss) of Bank Subsidiary(ies)”

- (1) Copy the amount in the bank subsidiary’s Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI, item 12, “Net Income.” _____
- | (2) Determine the holding company’s percentage ownership in the subsidiary bank specified in (1) above. _____ %
- | (3) Multiply (1) times (2) above. (This amount should be the equal to the holding company’s equity in the net income of the bank subsidiary specified in (1) above.) _____
- (4) Copy the amount reported on item 1 on the Income Statement of the FR Y-9SP “Dividends from bank subsidiary(ies). (See attached worksheet for procedure to calculate such dividends.) _____
- (5) Subtract (4) from (3). (This amount generally is the amount that should be reported on the FR Y-9SP in item 12(a), “Equity in undistributed income (loss) of bank subsidiary(ies).”) _____

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

| If the bank subsidiary(ies) has issued preferred stock, the holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation.

| *This worksheet may be completed at the holding company’s option. It is not to be submitted with the FR Y-9SP.*

Worksheet

For the Y-9SP, Balance Sheet, Item 4(a),
“Equity Investment in Bank Subsidiary(ies)”

- (1) Copy the amount of “Total equity capital” reported on the Consolidated Report of Condition (FFIEC 031 or FFIEC 041), Schedule RC, Balance Sheet, item 27(a), for the holding company’s bank subsidiary. _____ |
- (2) Determine the holding company’s percentage ownership in the subsidiary bank specified in (1) above. _____% |
- (3) Multiply (1) times (2) above. (This amount generally should be the amount that is reported on item 4(a) of the FR Y-9SP when the holding company has only *one* bank subsidiary.) _____ |

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

If the bank subsidiary(ies) has issued preferred stock, the holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation. |

This worksheet may be completed at the holding company’s option. It is not to be submitted with the FR Y-9SP. |

Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations

FR Y-7N and FR Y-7NS

GENERAL INSTRUCTIONS

Who Must Report

The Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N/FR Y-7NS) must be filed either quarterly or annually by the top-tier foreign banking organization (FBO) for each U.S. nonbank subsidiary¹ it owns or controls.

The FR Y-7N/FR Y-7NS must be submitted for each legal entity subject to reporting requirements. Therefore, consolidation of individual entities is not permitted.

For purposes of this report, nonbank subsidiaries include, but are not limited to, commercial or consumer finance companies, leasing companies, mortgage banking companies, venture capital corporations, small business investment companies, and data processing and information services companies that do not have a primary U.S. regulator other than the Federal Reserve System.

Quarterly Filers—Detailed Report (FR Y-7N)

Each top-tier FBO must file the FR Y-7N report on a **quarterly** basis for each of its U.S. nonbank subsidiaries that meets **any one** of the following criteria:

- 1) The total assets of the nonbank subsidiary are equal to or greater than \$1 billion; or
- 2) The nonbank subsidiary's off-balance-sheet activities² are equal to or greater than \$5 billion.

1. A subsidiary, for purposes of this report, is defined by Section 225.2 of Federal Reserve Regulation Y, which generally includes companies 25 percent or more owned or controlled by another company.

2. Off-balance-sheet activities (defined as the sum of Schedule BS, items 20 through 30) include commitments to purchase foreign currencies and U.S. dollar exchange, all other futures and forward contracts, option

Once a nonbank subsidiary satisfies the criteria to file the FR Y-7N for any quarter during the calendar year, the nonbank subsidiary must continue to file the quarterly FR Y-7N for the remainder of the calendar year even if it no longer satisfies the requirement for filing the quarterly FR Y-7N.

Nonbank subsidiaries that do not meet the quarterly filing thresholds may be requested to file quarterly if the Federal Reserve Bank has determined that these nonbank subsidiaries have significant risk exposures.

Annual Filers—Detailed Report (FR Y-7N)

A nonbank subsidiary that does not meet any of the criteria to file quarterly, but has total assets greater than or equal to \$500 million and less than \$1 billion as of the report date must file the entire FR Y-7N report on an annual basis.

Annual Filers—Abbreviated Report (FR Y-7NS)

A nonbank subsidiary that does not meet the criteria to file the detailed report, but has total assets greater than or equal to \$250 million and less than \$500 million must file the Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7NS) on an annual basis.

Other Reporting Criteria

- Foreign banking organizations (FBOs) must submit a separate FR Y-7N/FR Y-7NS for each of its nonbank subsidiaries satisfying the above criteria whether

contracts, and the notional value of interest rate swaps, exchange swaps, and other swaps.

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directly or indirectly owned (as defined per Regulation Y, section 225.2 (o)). Each FBO must submit a report on a parent only (non-consolidated) basis for each parent nonbank subsidiary meeting the criteria and submit individual reports for each lower level nonbank subsidiary required to file the report.

- Consolidation of individual entities, including variable interest entities (VIEs), is not permitted. Each FBO should separately assess whether a VIE meets the definition of subsidiary and determine if any such entity meets the criteria for filing this report.
- The FR Y-7N/FR Y-7NS report for a U.S. nonbank subsidiary owned by more than one FBO should be submitted in its entirety by the FBO with the majority ownership. If a nonbank subsidiary is equally owned by two or more FBOs, the FR Y-7N/FR Y-7NS report should be submitted in its entirety by the largest FBO based on total consolidated assets.

Exemptions from Reporting U.S. Nonbank Subsidiary Financial Statements

The following U.S. nonbank subsidiaries are exempt from submitting the financial statements of U.S. nonbank subsidiaries held by FBOs:

- Any company whose total assets are less than \$250 million unless the quarterly reporting criteria is met;
- Any company, the shares of which are held:
 - (a) as a result of debts previously contracted (i.e., acquired under section 4(c)(2) of the Bank Holding Company (BHC) Act);
 - (b) in a fiduciary capacity under section 4(c)(4) of the BHC Act; or
 - (c) solely as collateral securing an extension of credit;
- Any company that engages in business in the U.S. pursuant to section 2(h)(2) of the BHC Act (however, this exemption does not extend to section 4(c)(8) subsidiaries of section 2(h)(2) companies);
- Any company that engages in business in the U.S. pursuant to section 8(c) of the International Banking Act and performs commercial activities;
- Any subsidiary that is considered a merchant banking investment, the shares of which are held pursuant to section 4(k)(4)(H) of the BHC Act;

- Any subsidiary of a U.S. commercial bank, or federally-insured company which is a subsidiary of a BHC;
- Industrial banks, savings associations, thrifts, nondepository trust companies and other companies that are federally insured;
- Any subsidiary of a Small Business Investment Company (SBIC controlled investment);
- Any nonbank subsidiary that is functionally regulated by regulatory agency, other than the Federal Reserve System, such as the Securities Exchange Commission ("SEC"), Commodity Futures Trade Commission ("CFTC"), State Insurance Commissioners, or State Securities Departments;
- Any subsidiary of a U.S. BHC that reports on the Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11/FR Y-11S);
- Any non-depository trust company that is a member of the Federal Reserve System and required to file the Consolidated Reports of Condition and Income;
- Any subsidiary that is required to file a Report of Condition for Edge or Agreement Corporations (FR 2886b);
- Any subsidiary, joint venture, or portfolio investment that is required to file the Reports of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314/FR 2314S);
- Any subsidiary that is required to file the Financial Statements for a Bank Holding Company Subsidiary Engaged in Bank-Ineligible Securities Underwriting and Dealing (FR Y-20); and
- Any branch, agency, or representative office of a foreign bank.
- Any subsidiary that is **inactive** as of the end of the reporting period.
- Any subsidiary such as a namesaver or newly organized company that has never conducted any business activity. However, a subsidiary that is newly incorporated is required to report upon the commencement of a business activity once it meets the reporting criteria.
- Any subsidiary that was divested or liquidated during the year. Reports must only be filed for nonbank subsidiaries that are part of the FBO's organizational

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structure as of the close of the business day on the report date for which the report is being filed.

- Any subsidiary that is a special purpose vehicle (SPV) formed as a vehicle for specific leasing transactions (for example, when an SPV is engaged in a single leasing transaction).
- Any subsidiary that issues trust preferred securities.

Please note that U.S. nonbank subsidiaries that are not required to file under the above criteria may be required to file the FR Y-7N/FR Y-7NS by the Federal Reserve Bank that is responsible for the regulation of the top-tier FBO.

A graphic representation of the general criteria for the FR Y-7N/FR Y-7NS appears at the end of these General Instructions (page GEN-7).

Frequency of Reporting

A FBO must submit the FR Y-7N report for each nonbank subsidiary that meets the criteria to file quarterly as of the last calendar day of March, June, September, and December. A FBO must submit the FR Y-7N report for each nonbank subsidiary that meets the criteria to file annually as of December 31. A FBO must submit FR Y-7N for each nonbank subsidiary that meets the criteria to file the abbreviated report annually as of December 31.

The reporting should commence at the end of the quarter in which the subsidiary meets the significance threshold.

Preparation of the Reports

FBOs are required to prepare the financial statements of its U.S. nonbank subsidiaries (FR Y-7N/FR Y-7NS) in accordance with generally accepted accounting principles (GAAP) and these instructions. All reports shall be reported in a consistent manner.

The nonbank subsidiaries' financial records shall be maintained in such a manner and scope so as to ensure that the reports can be prepared and filed in accordance with these instructions and reflect a fair presentation of the subsidiaries' financial condition and results of operations. Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the Federal Reserve Bank that is responsible for the regulation of the top-tier FBO.

FBOs should refer to the instructions for the preparation of the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) or the Parent Company Only Financial Statements (FR Y-9SP) for additional information on the items requested on this report. Copies of the FR Y-7N, FR Y-7NS, FR Y-9C, and FR Y-9SP may be found on the Federal Reserve Board's public website (www.federalreserve.gov/boarddocs/reportforms).

Applicability of Generally Accepted Accounting Principles

It should be noted that the presentation by subsidiaries of assets, liabilities, stockholders' equity, and the recognition of income and expenses should be reported in accordance with generally accepted accounting principles. Subsidiaries are required to report certain other accounts or types of transactions on schedules to the balance sheet and income statement. In addition, these instructions designate where a particular asset or liability should be reported.

All ownership interests in the subsidiary have an interest in the aggregate amounts of a subsidiary's reported earnings, retained earnings, and net assets (whether held by its parent organization or by other owners) and should be reported as equity capital in the financial statements.

There may be areas in which a reporting subsidiary wishes more technical detail on the application of accounting standards and procedures to the requirements of these instructions. Such information may often be found in the appropriate entries in the Glossary section of the FR Y-9C instructions or, in more detail, in the FASB Accounting Standards Codification. For purposes of these instructions, the FASB Accounting Standards Codification is referred to as "ASC." Selected sections of the ASC are referenced in the instructions where appropriate.

When the Federal Reserve's interpretation of how GAAP or these instructions should be applied to a specified event or transaction (or series of related events or transactions) differs from the reporting institution's interpretation, the Federal Reserve may require the reporter to reflect the event(s) or transaction(s) in its FR Y-7N/FR Y-7NS reports in accordance with the Federal Reserve's interpretation and to amend previously submitted reports.

Page 1

The FBO must submit a page 1 for each financial statement. If the FBO elects to file multiple financial

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statements under one signature, the FBO must submit one signed page 1 per type of report, the FR Y-7N quarterly, the FR Y-7N annual or the FR Y-7NS. Page 1 of the report must include the legal name of the FBO filing the FR Y-7N/FR Y-7NS and the mailing address. The name, telephone number, and e-mail address of a U.S. contact to whom questions about the report(s) may be directed must be indicated.

Signatures

The FR Y-7N/FR Y-7NS must be signed as indicated on page 1 by a duly authorized officer of the FBO. The top-tier FBO may authorize an officer of the nonbank subsidiary to sign the report. By signing page 1 of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on any reports included under this signature constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007.

Number of Reports Attested to Under This Signature

For all reports submitted under the officer's signature, the FBO must indicate on page 1 the total number of reports for which the officer attested.

December Only Reporting

For the December FR Y-7N report, the FBO must indicate on page 1 whether the submission is for quarterly or annual filers.

Detailed Listing of Subsidiaries

The FBO must **complete** a separate page(s) containing the detailed listing of subsidiaries for each page 1. For submission of multiple financial statements under the officer's signature, the FBO must complete a separate page(s) containing the detailed listing of subsidiaries for each type of report. The FBO must provide on the page(s) containing the detailed listing of subsidiaries the legal name, address and subsidiary ID for all reports attested to under the officer's signature as indicated on page 1. When specifying the name(s) of the nonbank subsidiaries, use the legal name of the subsidiaries as they appear on the papers of incorporation or formation documents. The legal name must be the same name that

is specified on the Report of Changes in Organizational Structure (FR Y-10). The page(s) containing the detailed listing of subsidiaries should be retained at the FBO for their records and **should not** be submitted to the Reserve Bank.

Submission of Reports

Reports are to be submitted for each report date on the report forms provided by the Federal Reserve Bank. No caption on the report form shall be changed in any way. No item is to be left blank. An entry must be made for each item, i.e., an amount, a zero, or an "N/A."

All items will not be applicable to each nonbank subsidiary required to file the report. An "N/A" should be entered if the nonbank subsidiary cannot be involved in a transaction because of the nature of the organization. A zero should be entered whenever a nonbank subsidiary can participate in an activity, but may not, on the report date, have any outstanding balances.

Where to Submit the Reports

For paper filers of report form. The original report and the number of copies specified by the Reserve Bank should be submitted to the Reserve Bank where the FBO files its Annual Report of Foreign Banking Organizations (FR Y-7).

All reports shall be made out clearly and legibly by typewriter or in ink. Reports completed in pencil will not be accepted. FBOs may submit computer printouts in a format identical to that of the report form, including all item and column captions and other identifying numbers.

FBOs must maintain in their files a copy of the manually signed page 1 of the Reserve Bank-supplied forms received for the report date, attached to the page(s) containing the detailed listing of subsidiaries, and a print out of the data submitted.

Electronic submission of report form. Any FBO interested in submitting the FR Y-7N electronically should contact the Federal Reserve Bank in the district where the FBO files its Annual Report of Foreign Banking Organizations (FR Y-7). At this time, electronic filing of the FR Y-7NS is not available. Federal Reserve Bank staff will notify FBOs when the electronic reporting option for the FR Y-7NS becomes available.

FBOs choosing to submit these reports electronically must maintain in their files the original manually signed

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page 1 of the Reserve Bank-supplied forms received for the report date, attached to the page(s) containing the detailed listing of subsidiaries, and a printout of the data submitted.

Submission Date

A FBO must file this report for its nonbank subsidiaries no later than 60 calendar days after the report date. The filing of a completed report will be considered timely, regardless of when the reports are received by the appropriate Federal Reserve Bank, if these reports are mailed first class and postmarked no later than the third calendar day preceding the submission deadline. In the absence of a postmark, a company whose completed FR Y-7N/FR Y-7NS is received late may be called upon to provide proof of timely mailing.

A "Certificate of Mailing" (U.S. Postal Service form 3817) may be used to provide such proof. If an overnight delivery service is used, entry of the completed original reports into the delivery system on the day before the submission deadline will constitute timely submission. In addition, the hand delivery of the completed original reports on or before the submission deadline to the location to which the reports would otherwise be mailed is an acceptable alternative to mailing such reports. Companies that are unable to obtain the required officers' signatures on their completed original reports in sufficient time to file these reports so that they are received by the submission deadline may contact the Federal Reserve Bank to which they mail their original reports to arrange for the timely submission of their report data and the subsequent filing of their signed reports.

If the submission deadline falls on a weekend or holiday, the report must be received by 5:00 P.M. on the first business day after the Saturday, Sunday, or holiday. Any report received after 5:00 P.M. on the first business day after the Saturday, Sunday, or holiday deadline will be considered late unless it has been postmarked three calendar days prior to the original Saturday, Sunday, or holiday submission deadline (original deadline), or the institution has a record of sending the report by overnight service one day prior to the original deadline.

NOTE: A FBO must submit all of its required nonbank subsidiary reports on or before the submission deadline to be considered timely.

Monitoring of Regulatory Reports

Federal Reserve Banks will monitor the filing of all regulatory reports to ensure that they are filed in a timely manner and are accurate and not misleading. Many reporting errors can be screened through the use of computer validity edit checks which are detailed in the Checklist accompanying the reporting instructions. Reporting deadlines are detailed in Submission Date section of these general instructions. Additional information on the monitoring procedures are available from the Federal Reserve Banks.

Confidentiality

These reports are available to the public upon request on an individual basis. However, a reporting FBO may request confidential treatment for one or more of the nonbank subsidiaries for which it submits the financial statements of U.S. nonbank subsidiaries held by FBO if it is of the opinion that disclosure of certain commercial or financial information in the report would likely result in substantial harm to its (or its subsidiaries') competitive position or that disclosure of the submitted personal information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing concurrently with the submission of the report. The request must discuss *in writing* the justification for which confidentiality is requested, demonstrating the specific nature of the harm that would result from public release of the information; merely stating that competitive harm would result or that information is personal is *not* sufficient.

INFORMATION FOR WHICH CONFIDENTIAL TREATMENT IS REQUESTED SHOULD BE REPORTED SEPARATELY BOUND WITH A SEPARATE FR Y-7N/FR Y-7NS PAGE 1 LABELED "CONFIDENTIAL." THIS INFORMATION SHOULD BE SPECIFICALLY IDENTIFIED AS BEING CONFIDENTIAL.

The Federal Reserve will determine whether information submitted with a request for confidential treatment will be so treated, and will advise the FBO through the appropriate Reserve Bank of any decision to make available to the public any of the information.

Information for which confidential information is requested may subsequently be released by the Federal

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Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.

Amended Reports

The Federal Reserve may require the filing of amended Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations if reports as previously submitted contain significant errors. In addition, a FBO should file an amended report when internal or external auditors make audit adjustments that result in a restatement of financial statements affecting reports previously submitted to the Federal Reserve.

In the event that certain of the required data are not available, respondents should contact the appropriate Reserve Bank for information on submitting revised reports.

For amended reports, the FBO must submit a newly signed page 1 and separate financial statements for each subsidiary that is amending its data. The page(s) containing the detailed listing of subsidiaries must be completed, attached to page 1 and a printout of the data submitted and placed in the FBO's files. The page(s) containing the detailed listing of subsidiaries **should not** be submitted to the Reserve Bank.

Definitions

Respondents should refer to the Glossary of the Instructions for the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C) for information concerning general definitions.

For purposes of this report, related organizations include (1) any organization that directly or indirectly controls the reporting nonbank subsidiary, (2) any organization that is controlled directly or indirectly by the reporting nonbank subsidiary, or (3) any organization that is controlled directly or indirectly by any FBO that controls the reporting subsidiary (i.e., if more than one FBO directly

or indirectly controls the reporting nonbank subsidiary, then all organizations directly or indirectly controlled by *each* FBO is considered related regardless of whom submits this report). In addition, for purposes of this report related organizations include all associated companies.

Nonrelated organizations include all organizations that do not meet the definition of "related organizations." Nonrelated organizations include all organizations outside of the FBO structure and refer to third party entities.

Miscellaneous General Instructions

Rounding

All financial items must be reported in thousands of dollars, with the figures rounded to the nearest thousand. Items less than \$500 should be reported as zero.

Negative Entries

Negative entries are generally not appropriate on the FR Y-7N/FR Y-7NS reports and should not be reported unless the line item instructions allow it. Hence, assets with credit balances should be reported in liability items and liabilities with debit balances should be reported in asset items, as appropriate, and in accordance with these instructions.

For items where negative entries are allowed, paper filers should enclose negative amounts in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Additional Information

The Federal Reserve System reserves the right to require additional information from nonbank subsidiaries if the FR Y-7N/FR Y-7NS report is not sufficient to appraise the financial soundness of the nonbank subsidiary or to determine its compliance with applicable laws and regulations.

General Instructions

General Criteria Chart for FR Y-7N/FR Y-7NS

See General Instructions for more detail.

Quarterly Filers Detailed Report (FR Y-7N)	Annual Filers Detailed Report (FR Y-7N)	Annual Filers Abbreviated Report (FR Y-7NS)	Exemptions No report required
1) Nonbank total assets are greater than or equal to \$1 billion or 2) Nonbank's off-balance-sheet activities are greater than or equal to \$5 billion	Nonbank does not meet any of the quarterly filing criteria <i>and</i> its total assets are greater than or equal to \$500 million but less than \$1 billion	Nonbank does not meet any of the FR Y-7N filing criteria <i>and</i> its total assets are greater than or equal to \$250 million but less than \$500 million	Nonbank does not meet any of the FR Y-7NS criteria <i>and</i> 1) Nonbank total assets are less than \$250 million or 2) Specific exemption (see exemption list in General Instructions)

LINE ITEM INSTRUCTIONS FOR

Income Statement Schedule IS

General Instructions

Report all income and expense of the subsidiary for the calendar year-to-date. Include adjustments of accruals and other accounting estimates made shortly after the end of a reporting period that relate to the income and expense of the reporting period. A subsidiary that began operating during the reporting period should report all income earned and expense incurred since it commenced operations and all pre-opening income earned and expenses incurred from inception until that date.

Line Item 1 Interest income.

Report in the appropriate subitem all interest, fees and similar income received by the subsidiary from nonrelated organizations (associated with assets reported in Lines 1 through 7 on Schedule BS) in item 1(a) and on balances due from related organizations in item 1(b). Include income resulting from interest earned on loans and leases (including related fees); income on balances due from depository institutions; interest and dividends on securities; interest from assets held in trading accounts; interest on federal funds sold and securities purchased under agreements to resell; and any other interest income received by the subsidiary. When yield related fees are collected in connection with a loan syndication or participation and passed through to another lender, report only the subsidiary's proportional share of such fees.

Deduct interest rebated to customers on loans paid before maturity from gross interest earned on loans; do not report as an expense. Exclude from this item:

- (1) fees that are not yield related such as fees for servicing real estate mortgage or other loans which are not assets of the subsidiary (report in item 5(a)(6));
- (2) net gains or losses from the sale of assets (report in item 5 or 7, as appropriate);
- (3) charges to merchants for handling credit card or charge sales when the subsidiary does not carry the related loan accounts on their books (report in item 5 below); and
- (4) reimbursements for out-of-pocket expenditures made by the subsidiary for the account of its customers. If the subsidiary's expense accounts were charged with the amount of such expenditures, the reimbursements should be credited to the same expense accounts.

Line Item 1(a) Interest and fee income from nonrelated organizations.

Report all interest, fees, and similar income from nonrelated organizations.

Line Item 1(b) Interest and fee income from related organizations.

Report all interest, fees, and similar income from related organizations. Exclude any noninterest income and income from undistributed earnings of related organizations (report in item 5(b)). Include dividends declared or paid by subsidiaries.

Line Item 1(c) Total interest income.

Report the sum of items 1(a) and 1(b).

Line Item 2 Interest expense.

Report in the appropriate subitem the total amount of interest expense of the subsidiary pertaining to nonrelated organizations in item 2(a) and pertaining to related organizations in item 2(b). Include expenses on deposits, on federal funds purchased and securities sold under agreements to repurchase, on short- and long-term borrowings, on subordinated notes and debentures, on mandatory securities, on mortgage indebtedness and obligations under capitalized leases, and all other interest expense.

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Line Item 2(a) Interest expense pertaining to nonrelated organizations.

Report all interest expense pertaining to nonrelated organizations.

Line Item 2(b) Interest expense pertaining to related organizations.

Report all interest expense pertaining to related organizations.

Line Item 2(c) Total interest expense.

Report the sum of items 2(a) and 2(b).

Line Item 3 Net interest income.

Report the difference between item 1(c), "Total interest income," and item 2(c), "Total interest expense." If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 4 Provision for loan and lease losses.

Report the amount needed to make the allowance for loan and lease losses, as reported in Schedule BS, item 3(b), adequate to absorb expected loan and lease losses, based upon management's evaluation of the subsidiary's current loan and lease exposures. The amount reported must equal Schedule IS-B, item 4, "Provision for loan and lease losses."

Exclude provision for credit losses on off-balance-sheet credit exposures and provision for allocated transfer risk, both of which should be reported in item 7, "Noninterest expense." The amount reported here may differ from the bad debt expense deduction taken for federal income tax purposes.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5 Noninterest income.

Report in the appropriate subitem all other income not properly reported in item 1(c), "Total interest income" that is derived from activities in which the subsidiary is engaged. Report noninterest income from nonrelated organizations in item 5(a) and from related organizations

in item 5(b). Also, a subsidiary may include as other noninterest income in item 5(a)(7) or 5(b) below net gains (losses) from the sale of loans and certain other assets as long as the subsidiary reports such transactions on a consistent basis.

Line Item 5(a) From nonrelated organizations.

Report all income earned from nonrelated organizations in the appropriate item.

Line Item 5(a)(1) Income from fiduciary activities.

Report gross income from services rendered by the trust department of the subsidiary or the subsidiary acting in any fiduciary capacity. Include commissions and fees on the sale of annuities by these entities that are executed in a fiduciary capacity. Report "N/A" if the subsidiary has no trust departments or renders no services in any fiduciary capacity.

Line Item 5(a)(2) Service charges on deposit accounts.

Report the amounts charged depositors:

- (1) Who maintain accounts with the subsidiary or who fail to maintain specified minimum deposit balances;
- (2) Based on the number of checks drawn on and deposits made in deposit accounts;
- (3) For checks drawn on "no minimum-balance" deposit accounts;
- (4) For withdrawals from nontransaction deposit accounts;
- (5) For accounts which have remained inactive for extended periods of time or which have become dormant;
- (6) For deposits to or withdrawals from deposit accounts through the use of automated teller machines or remote service units;
- (7) For the processing of checks drawn against insufficient funds. Exclude subsequent charges levied against overdrawn accounts based on the length of time the account has been overdrawn and report the interest as interest and fee income in line 1 above;
- (8) For issuing stop payment orders;
- (9) For certifying checks; and

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- (10) For accumulation or disbursement of funds deposited to IRA or Keogh Plan accounts when not handled by the trust department of the subsidiary. If the account is handled by the subsidiary's trust department, include the charges in line 5(a)(1) above.

Line Item 5(a)(3) Trading revenue.

Report the net gain or loss from trading cash instruments and derivative contracts (including commodity contracts) that has been recognized during the calendar year-to-date. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Include as trading revenue:

- (1) Revaluation adjustments to the carrying value of assets and liabilities reportable in Schedule BS, item 4, "Trading assets," and Schedule BS, item 11, "Trading liabilities," resulting from the periodic marking to market of such instruments;
- (2) Revaluation of adjustments from the periodic marking to market of interest rate, foreign exchange, equity derivative, commodity and other contracts held for trading; and
- (3) Realized gains and losses and other income and expenses resulting from the sale and purchase of all assets and liabilities held in the trading account.

Exclude trading revenue from transactions with related organizations. Report such revenue in item 5(b).

Line Item 5(a)(4) Investment banking, advisory, brokerage, and underwriting fees and commissions.

Report fees and commissions from investment advisory and management services, merger and acquisition services, and other related consulting fees. Include fees and commissions from securities brokerage activities, from the sale and servicing of mutual funds, and from the purchase and sale of securities and money market instruments where the subsidiary is acting as agent for other subsidiaries or customers (if these fees and commissions are not included in item 5(a)(1), "Income from fiduciary activities," or item 5(a)(3), "Trading revenue").

Also include the subsidiary's proportionate share of the income or loss before ~~extraordinary items~~ and other

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adjustments from its investments in corporate joint ventures, unincorporated joint ventures, general partnerships, and limited partnerships over which the subsidiary exercises significant influence that are principally engaged in investment banking, advisory, brokerage, or securities underwriting activities.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(5) Venture capital revenue.

Report as venture capital revenue market value adjustments, interest, dividends, gains, and losses (including impairment losses) on venture capital investments (loans and securities). Include any fee income from venture capital activities that is not reported in one of the preceding income items. Also include the subsidiary's proportionate share of the income or loss before ~~extraordinary items~~ and other adjustments from its investments in corporate joint ventures, unincorporated joint ventures, general partnerships, and limited partnerships over which the subsidiary exercises significant influence that are principally engaged in venture capital activities.

In general, venture capital activities involve the providing of funds, whether in the form of loans or equity, and technical and management assistance, when needed and requested, to start-up or high-risk companies specializing in new technologies, ideas, products, or processes. The primary objective of these investments is capital growth.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(6) Net servicing fees.

Report income from servicing real estate mortgages, credit cards, and other financial assets held by others. Report any premiums received in lieu of regular servicing fees on such loans only as earned over the life of the loans. Subsidiaries should report servicing income net of the related servicing assets' amortization expense. Include impairments recognized on servicing assets. For further information on servicing, see the FR Y-9C Glossary entry for "servicing assets and liabilities."

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a

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minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(7) Net securitization income.

Report net gains (losses) on assets sold in securitization transactions, i.e., net of transaction costs. Include fees (other than servicing fees) earned from the subsidiary's securitization transactions and unrealized losses (and recoveries of unrealized losses) on loans and leases held for sale in securitization transactions. Exclude income from servicing securitized assets (report in item 5(a)(6), above) and from seller's interests and residual interests retained by the subsidiary (report in the appropriate subitem of item 1, "Interest income").

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(8) Insurance commissions and fees.

Report income from insurance activities (includes premiums and supplemental contracts); service charges, commissions, and fees from the sale of insurance; commissions on reinsurance; and other insurance related income. Also include the subsidiary's proportionate share of the income or loss before ~~extraordinary items~~ and other adjustments from its investments in corporate joint ventures, unincorporated joint ventures, general partnerships, and limited partnerships over which the subsidiary exercises significant influence that are principally engaged in insurance underwriting, reinsurance, or insurance sales activities. Exclude commissions and fees on the sale of annuities and report in item 5(a)(9).

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(9) Fees and commissions from annuity sales.

Report fees and commissions from sales of annuities (fixed, variable, and other) by the nonbank subsidiary and fees earned from customer referrals for annuities to insurance companies and insurance agencies external to the nonbank subsidiary. Also include management fees earned from annuities. However, exclude fees and commissions from sales of annuities by the trust department

of the subsidiary or the subsidiary acting in any fiduciary capacity reported in item 5(a)(1), "Income from fiduciary activities."

Also include the subsidiary's proportionate share of the income or loss before ~~extraordinary items~~ and other adjustments from its investments in corporate joint ventures, unincorporated joint ventures, general partnerships, and limited partnerships over which the subsidiary exercises significant influence that are principally engaged in annuity product underwriting or sales activities.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(a)(10) Other noninterest income.

Report all other noninterest income derived from nonrelated organizations that is not reported above. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(b) From related organizations.

Report all noninterest income derived from related organizations. Include in this item trading revenue from transactions with related organizations. Exclude the parent's equity in undistributed income of subsidiaries from this item and report in item 11.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5(c) Total noninterest income.

Report the sum of items 5(a)(1) through 5(a)(10) and 5(b). If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 6 Realized gains (losses) on securities not held in trading accounts.

Report the net gain or loss realized during the calendar year-to-date from the sale, exchange, redemption, or retirement of all securities not held in trading accounts.

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The realized gain or loss on the security is the difference between the sales price (excluding interest at the coupon rate accrued since the last interest payment date, if any) and the amortized cost. Also include in this item the write-downs of the cost basis of individual securities for other-than-temporary impairments. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign. Do not adjust for applicable income taxes (income taxes applicable to gains (losses) on securities are to be included in the applicable income taxes reported in item 9 below).

Exclude:

- (1) the change in net unrealized holding gains (losses) on available-for-sale securities during the calendar year (report in Schedule IS-A, item 5),
- (2) realized gains (losses) on trading securities (report in Schedule IS, item 5(a)(3)), "Trading revenue," and
- (3) net gains (losses) from the sale of detached securities coupons and the sale of ex-coupon securities, and report in item 7, "Noninterest expense," or item 5(a)(10), "Other noninterest income," as appropriate.

Line Item 7 Noninterest expense.

Report in the appropriate subitem all other expense not properly reported in item 2(c), "Total interest expense" that is incurred from activities in which the subsidiary is engaged. Report noninterest expense pertaining to nonrelated organizations in item 7(a) and pertaining to the organization in item 7(b). Also, a subsidiary may include as other noninterest expense in item 7(a) or 7(b) below net losses (gains) from the sale of loans and certain other assets as long as the subsidiary reports such transactions on a consistent basis.

Line Item 7(a) Pertaining to nonrelated organizations.

Report the amount of noninterest expense of the subsidiary pertaining to activities with nonrelated organizations (i.e., third-party transactions). If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Report salaries and benefits of all officers and employees of the subsidiary including guards and contracted guards, temporary office help, dining room and cafeteria employees, and building department officers and employees (including maintenance personnel). Include gross salaries, wages, and other compensation; contributions to retirement plan, pension fund and profit-sharing plan; employee stock ownership plan, employee stock purchase plan, and employee savings plan; social security and other taxes paid by the subsidiary; health and life insurance premiums; relocation and tuition programs; and the cost of all other fringe benefits for officers and employees.

Report all noninterest expenses related to the use of premises, equipment, furniture, and fixtures, net of rental income, that are reportable in Schedule BS, item 5, "Premises and fixed assets." If this net amount is a credit balance, enclose it in parentheses.

Deduct rental income from gross premises and fixed asset expense. Rental income includes all rentals charged for the use of buildings not incident to their use by the reporting subsidiary, including rentals by regular tenants of the subsidiary, income received from short-term rentals of other facilities of the subsidiary, and income from sub-leases. Also deduct income from assets that indirectly represent premises, equipment, furniture, or fixtures reportable in Schedule BS, item 5, "Premises and fixed assets." Include normal and recurring depreciation and amortization charges against assets; all operating lease payments made by the subsidiary on premises and equipment; cost of ordinary repairs to premises (including leasehold improvements), equipment, furniture, and fixtures; cost of service or maintenance contracts for equipment, furniture, and fixtures; insurance expense related to the use of premises, equipment, furniture, and fixtures; all property tax and other tax expense related to premises (including leasehold improvements), equipment, furniture, and fixtures; cost of heat, electricity, water, and other utilities connected with the use of premises and fixed assets; cost of janitorial supplies and outside janitorial services; and services and fuel, maintenance, and other expenses related to the use of the subsidiary-owned automobiles, airplanes, and other vehicles for the subsidiary's business.

Include fees paid to directors and advisory directors for attendance at board of directors or committee meetings; premiums on fidelity insurance, directors' and officers'

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Also include the tax benefit of an operating loss carryforward or carryback for which the source of the income or loss in the current year is reported in IS item 8 "Income (loss) before applicable income taxes and discontinued operations."

liability insurance, and life insurance policies for which the subsidiary is the beneficiary; federal deposit insurance premium; Comptroller of the Currency assessment expense; legal fees and other direct costs incurred in connection with foreclosures; and advertising, promotional, public relations, and business development expenses; data processing cost; goodwill impairment losses; amortization expenses of and impairment losses for other intangible assets; and all other noninterest expenses pertaining to nonrelated organizations.

Also report any provision for credit losses related to off-balance-sheet credit exposures, based upon management's evaluation of the subsidiary's current off-balance-sheet credit exposures.

Line item 7(b) Pertaining to related organizations.

Report all expenses involving related organizations that cannot properly be reported in Schedule IS, item 2(b), "Interest expense pertaining to related organizations." If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 7(c) Total noninterest expense.

Report the sum of items 7(a) and 7(b). If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 8 Income (loss) before ~~extraordinary items and other adjustments~~.

Report the sum of items 3, 5(c) and 6, minus items 4 and 7(c). If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 9 Applicable income taxes (benefits) (estimated).

Report the total estimated federal, state and local, and foreign income tax expense applicable to item 8, "Income (loss) before ~~extraordinary items and other adjustments~~," including the tax effects of gains (losses) on securities not held in trading accounts (i.e., available-for-sale securities and held-to-maturity securities). Include both the current and deferred portions of these income taxes. If this

Report the results of discontinued operations, if any, net of applicable income taxes, as determined in accordance with the provisions of ASC Subtopic 205-20, Presentation of Financial Statements – Discontinued Operations (formerly FASB Statement No. 144, "Accounting for the Impairment of Long-Lived Assets"). If the amount reported in this item is a net loss, report it with a minus (-) sign.

amount is negative (i.e., the amount is a tax benefit rather than a tax expense), paper filers should enclose the amount in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Include as applicable income taxes all taxes based on a net amount of taxable revenue less deductible expenses. Exclude the estimated income taxes applicable to foreign currency translation adjustments included in Schedule IS-A, item 5. Exclude from applicable income taxes all taxes based on gross revenues or gross receipts.

Line Item 10 ~~Extraordinary items, net of applicable income taxes.~~

Discontinued operations

~~Report the total of extraordinary items and other adjustments, net of income taxes. Include the material effects of any extraordinary items and the cumulative effect of all changes in accounting principles except those required to be reported as a change in equity capital in accordance with GAAP.~~

~~Include:~~

- ~~(1) Realized tax benefits of operating loss carryforwards (other than realized loss carryforward benefits of purchased subsidiaries which should be treated as an adjustment of purchase price);~~
- ~~(2) The results of discontinued operations as determined in accordance with the provisions of ASC Topic 360, Property, Plant, and Equipment (formerly FASB Statement No. 144, Accounting for the Impairment or Disposal of Long Lived Assets);~~
- ~~(3) Material aggregate gains on troubled debt restructuring of the subsidiary's own debt as determined in accordance with the provisions of ASC Subtopic 470-60 Debt Troubled Debt Restructurings by Debtors (formerly FASB Statement No. 15, Accounting by Debtors and Creditors for Troubled Debt Restructurings); and~~
- ~~(4) The material effects on any other events or transactions that are both unusual in nature and infrequent in their occurrence. To be unusual in nature, the underlying event or transaction should be abnormal and significantly different from the ordinary and typical activities of the subsidiary. An event or transaction not reasonably expected to recur in the foreseeable future is considered to occur infrequently. Exclude net gains or losses on the sale or other disposal of the~~

Schedule IS

~~subsidiary's premises and fixed assets, other real estate owned, coins, art and other similar assets, as well as any branch offices; report these gains or losses in Schedule IS, items 5(a)(10) or 7, respectively.~~

~~If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.~~

Line Item 11 Equity in undistributed income (loss) of subsidiary(s).

Report the amount of the parent subsidiary's proportionate interest in the subsidiary's(s') net income (loss) less any dividends declared by the subsidiary(s) for the calendar year-to-date. Report dividends in item 1(b).

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 12 Net income (loss).

Report the sum of items 8, 10, and 11 minus item 9. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign. This item must equal Schedule IS-A, Changes in Equity Capital, item 2, "Net income."

Memorandum

Memorandum item 1 is to be completed by nonbank subsidiaries that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memorandum item 1 is to be completed by subsidiaries that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement

No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

If the subsidiary has elected to apply the fair value option to interest-bearing financial assets and liabilities, it should report the interest income on these financial assets (except any that are in nonaccrual status) and the interest expense on these financial liabilities for the year-to-date in the appropriate interest income and interest expense items on Schedule IS, not as part of the reported change in fair value of these assets and liabilities for the year-to-date. The subsidiary should measure the interest income or interest expense on a financial asset or liability to which the fair value option has been applied using either the contractual interest rate on the asset or liability or the effective yield method based on the amount at which the asset or liability was first recognized on the balance sheet. Although the use of the contractual interest rate is an acceptable method under GAAP, when a financial asset or liability has a significant premium or discount upon initial recognition, the measurement of interest income or interest expense under the effective yield method more accurately portrays the economic substance of the transaction. In addition, in some cases, GAAP requires a particular method of interest income recognition when the fair value option is elected. For example, when the fair value option has been applied to a beneficial interest in securitized financial assets within the scope of ASC Subtopic 325-40, Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force Issue No. 99-20, *Recognition of Interest Income and Impairment on Purchased and Retained Beneficial Interests in Securitized Financial Assets*), interest income should be measured in accordance with the consensus in this Subtopic. Similarly, when the fair value option has been applied to a purchased impaired loan or debt security accounted for under ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*), interest income on the loan or debt security should be measured in accordance with this Subtopic when accrual of income is appropriate.

Revaluation adjustments, excluding amounts reported as interest income and interest expense, to the carrying

Schedule IS

value of all assets and liabilities reported in Schedule BS at fair value under a fair value option (excluding servicing assets and liabilities reported in Schedule BS, item 7, "All other assets," and Schedule BS, item 14, "Other liabilities," respectively, and trading assets and trading liabilities reported in Schedule BS, item 4, "Trading assets," and Schedule BS, item 11, "Trading liabilities," respectively) resulting from the periodic marking of such assets and liabilities to fair value should be reported as "Other noninterest income" in Schedule IS, item 5(a)(10). assets and liabilities to fair value should be reported as "Other noninterest income" in Schedule IS, item 5(a)(10).

Line Item 1 Net change in fair values of financial instruments accounted for under a fair value option.

Report the net change in fair values of all financial instruments that the subsidiary has elected to account for

under the fair value option that is included in Schedule IS, items 5.a.(3), "Trading revenue," 5.a.(6), "Net servicing fees," 5.a.(10), "Other noninterest income," and 5(b), "From related organizations."

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Changes in Equity Capital

Schedule IS-A

General Instructions

Total equity capital includes perpetual preferred stock, common stock, capital surplus, retained earnings, accumulated other comprehensive income and other equity capital components such as treasury stock and unearned Employee Stock Ownership Plan Shares. All amounts, other than the amount reported in item 1, should represent net aggregate changes for the calendar year-to-date. Enclose all net decreases and losses (net reductions of equity capital) in parentheses.

Paper filers should enclose all net decreases and losses (net reductions of equity capital) in parentheses or report with a minus (-) sign. Electronic filers should report all net decreases and losses (net reductions of equity capital) with a minus (-) sign.

Line Item 1 Equity capital most recently reported for the end of the previous calendar year (i.e., after adjustments from amended Income Statements).

Report the subsidiary's total equity capital balance most recently reported for the previous calendar year-end after the filing of any amended report(s). Include the cumulative effect, net of applicable income taxes, of those changes in any accounting principles adopted during the calendar year-to-date reporting period that were applied retroactively and for which prior years' financial statements were restated. Also, include the sum of all corrections, net of applicable income taxes, resulting from material accounting errors that were made in prior years and not corrected by the filing of an amended report for the period in which the error was made.

Line Item 2 Net income (loss).

Report the net income (loss) for the calendar year-to-date as reported on the Income Statement, item 12, "Net income (loss)."

Line Item 3 Sale, conversion, acquisition, or retirement of common stock and perpetual preferred stock.

Report the changes in the subsidiary's total equity capital resulting from the sale, conversion, acquisition, or retirement of the subsidiary's capital stock. Limited-life preferred stock is not included in equity capital.

Report the total amount of new capital stock issued, net of any expenses associated with the issuance of the stock.

Report the changes in the subsidiary's total equity capital resulting from:

- (1) Sale of the subsidiary's perpetual preferred stock or common stock;
- (2) Exercise of stock options, including:
 - (a) Any income tax benefits to the subsidiary resulting from the sale of the subsidiary's own stock acquired under a qualified stock option within three years of its purchase by the employee who had been granted the option; and
 - (b) Any tax benefits to the subsidiary resulting from the exercise (or granting) of nonqualified stock options (on the subsidiary's stock) based on the difference between the option price and the fair market value of the stock at the date of exercise (or grant);
- (3) The conversion of convertible debt, limited-life preferred stock, or perpetual preferred stock into perpetual preferred or common stock;
- (4) Redemption of perpetual preferred stock or common stock;
- (5) Retirement of perpetual preferred stock or common stock including:

Schedule IS-A

- (a) The net decrease in equity capital which occurs when cash is distributed in lieu of fractional shares in a stock dividend;
 - (b) The net increase in equity capital when a stockholder who receives a fractional share from a stock dividend purchases the additional fraction necessary to make a whole share; and
- (6) Capital-related transactions involving the subsidiary's Employee Stock Option Plan.

Line Item 4 LESS: Cash dividends declared.

Report all cash dividends declared during the calendar year-to-date, including dividends on common and preferred stock. Include dividends not payable until after the report date. Exclude dividends declared during the previous calendar year but paid in the current period.

Cash dividends are payments of cash to stockholders in proportion to the number of shares they own. Cash dividends on preferred and common stock are to be reported on the date they are declared by the subsidiary's board of directors (the declaration date) by debiting "retained earnings" and crediting "dividends declared not yet payable," which is to be reported in other liabilities. Upon payment of the dividend, "dividends declared not yet payable" is debited for the amount of the cash dividend with an offsetting credit, normally in an equal amount, to "dividend checks outstanding."

A liability for dividends payable may not be accrued in advance of the formal declaration of a dividend by the boards of directors. However, the subsidiary may segregate a portion of retained earnings in the form of a capital reserve in anticipation of the declaration of a dividend.

Line Item 5 Other comprehensive income.

Report the amount of other comprehensive income for the calendar year-to-date. Other comprehensive income

includes changes during the calendar year-to-date in net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Refer to the FR Y-9C instructions and ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*) for additional information on reporting this item.

Line Item 6 Other adjustments to equity capital.

Report all adjustments to equity capital that are not properly reported in items 1 through 5 above. This item should include:

- (1) changes incident to business combinations;
- (2) sales of treasury stock (the resale or the disposal on the subsidiary's own perpetual preferred stock or common stock, i.e., treasury stock transactions);
- (3) LESS: Purchases of treasury stock (the resale or the disposal on the subsidiary's own perpetual preferred stock or common stock, i.e., treasury stock transactions);
- (4) change in offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the subsidiary;
- (5) contributions and distributions to and from partners or limited liability company (LLC) shareholders when the company is a partnership or an LLC; and
- (6) capital contributions not in the form of stock.

Line Item 7 Total equity capital at end of current period.

Report the sum of items 1, 2, 3, 5, and 6, minus item 4. This item must equal Schedule BS, Balance Sheet item 18(g), "Total equity capital."

LINE ITEM INSTRUCTIONS FOR

Changes in Allowance for Loan and Lease Losses Schedule IS-B

General Instructions

Report all changes in the allowance account on a year-to-date basis. When the subsidiary maintains an allowance for possible loan and lease losses, report all related transactions and reconcile, beginning with the balance reported at the end of the previous year, to the balance of the allowance shown in Schedule BS, Balance Sheet, Item 3(b), as of the end of the current period. The provision for possible loan and lease losses should correspond to the amount reported in Schedule IS, item 4, "Provision for loan or lease losses." Exclude transactions pertaining to reserves carried in capital accounts, such as reserves for contingencies that represent a segregation of undivided profits. Also exclude any allowance for credit losses on off-balance-sheet exposures.

Line Item 1 Balance most recently reported at end of previous calendar year.

Include the ending balance as most recently reported for the prior year end in the allowance for possible loan and lease losses account. The amount must reflect the effect of all corrections and adjustments to the allowance for loan and lease losses that were made in any amended report(s) for the previous calendar year-end.

Line Item 2 Recoveries.

Include recoveries of amounts previously charged off against the allowance for possible loan and lease losses.

Line Item 3 Less: Charge-offs.

Enter the amount of gross charge-offs on loans and leases during the calendar year-to-date.

Line Item 4 Provision for loan and lease losses.

This item must equal Schedule IS, item 4, "Provision for loan or lease losses." If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 5 Adjustments.

Include any increase or decrease resulting from foreign currency translation of the allowance for possible loan and lease losses into dollars. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 6 Balance at end of current period.

Enter the total of items 1, 2, 4, and 5, minus item 3. This item must equal Schedule BS, item 3(b), "Allowance for Loan and Lease Losses."

Balance Sheet and Off-Balance-Sheet Items

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Assets

Items 1 through 8 exclude balances due from related institutions (see definition in the General Instructions). Report balances due from related institutions in item 9.

Line Item 1 Cash and balances due from depository institutions.

Report the total of non-interest bearing and interest-bearing balances due from depository institutions, currency and coin, cash items in process of collection and unposted debits.

Depository institutions consist of commercial banks in the United States, credit unions, mutual and stock savings banks, savings or building and loan associations, cooperative banks, industrial banks that accept deposits, U.S. branches and agencies of foreign banks, and banking organizations in foreign countries.

Balances due from depository institutions include:

- (1) Noninterest-bearing funds on deposit at depository institutions for which the reporting company has already received credit; and
- (2) Interest-bearing balances due from depository institutions, whether in the form of demand, savings or time balances, including certificates of deposit, but excluding certificates of deposits held for trading.

Exclude balances with closed or liquidating banks or other depository institutions and all loans (report in item 3 below). Also exclude balances due from subsidiary banks (and their branches) of the reporting bank holding company (report in item 9 below).

Cash and due from balances include:

- (1) Cash items in the process of collection that include the following:

- (a) Checks or drafts in the process of collection that are drawn on banking institutions, and payable immediately upon presentation, including checks or drafts already forwarded for collection and checks on hand which will be presented for payment or forwarded for collection on the following business day in the country where the reporting office that is clearing or collecting the check or draft is located;

- (b) Government checks that are drawn on the Treasurer of the United States or any other government agency that are payable immediately upon presentation and that are in process of collection;

- (c) Checks or warrants that are drawn on a foreign government that are payable immediately upon presentation and that are in the process of collection; and

- (d) Amounts credited to deposit accounts in connection with automatic payment arrangements where such credits are made one business day prior to the payment date to ensure the availability of funds on the payment date; and

- (2) Unposted debits are cash items in the reporting organization's possession drawn on itself that are chargeable, but have not yet been charged to the general ledger deposit control account at the close of business on the report date.

Exclude from this item the following:

- (1) Credit or debit card sales slips in process of collection (report as noncash items in item 7, "All other assets"). However, if the reporting organization has been notified that they have been given credit, the amount of such sales slips should be reported in this item;

- (2) Cash items not conforming to the definition of in process of collection, whether or not cleared; and

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(3) Commodity or bill-of-lading drafts (including arrival drafts) not yet payable (because the merchandise against which the draft was drawn has not yet arrived), whether or not deposit credit has been given. (If deposit credit has been given, report such drafts as loans in the appropriate line item; if the drafts were received on a collection basis, exclude them entirely until the funds have actually been collected.)

Line Item 2 Securities.

Report the amount of U.S. Treasury securities, U.S. government agency and corporation obligations, securities issued by states and political subdivisions in the U.S., and all other debt and equity securities with readily determinable fair values. Also, include as debt securities all holdings of commercial paper. Report held-to-maturity securities in item 2(a) and available-for-sale securities in item 2(b). Exclude equity securities that do not have readily determinable fair values and report these equity securities in item 7, "All other assets."

ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*), requires depository institutions to divide their securities holdings among three categories: held-to-maturity, available-for-sale, and trading securities. This accounting standard provides a different accounting treatment for each category. Under ASC Topic 320, only those debt securities for which an institution has the positive intent and ability to hold to maturity may be included in the held-to-maturity account, and the institution would continue to account for these debt securities at amortized cost.

Securities in the available-for-sale category under ASC Topic 320 are those securities for which an institution does not have the positive intent and ability to hold to maturity, yet does not intend to trade as part of its trading account. Report available-for-sale securities at fair value, and report unrealized holding gains (losses) on these securities, net of the applicable tax effect, as a separate component of equity capital in Schedule BS, item 18(d), "Accumulated other comprehensive income."

Trading securities are debt and equity securities that an institution buys and holds principally for the purpose of selling in the near term. Report trading securities at fair value (generally, market value), and report unrealized

changes in value (appreciation and depreciation) directly in the income statement as a part of earnings. Exclude all trading securities from this item and report trading securities in Schedule BS, item 4, "Trading assets."

Line Item 2(a) Held-to-maturity securities.

Report the amortized cost of held-to-maturity securities.

Line Item 2(b) Available-for-sale securities.

Report the fair value of available-for-sale securities **held for investment and held for sale**

Line Item 3 Loans and lease financing receivables (including federal funds sold).

Line Item 3(a) Loans and leases, ~~net of unearned income.~~

Report the aggregate book value of all loans and leases of the subsidiary, ~~net of unearned income~~, before the deduction of the "Allowance for loan and lease losses," (report in item 3(b)). This item must equal Schedule BS-A, item 6. See Schedule BS-A, "General Instructions," for further detail.

held for investment and held for sale

Line Item 3(b) Less: Allowance for loan and lease losses.

Report the allowance for loan and lease losses as determined in accordance with generally accepted accounting principles (GAAP) for the subsidiary. Exclude any allowance for loan and lease losses on loans and leases with related institutions.

Line Item 3(c) Loan and lease financing receivables, ~~net of unearned income and allowance for loan and lease losses.~~

Report the amount derived by subtracting item 3(b) from item 3(a).

held for investment and held for sale, net of the

Line Item 4 Trading assets.

Subsidiaries that (a) regularly underwrite or deal in securities, interest rate contracts, foreign exchange rate contracts, other commodity and equity derivative contract, other financial instruments, and other assets for resale, (b) acquire or take positions in such items principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, or (c) acquire or take positions in such items as an accommodation to customers or

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for other trading purposes shall report in this item the value of such assets or positions on the report date. Assets and other financial instruments held for trading shall be valued at fair value.

Assets held in trading accounts include, but are not limited to:

- (1) U.S. Treasury securities;
- (2) U.S. government agency and corporation obligations;
- (3) Securities issued by states and political subdivisions in the U.S.;
- (4) Securities of all foreign governments and official institutions;
- (5) Equity securities;
- (6) Other bonds, notes, and debentures;
- (7) Certificates of deposit;
- (8) Commercial paper;
- (9) Bankers acceptances; and
- (10) Revaluation gains from derivative contracts.

Line Item 5 Premises and fixed assets (including capitalized leases).

Report the book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease. Any method of depreciation or amortization conforming to generally accepted accounting principles may be used.

Include as premises and fixed assets:

- (1) Premises that are actually owned and occupied (or to be occupied, if under construction) by the subsidiary;
- (2) Leasehold improvements, vaults, and fixed machinery and equipment;
- (3) Remodeling costs to existing premises;
- (4) Real estate acquired and intended to be used for future expansion;
- (5) Parking lots that are used by customers or employees of the subsidiary;
- (6) Furniture, fixtures, and movable equipment of the subsidiary;

- (7) Automobiles, airplanes, and other vehicles owned by the subsidiary and used in the conduct of its business;
- (8) The amount of capital lease property (with the subsidiary as lessee), premises, furniture, fixtures, and equipment; and
- (9) Stocks and bonds issued by nonmajority-owned corporations whose principal activity is the ownership of land, buildings, equipment, furniture, or fixtures occupied or used (or to be occupied or used) by the subsidiary;

Property formerly but no longer used for subsidiary activities may be reported in this item as "Premises and fixed assets" or in item 6, "Other real estate owned."

Exclude from premises and fixed assets:

- (1) Original paintings, antiques, and similar valuable objects (report in item 7, "All other assets");
- (2) Favorable leasehold rights (report in Schedule BS-M, item 3(e), "Intangible assets"); and
- (3) Loans and advances, whether secured or unsecured, to individuals, partnerships, and nonmajority-owned corporations for the purpose of purchasing or holding land, buildings, or fixtures occupied or used (or to be occupied or used) by the subsidiary (report in item 3(a) "Loans and lease financing receivables, ~~net of unearned income~~").

held for investment
and held for sale.

Line Item 6 Other real estate owned.

Report the book value (not to exceed the fair value), less accumulated depreciation, if any, of all real estate other than premises actually owned by the subsidiary.

Exclude any property necessary for the conduct of banking business (report in item 5 above, "Premises and fixed assets"). Property formerly but no longer used for subsidiary activities may be reported in this item or in item 5 above.

Include as other real estate owned:

- (1) Real estate acquired in any manner for debts previously contracted (including, but not limited to, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure), even if the subsidiary has not yet received title to the property;

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- (2) Real estate collateral underlying a loan when the subsidiary has obtained physical possession of the collateral, regardless of whether formal foreclosure proceedings have been instituted against the borrower;
- (3) Foreclosed real estate sold under contract and accounted for under the deposit method of accounting in accordance with ASC Subtopic 360-20, Property, Plant, and Equipment – Real Estate Sales (formerly FASB Statement No. 66, *Accounting for Sales of Real Estate*);
- (4) Any real estate acquired, directly or indirectly, by the subsidiary and held for development or other investment purposes;
- (5) Real estate acquisition, development, or construction (ADC) arrangements that are accounted for as direct investments in real estate or real estate joint ventures in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly AICPA Practice Bulletin 1, Appendix, Exhibit 1, *ADC Arrangements*);
- (6) Real estate acquired and held for investment by the subsidiary that has been sold under contract and accounted for under the deposit method in accordance with ASC Subtopic 360-20;
- (7) Any other loans secured by real estate and advanced for real estate acquisition, development, or investment purposes if the reporting subsidiary in substance has virtually the same risks and potential rewards as an investor in the borrower's real estate venture;
- (8) Investments in corporate joint ventures, unincorporated joint ventures, and general or limited partnerships that are primarily engaged in the holding of real estate for development, resale, or other investment purposes and over which the subsidiary does not exercise significant influence; and
- (9) Property originally acquired for future expansion but no longer intended to be used for that purpose.

Line Item 7 All other assets.

Report all other assets held by the respondent subsidiary that cannot be properly included in any of the preceding items. Include investments in nonrelated companies, customers' liability on acceptances outstanding, goodwill, and intangible assets. Also report income earned but not

collected, prepaid expenses, accounts receivable, and the positive fair value of all derivatives held for purposes other than trading.

Report net deferred tax assets in this item and net deferred tax liabilities in item 14, "Other liabilities." Exclude all balances due from related institutions and investments in all subsidiaries and associated companies. Report such transactions in item 9.

Line Item 8 Claims on nonrelated organizations.

Enter the sum of items 1, 2, and 3(c) through 7.

Line Item 9 Balances due from related institutions, gross.

Report all balances due from the top-tier bank holding company or banking organization, all balances due from subsidiary banks (or their branches) or subsidiary bank holding companies of the top-tier bank holding company, and all balances due from other subsidiaries of these organizations (including subsidiaries of the parent organization and the reporting nonbank subsidiary), on a gross basis. Include the amount of the subsidiary's investment in all (whether consolidated or unconsolidated) subsidiaries, associated companies, corporate joint ventures, unincorporated joint ventures, and general partnerships over which the respondent exercises significant influence; and noncontrolling investments in certain limited partnerships and limited liability companies (as described in the FR Y-9C Glossary entry for "equity method of accounting"), less any dividends paid or declared.

Exclude all balances due to related institutions and include in item 16.

Line Item 10 Total assets.

Report the sum of items 8 and 9.

Liabilities and Equity Capital

Items 11 through 15 exclude balances due to related institutions. Report balances due to related institutions in item 16.

Line Item 11 Trading liabilities.

Report the amount of liabilities from the reporting subsidiary's trading activities. Include liabilities resulting

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from the sales of assets that the reporting subsidiary does not own (short position) and revaluation losses from “marking to market” (or the “lower of cost or market”) of interest rate, foreign exchange rate, and other commodity and equity contracts into which the reporting subsidiary has entered for trading, dealer, customer accommodation, and similar purposes.

Line item 12 Other borrowed money with a remaining maturity of one year or less (including commercial paper issued and federal funds purchased).

Report the total amount of money borrowed by the subsidiary with a remaining maturity of one year or less. Include outstanding commercial paper issued and federal funds purchased. For purposes of this item, remaining maturity is the amount of time remaining from the report date until final contractual maturity of a borrowing without regard to the borrowing’s repayment schedule, if any.

Borrowings may take the form of:

- (1) Demand notes issued to the U.S. Treasury;
- (2) Promissory notes;
- (3) Notes and bills rediscounted (including commodity drafts rediscounted);
- (4) Loans sold under repurchase agreements and sales of participations in pools of loans that mature in more than one business day;
- (5) Due bills issued representing the subsidiary’s receipt of payment and similar instruments, whether collateralized or uncollateralized;
- (6) Overnight and “Term federal funds” purchased;
- (7) Securities sold under agreements to repurchase; and
- (8) Mortgage indebtedness and obligations under capitalized leases with a remaining maturity of one year or less.

Exclude all borrowings with related institutions. Report such borrowings in item 16.

Line Item 13 Other borrowed money with a remaining maturity of more than one year (including subordinated debt and limited-life preferred stock and related surplus).

Report the total amount of all borrowings of the subsidiary with a remaining maturity of more than one year,

including subordinated debt, limited-life preferred stock, and related surplus. For purposes of this item, remaining maturity is the amount of time remaining from the report date until final contractual maturity of a borrowing without regard to the borrowing’s repayment schedule, if any.

Borrowings may take the form of:

- (1) Promissory notes;
- (2) Perpetual debt securities that are unsecured and not subordinated;
- (3) Notes and bills rediscounted (including commodity drafts rediscounted);
- (4) Loans sold under repurchase agreements and sales of participations in pools of loans that mature in more than one business day;
- (5) Due bills issued representing the subsidiary’s receipt of payment and similar instruments, whether collateralized or uncollateralized;
- (6) “Term federal funds” purchased;
- (7) Securities sold under agreements to repurchase;
- (8) Notes and debentures issued by the respondent subsidiary;
- (9) Mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year; and
- (10) Limited-life preferred stock. Limited life preferred stock is preferred stock that has a stated maturity date or that can be redeemed at the option of the holder. It excludes those issues of preferred stock that automatically convert into perpetual preferred stock at a stated date.

Exclude all borrowings with related institutions. Report such borrowings in item 16.

Line Item 14 Other liabilities.

Report the total amount of all other liabilities that cannot be properly reported in items 11 through 13. Include liabilities such as deposits held by the subsidiary, liability on acceptances outstanding, expenses accrued and unpaid, deferred income taxes (if credit balance), dividends declared but not yet payable, accounts payable (other than expenses accrued and unpaid), liability on deferred

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payment letters of credit, deferred gains from sale-leaseback transactions, unamortized loan fees (other than those that represent an adjustment of the interest yield, if material), and reserves for credit risk on off-balance sheet items.

Also, report all derivatives with negative fair value held for purposes other than trading in this item. Exclude all liabilities with related institutions. Report such liabilities in item 16.

Line Item 15 Liabilities to nonrelated organizations.

Enter the sum of items 11 through 14.

Line Item 16 Balances due to related institutions, gross.

Report all balances due to the top tier bank holding company or banking organization, all balances due to subsidiary banks (or their branches) or subsidiary bank holding companies of the top tier bank holding company, and all balances due to other subsidiaries of these organizations (including subsidiaries of the parent organization), on a gross basis.

Exclude all balances due from related institutions and include in item 9.

Line Item 17 Total liabilities.

Report the sum of items 15 and 16.

Line Item 18 Equity capital.

Equity capital represents the sum of capital stock, surplus, undivided profits, and various reserve accounts.

Line Item 18(a) Stock.

If the subsidiary is in corporate form, report the amount of perpetual preferred stock issued, including any amounts received in excess of its par or stated value, and the aggregate par or stated value of common stock issued.

If the subsidiary is not in corporate form, report the amount of general or limited partnership shares or interests issued in item 18(e).

Line Item 18(b) Surplus (exclude all surplus related to preferred stock).

If the subsidiary is in corporate form, report the net amount formally transferred to the surplus account,

including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date. Exclude any portion of the proceeds received from the sale of limited-life preferred stock in excess of its par or stated value (report in item 13) or any portion of the proceeds received from the sale of perpetual preferred stock in excess of its par or stated value (report in item 18(a)).

If the subsidiary is not in corporate form, report the amount of general or limited partnership shares or interests issued in item 18(e).

Line Item 18(c) Retained earnings.

Report the amount of retained earnings (including capital reserves) as of the report date. The amount of the retained earnings should reflect the transfer of net income, declaration of dividends, transfers to surplus, and any other appropriate entries. Adjustments of accruals and other accounting estimates made shortly after the report date that relate to the income and expenses of the year-to-date period ended as of the report date must be reported in the appropriate items of the Income Statement for that year-to-date period.

Capital reserves are segregations of retained earnings and are not to be reported as liability accounts or as reductions of asset balances. Capital reserves may be established for such purposes as follows:

- (1) Reserve for undeclared stock dividends, which includes amounts set aside to provide for stock dividends (not cash dividends) not yet declared;
- (2) Reserve for undeclared cash dividends, which includes amounts set aside for cash dividends on common and preferred stock not yet declared (report cash dividends declared but not yet payable in item 14);
- (3) Retirement account (for limited-life preferred stock or notes and debentures subordinated to deposits), which includes amounts allocated under the plan for retirement of limited-life preferred stock or notes and debentures subordinated to deposits contained in the subsidiary's articles of association or in the agreement under which such stock or notes and debentures were issued; and
- (4) Reserve for contingencies, which includes amounts set aside for possible unforeseen or indeterminate

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liabilities not otherwise reflected on the subsidiary's books and not covered by insurance.

Exclude from retained earnings:

- (1) The amount of the cumulative foreign currency translation adjustment (report in item 18(d));
- (2) Any portion of the proceeds received from the sale of perpetual preferred stock and common stock in excess of its par or stated value except where required by state law or regulation (report surplus related to perpetual preferred stock in item 18(a) and surplus related to common stock in item 18(b));
- (3) Any portion of the proceeds received from the sale of limited-life preferred stock in excess of its par or stated value (report in item 13); and
- (4) "Reserves" that reduce the related asset balances such as valuation allowances (e.g., allowance for loan and lease losses), reserves for depreciation, and reserves for bond premiums.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 18(d) Accumulated other comprehensive income.

Report the amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Accumulated other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Net unrealized holding gains (losses) on available-for-sale securities is the difference between the amortized cost and fair value of the subsidiary's available-for-sale securities, net of tax effects, as of the report date.

For most subsidiaries, all "securities," as the term is defined in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*), that are designated as "available-for-sale" will be reported as "available-for-sale securities" in item 2(b), above. However, a subsidiary may have certain assets

that fall within the definition of "securities" in ASC Topic 320 (e.g., commercial paper or nonrated industrial development obligations) that the subsidiary has designated as "available-for-sale" which are reported for purposes of this report in a balance sheet category other than "securities" (e.g., "loans and lease financing receivables"). These "available-for-sale" assets must be carried on the balance sheet at fair value rather than amortized cost and the difference between these two amounts, net of tax effects, must be included in this item.

Also include the unamortized amount of the unrealized holding gain or loss at the date of transfer of any debt security transferred into the held-to-maturity category from the available-for-sale category. When a debt security is transferred from available-for-sale to held-to-maturity, report the unrealized holding gain or loss at the date of transfer in this equity capital account and amortize it over the remaining life of the security as an adjustment of yield in a manner consistent with the amortization of any premium or discount. Accumulated net gains (losses) on cash flow hedges is the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities*, as amended).

Under ASC Topic 815, a subsidiary that elects to apply hedge accounting must exclude from net income the effective portion of the change in fair value of a derivative designated as a cash flow hedge and record it on the balance sheet in a separate component of equity capital (referred to as "accumulated other comprehensive income" in the accounting standard). Report the ineffective portion of the cash flow hedge in earnings. Adjust the equity capital component (i.e., the accumulated other comprehensive income) associated with a hedged transaction each reporting period to a balance that reflects the lesser (in absolute amounts) of:

- (1) The cumulative gain or loss on the derivative from inception of the hedge, less (a) amounts excluded consistent with the subsidiary's defined risk management strategy and (b) the derivative's gains or losses previously reclassified from accumulated other comprehensive income into earnings to offset the hedged transaction, or
- (2) The portion of the cumulative gain or loss on the derivative necessary to offset the cumulative change

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in expected future cash flows on the hedged transaction from inception of the hedge less the derivative's gains or losses previously reclassified from accumulated other comprehensive income into earnings.

Accordingly, the amount reported in this item should reflect the sum of the adjusted balance (as described above) of the cumulative gain or loss for each derivative designated and qualifying as a cash flow hedge. These amounts will be reclassified into earnings in the same period or periods during which the hedged transaction affects earnings (for example, when a hedged variable rate interest receipt on a loan is accrued or when a forecasted sale occurs).

Report the sum of the subsidiary's foreign currency translation adjustments accumulated in accordance with ASC Topic 830, Foreign Currency Matters (formerly FASB Statement No. 52, *Foreign Currency Translation*). Report any minimum pension liability adjustment recognized in accordance with ASC Topic 715, Compensation-Retirement Benefits (formerly FASB Statement No. 87, *Employers' Accounting for Pensions*). Under ASC Topic 715, an employer must report in a separate component of equity capital, net of any applicable tax benefits, the excess of additional pension liability over unrecognized prior service cost.

Refer to the FR Y-9C instructions and ASC Subtopic 220-10 for additional information on reporting this item.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 18(e) General and limited partnership shares and interests.

Report the amount of general or limited partnership shares or interests issued if the subsidiary is not in corporate form. If this amount is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 18(f) Other equity capital components.

Report all other equity capital components including the total carrying value (at cost) of treasury stock, unearned Employee Stock Ownership Plan (ESOP) shares, and capital contributions not in the form of stock as of the

report date. Refer to the FR Y-9C instructions for additional information on reporting this item.

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 18(g) Total equity capital.

Report the sum of items 18(a) through 18(f). This item must equal Schedule IS-A, Changes in Equity Capital, item 7, "Total equity capital at end of current period."

If the amount reported in this item is negative, paper filers should enclose it in parentheses or report with a minus (-) sign. Electronic filers should report negative amounts with a minus (-) sign.

Line Item 19 Total liabilities and equity capital.

Report the sum of items 17 and 18(g). This item must equal item 10, "Total assets."

Derivatives and Off-Balance-Sheet Items

Report the following selected commitments, contingencies, and other off-balance-sheet items and derivative contracts. Include transactions with related organizations. Exclude contingencies arising in connection with litigation.

Report in items 20 and 21 the unused portions of commitments. Unused commitments are to be reported gross, i.e., include in the appropriate item the unused amount of commitments acquired from and conveyed or participated to others. However, exclude commitments conveyed or participated to others that the subsidiary is not legally obligated to fund even if the party to whom the commitment has been conveyed or participated fails to perform in accordance with the terms of the commitment.

For purposes of items 20 and 21, commitments include:

- (1) Commitments to make or purchase extensions of credit in the form of loans or participations in loans, lease financing receivables, or similar transactions.
- (2) Commitments for which the subsidiary has charged a commitment fee or other consideration.
- (3) Commitments that are legally binding.

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- (4) Loan proceeds that the subsidiary is obligated to advance, such as:
 - (a) Loan draws;
 - (b) Construction progress payments; and
 - (c) Seasonal or living advances to farmers under prearranged lines of credit.
- (5) Rotating, revolving, and open-end credit arrangements, including, but not limited to, retail credit card lines and home equity lines of credit.
- (6) Commitments to issue a commitment at some point in the future, where the subsidiary has extended terms, the borrower has accepted the offered terms, and the extension and acceptance of the terms are in writing or, if not in writing, are legally binding on the subsidiary and the borrower, even though the related loan agreement has not yet been signed.
- (7) Overdraft protection on depositors' accounts offered under a program where the subsidiary advises account holders of the available amount of overdraft protection, for example, when accounts are opened or on depositors' account statements or ATM receipts.
- (8) The subsidiary's own takedown in securities underwriting transactions.
- (9) Revolving underwriting facilities (RUFs), note issuance facilities (NIFs), and other similar arrangements, which are facilities under which a borrower can issue on a revolving basis short-term paper in its own name, but for which the underwriting subsidiary has a legally binding commitment either to purchase any notes the borrower is unable to sell by the rollover date or to advance funds to the borrower.

Exclude forward contracts and other commitments that meet the definition of a derivative and must be accounted for in accordance with ASC Topic 815, *Derivatives and Hedging – Overall* (formerly FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities*, as amended), which should be reported in items 25 through 29, as appropriate. Include the amount (not the fair value) of the unused portions of loan commitments that do not meet the definition of a derivative that the subsidiary has elected to report at fair value under a fair value option. Also include forward contracts that do not meet the definition of a derivative.

Report the unused portions of commitments in the appro-

priate item regardless of whether they contain “material adverse change” clauses or other provisions that are intended to relieve the issuer of its funding obligations under certain conditions and regardless of whether they are unconditionally cancelable at any time.

In the case of commitments for syndicated loans, report only the subsidiary's proportional share of the commitment.

For purposes of reporting the unused portions of revolving asset-based lending commitments, the commitment is defined as the amount a subsidiary is obligated to fund – as of the report date – based on the contractually agreed upon terms. In the case of revolving asset-based lending, the unused portions of such commitments should be measured as the difference between (a) the lesser of the contractual borrowing base (i.e., eligible collateral times the advance rate) or the note commitment limit, and (b) the sum of outstanding loans and letters of credit under the commitment. The note commitment limit is the overall maximum loan amount beyond which the subsidiary will not advance funds regardless of the amount of collateral posted. This definition of “commitment” is applicable only to revolving asset-based lending, which is a specialized form of secured lending in which a borrower uses current assets (e.g., accounts receivable and inventory) as collateral for a loan. The loan is structured so that the amount of credit is limited by the value of the collateral.

Line Item 20 Unused commitments on securities underwriting.

Report the unsold portion of the subsidiary's own takedown in securities underwriting transactions. Include revolving underwriting facilities (RUFs), note issuance facilities (NIFs), and other similar arrangements.

Line Item 21 Unused commitments on loans and all other unused commitments.

Report the unused portion of commitments to extend credit for the following loans:

- (1) Revolving, open-end loans secured by 1–4 family residential properties, e.g., home equity lines;
- (2) Commercial real estate, construction, and land development;
- (3) Commitments to fund loans secured by real estate;

Schedule BS

- (4) Commitments to fund loans not secured by real estate;
- (5) Credit card lines;
- (6) Overdraft facilities;
- (7) Commercial lines of credit; and
- (8) Retail check credit and related plans.

Line Item 22 Standby letters of credit and foreign office guarantees.

Report the amount outstanding and unused as of the report date of all standby letters of credit (and all legally binding commitments to issue standby letters of credit) issued by the subsidiary. The originating subsidiary must report the full outstanding and unused amount of standby letters of credit in which participations have been conveyed to others where (a) the originating and issuing subsidiary is obligated to pay the full amount of any draft drawn under the terms of the standby letter of credit and (b) the participating companies have an obligation to partially or wholly reimburse the originating subsidiary, either directly in cash or through a participation in a loan to the account party. The originating subsidiary also must report the amount of standby letters of credit conveyed to others through participations. The subsidiary participating in such arrangements must report the full amount of their contingent liabilities to participate in such standby letters of credit without deducting any amounts that they may have reparticipated to others. Participating subsidiaries also must report the amount of interest in transactions that they have reparticipated to others, if any. Also include those standby letters of credit that are collateralized by cash on deposit.

Line Item 23 Commercial and similar letters of credit.

Report the amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, but excluding standby letters of credit (which are to be reported in item 22 above). Report legally binding commitments to issue commercial letters of credit.

Line Item 24 Commitments to purchase foreign currencies and U.S. dollar exchange (spot, forward, and futures).

Report the gross aggregate par value or notional amount (stated in U.S. dollars) of all futures contracts, forward

and spot contracts to purchase foreign (non-U.S.) currencies and U.S. dollar exchange that are outstanding as of the report date. A purchase of U.S. dollar exchange is equivalent to a sale of foreign currency. Report only one side of a foreign currency transaction. In those transactions where foreign (non-U.S.) currencies are bought or sold against U.S. dollars, report only that side of the transaction that involves the foreign (non-U.S.) currency. A currency futures contract is a standardized agreement for delayed delivery of a foreign (non-U.S.) currency in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified amount at a specified exchange rate. Future contracts are traded on organized exchanges that act as the counterparty to each contract.

A forward foreign exchange contract is an agreement for delayed delivery of a foreign (non-U.S.) currency in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified amount at a specified exchange rate. These contracts are not standardized and are traded in an over-the-counter market. A spot contract is an agreement for the immediate delivery, usually within two days, of a foreign currency at the prevailing spot rate. Contracts are outstanding (i.e., open) until they have been canceled by acquisition or delivery of the underlying currencies or, for futures contracts, by offset. ("Offset" is the purchase and sale of an equal number of contracts on the same underlying currencies for the same delivery month, executed through the same clearing member on the same exchange.)

Line Item 25 All other futures and forward contracts (excluding contracts involving foreign exchange).

Report the gross aggregate par value or notional amount of all other futures and forward contracts not included in item 24. Include futures and forward interest rate contracts (e.g., U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities) and futures and forward contracts on other commodities (e.g., stock index and commodity contracts). Report the aggregate par value of all futures and forward contracts that are related to an interest-bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract.

Report futures and forward contracts that commit the subsidiary to purchase or sell agricultural products (e.g.,

Schedule BS

wheat or coffee), precious metals (e.g., gold or platinum), non-ferrous metals (e.g., copper or zinc) or any other commodity.

Futures and forward contracts are agreements for delayed delivery of financial instruments or other commodities in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price. Futures contracts are standardized, transferable agreements traded on organized exchanges that act as the counterparty to each contract. Forward contracts are not standardized and are not traded on organized exchanges. The contract amount to be reported for futures and forward contracts on commodities is the quantity, (i.e., number of units) of the commodity or product contracted for purchase or sale multiplied by the contract price of a unit.

Line Item 26 Option contracts.

Report the amount of written option contracts in item 26(a), and the amount of purchased option contracts in item 26(b). In reporting items 26(a) and 26(b), do not net the following:

- (1) Obligations of the subsidiary to buy against the subsidiary's obligations to sell, or
- (2) Written options against purchased options.

An option contract conveys either the right or the obligation, depending upon whether the reporting subsidiary is the purchaser or the writer, respectively, to (1) buy or sell a financial instrument or an interest rate futures contract on a financial instrument at a specified price by a specified future date, (2) exchange two different currencies at a specified exchange rate, or (3) buy or sell stock options, stock index options, or other commodities. Options can be traded on organized exchanges. In addition, options can be written to meet the specialized needs of the counterparties to the transaction. These customized option contracts are known as over the counter (OTC) options and are not generally traded.

Line Item 26(a) Written option contracts.

Report the amount of all financial instruments (aggregate par value), foreign currencies, and other commodities that the reporting subsidiary has obligated itself, for compensation (such as a fee or premium), to either purchase or sell under option contracts that are outstanding as of the report date.

Line Item 26(b) Purchased option contracts.

Report the amount of all financial instruments (aggregate par value), foreign currencies, and other commodities that the reporting subsidiary has purchased, for compensation (such as a fee or premium), the right to either purchase or sell under option contracts that are outstanding as of the report date. In the case of option contracts giving the reporting subsidiary the right to either purchase or sell a futures contract, report the amount of the financial instrument, foreign currency, or other commodity underlying the futures contract.

Line Item 27 Notional value of interest rate swaps.

Report the notional value of all outstanding interest rate and basis swaps. In those cases where the subsidiary is acting as an intermediary, report both sides of the transaction. Include cross-currency interest rate swaps that do not involve the exchange of principal amounts between the counterparties. An interest rate swap is a transaction in which two parties agree to exchange the interest payment streams on a specified principal amount of assets or liabilities for a certain number of years. The notional value of an interest rate swap is the underlying principal amount upon which the exchange of interest income or expense is based.

Line Item 28 Notional value of exchange swaps.

Report the notional principal value (stated in U.S. dollars) of all outstanding cross-currency interest rate swaps. In those cases where the subsidiary is acting as an intermediary, report both sides of the transaction. A cross-currency interest rate swap is a transaction in which two parties agree to exchange principal amounts of different currencies, usually at the prevailing spot rate, at the inception of the agreement, which lasts for a certain number of years. Over the life of the swap, the counterparties exchange payments in the different currencies based on fixed rates of interest. When the agreement matures, the principal amounts will be re-exchanged at the same spot rate. The notional value of a cross-currency interest rate swap is the underlying principal amount upon which the exchange is based.

Line Item 29 Notional value of other swaps.

Report the notional principal value of all other swap agreements that are not reportable as either interest or foreign exchange rate contracts in items 27 or 28.

Schedule BS

Line Item 30 All other off-balance-sheet liabilities.

With the exceptions listed below, report all types of off-balance-sheet items not covered in other items of this schedule. Other off-balance-sheet liabilities include, but are not limited to:

- (1) Securities borrowed against collateral (other than cash) or on an uncollateralized basis;
- (2) Securities lent against collateral or on an uncollateralized basis (other than cash);
- (3) Commitments to purchase and to sell securities that have not been issued (when-issued securities) and are excluded from the requirements of ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities*, as amended) and are not reported in item 25;
- (4) Credit derivatives, including contracts where the subsidiary is the beneficiary;
- (5) Participations in acceptances conveyed to others by the reporting subsidiary or acquired by the subsidiary;
- (6) Financial guarantee insurance that insures the timely payment of principal and interest on bond issues;
- (7) Letters of indemnity other than those issued in connection with the replacement of lost or stolen official checks; and
- (8) Shippside or dockside guarantees or similar guarantees relating to missing bills of lading or title documents and other document guarantees that facilitate the replacement of lost or destroyed documents and negotiable instruments.

Exclude from other off-balance-sheet items:

- (1) All items that are required to be reported on the balance sheet, such as repurchase and resale agreements;
- (2) Commitments to purchase property being acquired for lease to others (reported in item 23);

- (3) Contingent liabilities arising in connection with litigation in which the subsidiary is involved; and
- (4) Signature or endorsement guarantees of the type associated with the regular clearing of negotiable instruments or securities in the normal course of business.

Memoranda

Memoranda items 1(a) and 1(b) are to be completed by nonbank subsidiaries that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda items 1(a) and 1(b) are to be completed by subsidiaries that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

Line Item 1 Financial assets and liabilities measured at fair value under a fair value option.

Line Item 1(a) Total assets.

Report the total fair value of all assets that the subsidiary has elected to account for under the fair value option that is included in Schedule BS, Balance Sheet.

Line Item 1(b) Total liabilities.

Report the total fair value of all liabilities that the subsidiary has elected to account for under the fair value option that is included in Schedule BS, Balance Sheet.

Loans and Lease Financing Receivables

Schedule BS-A

General Instructions

Loans and lease financing receivables are extensions of credit resulting from either direct negotiation between the subsidiary and their customers or the purchase of such assets from others. Loans may take the form of promissory notes, acknowledgments of advance, due bills, invoices, overdrafts, acceptances held, factoring account receivables, and similar written or oral obligations.

Include the dollar amount outstanding of all federal funds sold (including “term federal funds”) and securities purchased under agreement to resell. Also include resale agreements involving assets other than securities.

Exclude:

- (1) All loans and leases with related institutions (including federal funds sold and securities purchased under agreements to resell), which are to be reported in Schedule BS, item 9;
- (2) Any loans or leases that the subsidiaries have sold or charged off;
- (3) The fair value of any assets received in full or partial satisfaction of a loan or lease (unless the asset received is itself reportable as a loan or lease) and any loans for which the subsidiary has obtained physical possession of the underlying collateral regardless of whether formal foreclosure or repossession proceedings have been instituted against the borrower;
- (4) Holdings of commercial paper (report in Schedule BS, item 2, “Securities”);
- (5) Contracts of sale or other loans indirectly representing other real estate (report in Schedule BS, item 6, “Other real estate owned”); and
- (6) Loans and leases held for trading purposes (report in Schedule BS, item 4, “Trading assets”).

Exclude all transactions with related institutions. Include in items 1 through 7 all loans and leases on the books of the subsidiary even if on the report date they are past due and collection is doubtful. Also report all loans and leases held for sale as part of the subsidiary’s mortgage banking activities or activities of a similar nature involving other types of loans. Loans held for sale shall be reported at the lower of cost or market value. Exclude any loans or leases the subsidiary has charged off (report in Schedule IS-B, item 3, “less: charge-offs.” Report the aggregate book value of all loans and leases before deduction of the allowance for loan and lease losses. Report each item in this schedule net of (1) unearned income (to the extent possible), (2) any applicable allocated transfer risk reserve, and (3) deposits accumulated for the payment of personal loans (hypothecated deposits).

Line Item 1 Loans secured by real estate.

Report all loans (other than those to states and political subdivisions in the U.S.), regardless of purpose and regardless of whether originated by the subsidiary or purchased from others, that are secured by real estate as evidenced by mortgages, deeds of trust, land contracts, or other instruments, whether first or junior liens (e.g., equity loans or second mortgages) on real estate. For additional information, refer to the FR Y-9C glossary entry for “loans secured by real estate.”

Line Item 2 Loans to depository institutions.

Report all loans (other than those secured by real estate), including overdrafts, to banks, other depository institutions, and other associations, companies, and financial intermediaries whose primary business is to accept deposits and to extend credit for business or for personal expenditure purposes. This includes commercial banks in the U.S., foreign branches of U.S. banks and banks in foreign countries. Report the subsidiary’s holdings of all bankers acceptances accepted by unrelated banks (i.e., banks that are not direct or indirect subsidiaries of the

Schedule BS-A

subsidiary's bank holding company or parent organization).

Exclude acceptances accepted by related banks (i.e., banks that are direct or indirect subsidiaries of the subsidiary's bank holding company or parent organization). Also exclude loans to foreign governments and foreign official institutions.

Line Item 3 Commercial and industrial loans.

Report all loans (regardless of domicile) for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single-payment or installment. These loans may take the form of direct or purchased loans. Include commercial and industrial loans guaranteed by foreign governmental institutions.

Exclude:

- (1) Loans secured by real estate (report in item 1);
- (2) Loans for the purpose of financing agricultural production, whether made to farmers or to nonagricultural businesses (report in item 5);
- (3) Loans to finance companies and insurance companies (report in item 5);
- (4) Loans to broker and dealers in securities, investment companies, and mutual funds (report in item 5);
- (5) Loans to depository institutions (report in item 2);
- (6) Loans to nonprofit organizations (report in item 5); and
- (7) Loans to nondepository financial institutions (report in item 5).

Line Item 4 Loans to individuals for personal, household, and other personal expenditures.

Report credit card and related plans and other loans to individuals for household, family, and other personal expenditures. Include all loans to individuals for household, family, and other personal expenditures that are not secured by real estate, whether direct loans or purchased paper. Exclude loans secured by real estate (report in item 1) and loans to individuals for the purpose of purchasing or carrying securities (report in item 5).

Line Item 5 All other loans and lease financing receivables.

Report all other loans held by the subsidiary that are not properly included in items 1 through 4 above and all lease financing receivables. Report all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the subsidiary for leasing purposes. These balances should include the estimated residual value of leased property and must be net of unearned income. Include all lease financing receivables of states and political subdivisions in the U.S. Also include all loans to foreign governments and official institutions.

Line Item 6 Total loans and lease financing receivables.

Report the sum of items 1 through 5.

Line Item 7 Past due and nonaccrual loans and leases.

Report the subsidiary loans and lease financing receivables included in item 6 above that are past due 30 through 89 days and still accruing in item 7(a), past due 90 days or more and still accruing in item 7(b), in nonaccrual status in item 7(c), and loans restructured in troubled debt restructurings included in past due and nonaccrual loans in item 7(d). Report the full outstanding balances of the past due loans and lease financing receivables, not simply the delinquent payments.

Line Item 7(a) Loans and leases past due 30 through 89 days.

Report loans and lease financing receivables that are contractually past due 30 through 89 days as to principal or interest payments, and still accruing. Include loans restructured in troubled debt restructurings past due 30 through 89 days and still accruing.

Line Item 7(b) Loans and leases past due 90 days or more.

Report loans and lease financing receivables that are contractually past due 90 days or more as to principal or interest payments, and still accruing. Include loans restructured in troubled debt restructurings past due 90 days or more and still accruing.

Schedule BS-A

Line Item 7(c) Nonaccrual loans and leases.

Report loans and lease financing receivables accounted for on a nonaccrual status. Include loans restructured in troubled debt restructurings that are in nonaccrual status. For purposes of this report, report loans and leases as being in nonaccrual status if: (a) they are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well-secured and in the process of collection.

NOTE: Loans to individuals for household, family, and other personal expenditures and loans secured by 1–4 family residential properties on which principal or interest is due and unpaid for 90 days or more are not required to be reported as nonaccrual loans. Nevertheless, such loans should be subject to other alternative methods of evaluation to assure that the subsidiary's net income is not materially overstated. To the extent that the subsidiary has elected to carry any loans in nonaccrual status on its books, such loans must be reported as nonaccrual in this item.

Line Item 7(d) Loans restructured in troubled debt restructurings included in items 7(a) through 7(c) above.

Report loans restructured in troubled debt restructurings that, under their modified terms, are past due 30 days or more and still accruing or are in nonaccrual status as of the report date. Such loans will have been included in items 7(a), 7(b), or 7(c) above. Loans restructured in troubled debt restructurings include those loans that have been restructured or renegotiated to provide a reduction of either interest or principal because of a deterioration in the financial position of the borrower. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered restructured debt. For further information, see the FR Y-9C Glossary entry for “troubled debt restructurings.”

Include all loans to individuals for household, family, and other personal expenditures, and all loans secured by 1–4 family residential properties.

LINE ITEM INSTRUCTIONS FOR

Memoranda

Schedule BS-M

Memoranda Items

Items 1 through 3 exclude balances due from related institutions. Report balances due from related institutions in item 4. Items 5 and 6 exclude balances due to related institutions. Report balances due to related institutions in item 7.

Line item 1 Loans to non-U.S. addressees.

Report all loans included in Schedule BS, item 3(a), “Loans and lease financing receivables, net of unearned income,” to non-U.S. addressees. Non-U.S. addressees (domicile) include residents of any foreign country. U.S. addressees (domicile) include residents of the 50 states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions.

Domicile is determined by the principal residential address of an individual or the principal business address of a corporation, partnership, or sole proprietorship. If other addresses are used for correspondence or other purposes, only the principal address, insofar as it is known to the reporting institution, should be used in determining whether a customer is regarded as a U.S. or non-U.S. addressee.

Line Item 2 Assets held in trading accounts (excluding trading account balances with related organizations).

Subsidiaries that *regularly* underwrite or deal in securities and other assets for resale or that acquire securities and other assets with the intent to resell in order to profit from short-term price movements shall report in items 2(a) through 2(g) the value of such assets. Consistently value assets held in trading accounts at fair value. Exclude the carrying value of any available-for-sale securities or of any loans or leases that are held for sale. Exclude all trading account balances with related institutions, and report in Schedule BS, Item 9, “Balances due

from related institutions, gross” or Schedule BS, Item 16, “Balances due to related institutions, gross.” Refer to the FR Y-9C instructions and glossary for further information.

Line Item 2(a) Securities of U.S. government and its agencies.

Report the fair value of securities issued by the U.S. government and all other U.S. government agencies and official institutions thereof.

Line Item 2(b) Securities of all foreign governments and official institutions.

Report the fair value of all debt securities issued by foreign governments (central, state, provincial and local), including their ministries, departments and agencies. Refer to the FR Y-9C glossary for the definition of “foreign government.” Exclude bankers’ acceptances accepted by the reporting subsidiary and held in its trading account when the account party is a foreign government or official institution. Also exclude securities issued by nonbank corporations and enterprises which are foreign-government-owned.

Line Item 2(c) Equity securities.

Report the fair value of all equity securities held in the subsidiary’s trading account. Exclude:

- (1) Equity securities that have been purchased for investment or acquired for debts previously contracted.
- (2) Equity securities that do not have readily determinable fair values (report such securities at historical cost in Schedule BS, item 7, “All other assets”).

Line Item 2(d) Corporate bonds, notes, and debentures.

Report the total value of debt securities issued by corporations.

Schedule BS-M

Line Item 2(e) Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts.

Report the amount of revaluation gains (that is, assets) from the “marking to market” of interest rate, foreign exchange rate, and other off-balance-sheet commodity and equity contracts held for trading purposes (in compliance with ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, *Offsetting of Amounts Related to Certain Contracts*). Refer to the FR Y-9C instructions for further information.

Line item 2(f) Loans.

Report the fair value of all loans held for trading reported in Schedule BS, item 4.

Line item 2(f)(1) Loans that are past due 90 days.

Report in the appropriate subitem the total fair value and unpaid principal balance of all loans held for trading included in item 2(f) that are past due 90 days or more as of the report date.

Line item 2(f)(1)(a) Fair value.

Report the total fair value of all loans held for trading included in item 2(f) that are past due 90 days or more as of the report date.

Line item 2(f)(1)(b) Unpaid principal balance.

Report the total unpaid principal balance of all loans held for trading included in item 2(f) that are past due 90 days or more as of the report date.

Line Item 2(g) Other (including commercial paper).

Report the total value of all assets held in trading accounts that cannot be properly reported in items 2(a) through 2(f). Include certificates of deposit, bankers’ acceptances, and commercial paper.

Line Item 3 Other Assets.

Line Item 3(a) Accrued interest receivable.

Report the amount of interest, commissions, and other income earned or accrued on earning assets and applicable to current or prior periods that has not yet been collected.

Line Item 3(b) Prepaid expenses.

Report the amount of all expenses prepaid and applicable as a charge against operations in future periods.

Line Item 3(c) Net deferred tax assets.

Report the cumulative tax effect of all deductible temporary differences, operating loss carryforwards, and tax credit carryforwards in accordance with GAAP. Report the net amount after offsetting deferred tax assets (net of valuation allowance) and net deferred tax liabilities measured at the report date for a particular tax jurisdiction if the net result is a debit balance. If the result for a particular tax jurisdiction is a net credit balance, report the amount in item 6(b), “Net deferred tax liability.”

Line Item 3(d) Accounts receivable.

Report the amount owed to the subsidiary in the form of regular accounts or written promissory notes to be collected in the future arising from the sale of goods and services. Exclude notes with a maturity of more than one year.

Line Item 3(e) Intangible assets.

Report the cost of intangible assets. Such intangibles may arise from:

- (1) Business combinations accounted for under the purchase method in accordance with ASC Topic 805, Business Combinations (formerly FASB Statement No. 141(R), *Business Combinations*), and
- (2) Acquisitions of portions or segments of another institution’s business, such as branch offices, mortgage servicing portfolios, and credit card portfolios.

Report the carrying value of mortgage servicing assets, i.e., the unamortized cost of acquiring contracts to service loans secured by real estate that have been securitized or are owned by another party, net of any related valuation allowances. Also report the unamortized amount of other specifically identifiable intangible assets such as purchased credit card relationships (PCCRs), core deposit intangibles, favorable leasehold rights, and goodwill. Goodwill represents the excess of the cost of a company over the sum of the fair values of the tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination accounted for as a purchase. Also, include servicing assets other than mortgage servicing assets.

Schedule BS-M

Line Item 4 Balances due from related institutions, gross.

See definition of related institutions in the General Instructions for more information.

Line Item 4(a) Balances due from related institutions located in the United States, gross.

Report all balances due from related institutions domiciled in the fifty states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions, on a gross basis (included in Schedule BS, item 9, "Balances due from related institutions, gross").

Line Item 4(b) Balances due from related institutions located outside the United States, gross.

Report all balances due from related institutions domiciled outside of the fifty states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions, on a gross basis (included in Schedule BS, item 9, "Balances due from related institutions, gross").

Line Item 5 Commercial paper issued.

Report the total amount outstanding of commercial paper issued by the reporting subsidiary included in Schedule BS, item 12. Exclude commercial paper held by related institutions.

Line Item 6 Other liabilities.**Line Item 6(a) Expenses accrued and unpaid.**

Report the amount of interest on deposits, interest on nondeposit liabilities, income taxes, and other expenses accrued through charges to expense during the current or

prior periods, but not yet paid or credited to a deposit account.

Line Item 6(b) Net deferred tax liabilities.

Report the cumulative tax effect of all taxable temporary differences, in accordance with GAAP. Report the net amount after offsetting deferred tax assets and net deferred tax liabilities measured at the report date for a particular tax jurisdiction if the net result is a credit balance. If the result for a particular tax jurisdiction is a net debit balance, report the amount in item 3(c).

Line Item 6(c) Accounts payable.

Report the amount due from the reporting subsidiary for the purchase of goods and services.

Line Item 7 Balances due to related institutions, gross.

See definition of related institutions in the General Instructions for more information.

Line Item 7(a) Balances due to related institutions located in the United States, gross.

Report all balances due to related institutions domiciled in the fifty states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions, on a gross basis (included in Schedule BS, item 16, "Balances due to related institutions, gross").

Line Item 7(b) Balances due to related institutions located outside the United States, gross.

Report all balances due to related institutions domiciled outside of the fifty states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions, on a gross basis (included in Schedule BS, item 16).

Notes to the Financial Statements

This section has been provided to allow banking organizations the opportunity to provide additional explanations of the content of specific items in the subsidiary's financial statements. The reporting banking organization should include any transactions reported on the subsidiary's financial statements that it wishes to explain that are material in amount and cannot be disclosed separately in the existing line items.

Report in the space provided the financial statement and line item for which the banking organization is specifying additional information, a description of the transaction and, in the column provided, the dollar amount associated with the transaction being disclosed.

Each edit in the checklist must balance, rounding errors are not allowed

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7N	20140630	99991231	Added	Page 1	Validity	8010	SROFFRNM	FNBTC490	Text for printed name of senior officer (SROFFRNM) must be provided.	fnbt490 ne null
FRY7N	20140630	99991231	Added	Page 1	Validity	8011	TITLEOFF	FNBTC491	Text for printed title of senior officer (TITLEOFF) must be provided.	fnbt491 ne null
FRY7N	20140630	99991231	Added	Page 1	Validity	8012	DATESIGN	FNBTT196	Text for Date of Signature (DATESIGN) must be provided and entered in MM/DD/YYYY format.	fnbtj196 ne null
FRY7N	20120630	99991231	Revised	Page 1	Validity	0120	NUMRPTS	FNBKJ444	Number of reports attested to under this signature must be greater than or equal to 1.	fnbkj444 ge 1
FRY7N	20120630	99991231	Revised	Page 1	Validity	0100	FC	FNBK6909	For December, the filing code must equal "1" for an annual reporter or "2" for a quarterly reporter.	if mm-q1 eq 12 then fnbk6909 eq 1 or fnbk6909 eq 2
FRY7N	20120630	99991231	Revised	Page 1	Validity	0110	FC	FNBK6909	If quarter equals March, June, or September, then the filing code must equal null.	if (mm-q1 eq 03 or mm-q1 eq 06 or mm-q1 eq 09) then fnbk6909 eq null
FRY7N	20080331	99991231	No Change	IS	Validity	0150	IS-1c	FNBK4107	Sum of IS-1a and IS-1b must equal IS-1c.	(fnbka028 + fnbka029) eq fnbk4107
FRY7N	20080331	99991231	No Change	IS	Validity	0160	IS-2c	FNBK4073	Sum of IS-2a and IS-2b must equal IS-2c.	(fnbka030 + fnbka031) eq fnbk4073
FRY7N	20080331	99991231	No Change	IS	Validity	0170	IS-3	FNBK4074	IS-1c minus IS-2c must equal IS-3.	(fnbk4107 - fnbk4073) eq fnbk4074
FRY7N	20080331	99991231	No Change	IS	Validity	0175	IS-4	FNBK4230	IS-B4 must equal IS-4.	fnbt4230 eq fnbk4230
FRY7N	20080331	99991231	No Change	IS	Validity	0180	IS-5c	FNBK4079	Sum of IS-5a1 through IS-5b must equal IS-5c.	(fnbk4070 + fnbk4080 + fnbka220 + fnbk490 + fnbk491 + fnbk492 + fnbk493 + fnbk494 + fnbk495 + fnbk496 + fnbk497 + fnbk498 + fnbk499) eq fnbk4079
FRY7N	20080331	99991231	No Change	IS	Validity	0190	IS-7c	FNBK4093	Sum of IS-7a and IS-7b must equal IS-7c.	(fnbka034 + fnbk376) eq fnbk4093
FRY7N	20080331	99991231	Revised	IS	Validity	0200	IS-8	FNBK3631	Sum of IS-3, IS-5c, and IS-6 minus IS-4 and IS-7c must equal IS-8.	(fnbk4074 + fnbk4079 + fnbk4091 - fnbk4230 - fnbk4093) eq fnbk3631
FRY7N	20080331	99991231	No Change	IS	Validity	0210	IS-12	FNBK4340	Sum of IS-8, IS-10, and IS-11 minus IS-9 must equal IS-12.	(fnbk3631 + fnbk4320 + fnbk3147 - fnbk4302) eq fnbk4340
FRY7N	20080331	99991231	No Change	IS	Validity	0230	IS-12	FNBK4340	IS-A2 must equal IS-12.	fnbt4340 eq fnbk4340
FRY7N	20101231	99991231	Revised	IS-A	Validity	0240	IS-A6	FNBK3581	Sum of IS-A1, IS-A2, IS-A3, IS-A5 and IS-A6 minus IS-A4 must equal IS-A7.	(fnbk3217 + fnbt4340 + fnbka035 + fnbk511 + fnbk3581 - fnbk4598) eq fnbk3210
FRY7N	20101231	99991231	Revised	IS-B	Validity	0260	IS-B5	FNBK4815	Sum of IS-B1, IS-B2, IS-B4, and IS-B5 minus IS-B3 must equal IS-B6.	(fnbk3124 + fnbk4605 + fnbt4230 + fnbk4815 - fnbk079) eq fnbt3123
FRY7N	20080630	99991231	Revised	BS	Validity	0270	BS-3a	FNBK2122	BS-A6 must equal BS-3a.	fnbt2122 eq fnbk2122
FRY7N	20080331	99991231	No Change	BS	Validity	0280	BS-3b	FNBK3123	IS-B6 must equal BS-3b.	fnbt3123 eq fnbk3123
FRY7N	20080331	99991231	No Change	BS	Validity	0290	BS-3c	FNBK2125	BS-3a minus BS-3b must equal BS-3c.	(fnbk2122 - fnbk3123) eq fnbk2125
FRY7N	20080331	99991231	No Change	BS	Validity	0300	BS-8	FNBK377	Sum of BS-1 through BS-2b and BS-3c through BS-7 must equal BS-8.	(fnbk0010 + fnbk1754 + fnbk1773 + fnbk2125 + fnbk3545 + fnbk2145 + fnbk2150 + fnbk1724) eq fnbk377
FRY7N	20080331	99991231	No Change	BS	Validity	0310	BS-10	FNBK2170	Sum of BS-8 and BS-9 must equal BS-10.	fnbk377
FRY7N	20080331	99991231	No Change	BS	Validity	0320	BS-15	FNBKA012	Sum of BS-11 through BS-14 must equal BS-15.	(fnbk3548 + fnbk379 + fnbk1729 + fnbk2750) eq fnbka012
FRY7N	20080331	99991231	No Change	BS	Validity	0330	BS-17	FNBK2948	Sum of BS-15 and BS-16 must equal BS-17.	(fnbka012 + fnbk380) eq fnbk2948
FRY7N	20080331	99991231	No Change	BS	Validity	0340	BS-18g	FNBK3210	Sum of BS-18a through BS-18f must equal BS-18g.	(fnbk3230 + fnbk3240 + fnbk3247 + fnbk530 + fnbkf033 + fnbka130) eq fnbk3210
FRY7N	20080331	99991231	No Change	BS	Validity	0350	BS-18g	FNBK3210	IS-A7 must equal BS-18g.	fnbt3210 eq fnbk3210
FRY7N	20080331	99991231	No Change	BS	Validity	0360	BS-19	FNBK3300	Sum of BS-17 and BS-18g must equal BS-19.	(fnbk2948 + fnbk3210) eq fnbk3300
FRY7N	20080331	99991231	No Change	BS	Validity	0370	BS-19	FNBK3300	BS-19 must equal BS-10.	fnbk3300 eq fnbk2170
FRY7N	20101231	99991231	Revised	BS-A	Validity	0390	BS-A5	FNBKA017	Sum of BS-A1 through BS-A5 must equal BS-A6.	(fnbk1410 + fnbk3622 + fnbk3623 + fnbk1975 + fnbka017) eq fnbt2122

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-1a	FNBKA028	IS-1a should not be null and should not be negative.	fnbka028 ne null and fnbka028 ge 0
FRY7N	20110331	99991231	Revised	IS	Intraseries	0552	IS-1b	FNBKA029	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1b (current) should be greater than or equal to IS-1b (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka029-q1 ge fnbka029-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-1b	FNBKA029	IS-1b should not be null and should not be negative.	fnbka029 ne null and fnbka029 ge 0
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-1c	FNBK4107	IS-1c should not be null and should not be negative.	fnbk4107 ne null and fnbk4107 ge 0
FRY7N	20110331	99991231	Revised	IS	Intraseries	0553	IS-2a	FNBKA030	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-2a (current) should be greater than or equal to IS-2a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka030-q1 ge fnbka030-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-2a	FNBKA030	IS-2a should not be null and should not be negative.	fnbka030 ne null and fnbka030 ge 0
FRY7N	20110331	99991231	Revised	IS	Intraseries	0554	IS-2b	FNBKA031	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-2b (current) should be greater than or equal to IS-2b (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka031-q1 ge fnbka031-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-2b	FNBKA031	IS-2b should not be null and should not be negative.	fnbka031 ne null and fnbka031 ge 0
FRY7N	20101231	99991231	Added	IS	Quality	9010	IS-2c	FNBK4073	IS-2c should not be null and should not be negative.	fnbk4073 ne null and fnbk4073 ge 0
FRY7N	20101231	99991231	Added	IS	Quality	9030	IS-3	FNBK4074	IS-3 should not be null.	fnbk4074 ne null
FRY7N	20080331	99991231	No Change	IS	Quality	0565	IS-4	FNBK4230	If IS-4 is not zero or null, then BS-3b should not be zero or null.	if ((fnbk4230 ne 0) and (fnbk4230 ne null)) then ((fnbk3123 ne 0) and (fnbk3123 ne null))
FRY7N	20110331	99991231	Revised	IS	Intraseries	0555	IS-5a1	FNBK4070	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-5a1 (current) should be greater than or equal to IS-5a1 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909eq 2) then (fnbk4070-q1 ge fnbk4070-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9040	IS-5a1	FNBK4070	IS-5a1 should not be negative.	fnbk4070 ge 0 or fnbk4070 eq null
FRY7N	20110331	99991231	Revised	IS	Intraseries	0556	IS-5a2	FNBK4080	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-5a2 (current) should be greater than or equal to IS-5a2 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbk4080-q1 ge fnbk4080-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9040	IS-5a2	FNBK4080	IS-5a2 should not be negative.	fnbk4080 ge 0 or fnbk4080 eq null

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20110331	99991231	Added	IS	Quality	0503	IS-5a3	FNBKA220	if BS-4 is not equal to null or zero, or BS-11 is not equal to null or zero, then IS-5a3 should not equal zero.	if (fnbk3545 ne null and fnbk3545 ne 0) or (fnbk3548 ne null and fnbk3548 ne 0) then fnbka220 ne 0
FRY7N	20110331	99991231	Added	IS	Quality	9050	IS-5a3	FNBKA220	IS-5a3 should not be null.	fnbka220 ne null
FRY7N	20110331	99991231	Revised	IS	Intraseries	0557	IS-5a4	FNBKB490	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-5a4 (current) should be greater than or equal to IS-5a4 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbkb490-q1 ge fnbkb490-q2)
FRY7N	20110331	99991231	Revised	IS	Intraseries	0558	IS-5a8	FNBKB494	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-5a8 (current) should be greater than or equal to IS-5a8 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbkb494-q1 ge fnbkb494-q2)
FRY7N	20110331	99991231	Added	IS	Quality	9050	IS-5a9	FNBKC887	IS-5a9 should not be null.	fnbk887 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-5a10	FNBKB497	IS-5a10 should not be null.	fnbkb497 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-5b	FNBK4619	IS-5b should not be null.	fnbk4619 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-5c	FNBK4079	IS-5c should not be null.	fnbk4079 ne null
FRY7N	20080331	99991231	No Change	IS	Quality	0580	IS-6	FNBK4091	If IS-6 is not zero or null, then BS-2a or BS-2b should not be zero or null.	if fnbk4091 ne 0 or null then fnbk1754 or fnbk1773 ne 0 or null
FRY7N	20110331	99991231	Revised	IS	Intraseries	0559	IS-7a	FNBKA034	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-7a (current) should be greater than or equal to IS-7a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka034-q1 ge fnbka034-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-7a	FNBKA034	IS-7a should not be null.	fnbka034 ne null
FRY7N	20110331	99991231	Revised	IS	Intraseries	0560	IS-7b	FNBKC376	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-7b (current) should be greater than or equal to IS-7b (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbkc376-q1 ge fnbkc376-q2)
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-7b	FNBKC376	IS-7b should not be null.	fnbkc376 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-7c	FNBKA093	IS-7c should not be null.	fnbk4093 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-8	FNBK3631	IS-8 should not be null.	fnbk3631 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-9	FNBK4302	IS-9 should not be null.	fnbk4302 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-10	FNBK4320	IS-10 should not be null.	fnbk4320 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-11	FNBK3147	IS-11 should not be null.	fnbk3147 ne null
FRY7N	20101231	99991231	Added	IS	Quality	9050	IS-12	FNBK4340	IS-12 should not be null.	fnbk4340 ne null
FRY7N	20110331	99991231	Revised	IS	Quality	0588	IS-Mem1	FNBKJ980	If BS-Mem1a is not equal to null, then IS-Mem1 should not equal null.	if fnbkf819 ne null then fnbkj980 ne null
FRY7N	20110331	99991231	Revised	IS	Quality	0589	IS-Mem1	FNBKJ980	If BS-Mem1b is not equal to null, then IS-Mem1 should not equal null.	if fnbkf820 ne null then fnbkj980 ne null

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20110331	99991231	Revised	IS	Quality	0591	IS-Mem1	FNBKJ980	If IS-Mem1 is not equal to null or zero, then the sum of IS-5a3, IS-5a6, IS-5a10, and IS-5b should not equal zero.	if (fnbkj980 ne null and fnbkj980 ne 0) then ((fnbka220 + fnbkb492 + fnbkb497 + fnbkb4619) ne 0)
FRY7N	20110331	99991231	Revised	IS	Intraseries	0600	IS-Mem1	FNBKJ980	If quarter equals March, June or September and filing code equals null, or quarter equals December and filing code equals "2", and IS-Mem1 (previous) is not equal to null, then IS-Mem1 (current) should not equal null.	if ((mm-q1 eq 03 and fnbk6909 eq null) or (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) and fnbkj980-q2 ne null) then fnbkj980-q1 ne null
FRY7N	20101231	99991231	Revised	IS-A	Quality	0605	IS-A1	FNBK3217	For December, if filing code (current) equals "1" (annual filers) and BS-18g (previous December) is not equal to null, then IS-A1 (current) should equal BS-18g (previous December).	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and (fnbk3210-q5 ne null)) then (fnbk3217-q1 eq fnbk3210-q5)
FRY7N	20101231	99991231	Revised	IS-A	Intraseries	0605	IS-A1	FNBK3217	If BS-18g (previous December) is not equal to null, then IS-A1 (current) should equal BS-18g (previous December).	if (mm-q1 eq 03 and fnbk3210-q2 ne null) then (fnbk3217-q1 eq fnbk3210-q2) or if (mm-q1 eq 06 and fnbk3210-q3 ne null) then (fnbk3217-q1 eq fnbk3210-q3) or if (mm-q1 eq 09 and fnbk3210-q4 ne null) then (fnbk3217-q1 eq fnbk3210-q4) or if (mm-q1 eq 12 and fnbk3210-q5 ne null) then (fnbk3217-q1 eq fnbk3210-q5)
FRY7N	20101231	99991231	Added	IS-A	Quality	9050	IS-A1	FNBK3217	IS-A1 should not be null.	fnbk3217 ne null
FRY7N	20101231	99991231	Added	IS-A	Quality	9050	IS-A2	FNBK4340	IS-A2 should not be null.	fnbk4340 ne null
FRY7N	20080331	99991231	No Change	IS-A	Quality	0610	IS-A3	FNBKA035	IS-A3 should be less than or equal to the sum of BS-18a and BS-18b.	fnbka035 le (fnbk3230 + fnbk3240)
FRY7N	20101231	99991231	Added	IS-A	Quality	9050	IS-A3	FNBKA035	IS-A3 should not be null.	fnbka035 ne null
FRY7N	20080331	99991231	No Change	IS-A	Quality	0620	IS-A4	FNBK4598	If IS-A4 is greater than zero, then BS-18a should be greater than zero.	if fnbk4598 gt 0 then fnbk3230 gt 0
FRY7N	20110331	99991231	Revised	IS-A	Intraseries	0640	IS-A4	FNBK4598	If quarter equals June or September and filing code equals null or quarter equals December and filing code equals "2", then IS-A4 (current) should be greater than or equal to IS-A4 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbk4598-q1 ge fnbk4598-q2) or equal to IS-A4 (previous).
FRY7N	20101231	99991231	Added	IS-A	Quality	9080	IS-A4	FNBK4598	IS-A4 should not be null and should not be negative.	fnbk4598 ne null and fnbk4598 ge 0
FRY7N	20101231	99991231	Added	IS-A	Quality	9090	IS-A5	FNBKB511	IS-A5 should not be null.	fnbk511 ne null
FRY7N	20101231	99991231	Added	IS-A	Quality	9090	IS-A6	FNBK3581	IS-A6 should not be null.	fnbk3581 ne null
FRY7N	20101231	99991231	Added	IS-A	Quality	9090	IS-A7	FNBK3210	IS-A7 should not be null.	fnbk3210 ne null
FRY7N	20101231	99991231	Added	IS-B	Intraseries	0670	IS-B1	FNBK3124	If BS-3b (previous December) is greater than or equal to zero, then IS-B1 (current) should equal BS-3b (previous December).	if (mm-q1 eq 03 and fnbk3123-q2 ge 0) then (fnbk3124-q1 eq fnbk3123-q2) or if (mm-q1 eq 06 and fnbk3123-q3 ge 0) then (fnbk3124-q1 eq fnbk3123-q3) or if (mm-q1 eq 09 and fnbk3123-q4 ge 0) then (fnbk3124-q1 eq fnbk3123-q4) or if (mm-q1 eq 12 and fnbk3123-q5 ge 0) then (fnbk3124-q1 eq fnbk3123-q5)

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20101231	99991231	Added	IS-B	Quality	0670	IS-B1	FNBK3124	For December, if filing code (current) equals "1" (annual filers) and BS-3b (previous December) is greater than or equal to zero, then IS-B1 (current) should equal BS-3b (previous December).	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and (fnbk3123-q5 ge 0)) then (fnbk3124-q1 eq fnbk3123-q5)
FRY7N	20101231	99991231	Added	IS-B	Quality	9100	IS-B1	FNBK3124	IS-B1 should not be negative.	fnbk3124 ge 0 or fnbk3124 eq null
FRY7N	20110331	99991231	Revised	IS-B	Intraseries	0681	IS-B2	FNBK4605	If quarter equals June or September and filing code equals null or quarter equals December and filing code equals "2", then IS-B2 (current) should be greater than or equal to IS-B2 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbk4605-q1 ge fnbk4605-q2)
FRY7N	20080331	99991231	No Change	IS-B	Quality	0690	IS-B2	FNBK4605	IS-B2 should be less than or equal to BS-3a.	fnbk4605 le fnbk2122
FRY7N	20101231	99991231	Added	IS-B	Quality	9100	IS-B2	FNBK4605	IS-B2 should not be negative.	fnbk4605 ge 0 or fnbk4605 eq null
FRY7N	20110331	99991231	Revised	IS-B	Intraseries	0682	IS-B3	FNBKC079	If quarter equals June or September and filing code equals null or quarter equals December and filing code equals "2", then IS-B3 (current) should be greater than or equal to IS-B3 (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbk079-q1 ge fnbk079-q2)
FRY7N	20080331	99991231	No Change	IS-B	Quality	0700	IS-B3	FNBKC079	IS-B3 should be less than or equal to BS-3a.	fnbk079 le fnbk2122
FRY7N	20101231	99991231	Added	IS-B	Quality	9100	IS-B3	FNBKC079	IS-B3 should not be negative.	fnbk079 ge 0 or fnbk079 eq null
FRY7N	20101231	99991231	Added	IS-B	Quality	9100	IS-B6	FNBK3123	IS-B6 should not be negative.	fnbk3123 ge 0 or fnbk3123 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-1	FNBK0010	BS-1 should not be negative.	fnbk0010 ge 0 or fnbk0010 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-3a	FNBK2122	BS-3a should not be negative.	fnbk2122 ge 0 or fnbk2122 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-3b	FNBK3123	BS-3b should not be negative.	fnbk3123 ge 0 or fnbk3123 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-3c	FNBK2125	BS-3c should not be negative.	fnbk2125 ge 0 or fnbk2125 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-4	FNBK3545	BS-4 should not be negative.	fnbk3545 ge 0 or fnbk3545 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-5	FNBK2145	BS-5 should not be negative.	fnbk2145 ge 0 or fnbk2145 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-6	FNBK2150	BS-6 should not be negative.	fnbk2150 ge 0 or fnbk2150 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-7	FNBK1724	BS-7 should not be negative.	fnbk1724 ge 0 or fnbk1724 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-8	FNBK377	BS-8 should not be negative.	fnbk377 ge 0 or fnbk377 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-9	FNBK378	BS-9 should not be negative.	fnbk378 ge 0 or fnbk378 eq null
FRY7N	20131231	99991231	Revised	BS	Quality	0720	BS-10	FNBK2170	For December, if the filing code equals 1, then BS-10 should be in the range of \$500 million to \$1 billion.	if (mm-q1 eq 12 and fnbk6909 eq 1) then ((fnbk2170 ge 500000) and (fnbk2170 lt 1000000))
FRY7N	20101231	99991231	Added	BS	Quality	9120	BS-10	FNBK2170	BS-10 should not be null and should not be negative.	fnbk2170 ne null and fnbk2170 ge 0
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-11	FNBK3548	BS-11 should not be negative.	fnbk3548 ge 0 or fnbk3548 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-12	FNBK379	BS-12 should not be negative.	fnbk379 ge 0 or fnbk379 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-13	FNBK1729	BS-13 should not be negative.	fnbk1729 ge 0 or fnbk1729 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-14	FNBK2750	BS-14 should not be negative.	fnbk2750 ge 0 or fnbk2750 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-15	FNBKA012	BS-15 should not be negative.	fnbka012 ge 0 or fnbka012 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9130	BS-16	FNBK380	BS-16 should not be negative.	fnbk380 ge 0 or fnbk380 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9140	BS-17	FNBK2948	BS-17 should not be null and should not be negative.	fnbk2948 ne null and fnbk2948 ge 0
FRY7N	20101231	99991231	Added	BS	Quality	9150	BS-18a	FNBK3230	BS-18a should not be negative.	fnbk3230 ge 0 or fnbk3230 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9150	BS-18b	FNBK3240	BS-18b should not be negative.	fnbk3240 ge 0 or fnbk3240 eq null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7N	20110331	99991231	Revised	IS	Intraserries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if ((mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20080630	99991231	Revised	BS	Quality	0721	BS-18f	FNBKF033	if the sum of BS-18a, BS-18b and BS-18f is equal to zero or null, then BS-18e should not equal null.	if (fnbk3230 + fnbk3240 + fnbka130) eq 0 or null then fnbkf033 ne null
FRY7N	20091231	99991231	Revised	BS	Quality	0722	BS-18f	FNBKF033	if the sum of BS-18a, 18b and BS-18f is not equal to zero or null, then BS-18e should equal null.	if (fnbk3230 + fnbk3240 + fnbka130) ne 0 or null then fnbkf033 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9160	BS-19	FNBK3300	BS-19 should not be null and should not be negative.	fnbk3300 ne null and fnbk3300 ge 0
FRY7N	20090331	99991231	Revised	BS	Intraserries	0734	BS-20	FNBK3817	if BS-20 (previous) is greater than \$100 million, then BS-20 (current) should be greater than zero.	if fnbk3817-q2 gt 100000 then fnbk3817-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0734	BS-20	FNBK3817	For December, if filing code (current) equals "1" (annual filers) and BS-20 (previous December) is greater than \$100 million, then BS-20 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3817-q5 gt 100000 then fnbk3817-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-20	FNBK3817	BS-20 should not be negative.	fnbk3817 ge 0 or fnbk3817 eq null
FRY7N	20090331	99991231	Revised	BS	Intraserries	0735	BS-21	FNBKA013	if BS-21 (previous) is greater than \$100 million, then BS-21 (current) should be greater than zero.	if fnbka013-q2 gt 100000 then fnbka013-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0735	BS-21	FNBKA013	For December, if filing code (current) equals "1" (annual filers) and BS-21 (previous December) is greater than \$100 million, then BS-21 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka013-q5 gt 100000 then fnbka013-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-21	FNBKA013	BS-21 should not be negative.	fnbka013 ge 0 or fnbka013 eq null
FRY7N	20090331	99991231	Revised	BS	Intraserries	0736	BS-22	FNBKA014	if BS-22 (previous) is greater than \$100 million, then BS-22 (current) should be greater than zero.	if fnbka014-q2 gt 100000 then fnbka014-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0736	BS-22	FNBKA014	For December, if filing code (current) equals "1" (annual filers) and BS-22 (previous December) is greater than \$100 million, then BS-22 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka014-q5 gt 100000 then fnbka014-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-22	FNBKA014	BS-22 should not be negative.	fnbka014 ge 0 or fnbka014 eq null
FRY7N	20090331	99991231	Revised	BS	Intraserries	0737	BS-23	FNBK3411	if BS-23 (previous) is greater than \$100 million, then BS-23 (current) should be greater than zero.	if fnbk3411-q2 gt 100000 then fnbk3411-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0737	BS-23	FNBK3411	For December, if filing code (current) equals "1" (annual filers) and BS-23 (previous December) is greater than \$100 million, then BS-23 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3411-q5 gt 100000 then fnbk3411-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-23	FNBK3411	BS-23 should not be negative.	fnbk3411 ge 0 or fnbk3411 eq null
FRY7N	20090331	99991231	Revised	BS	Intraserries	0738	BS-24	FNBK3415	if BS-24 (previous) is greater than \$100 million, then BS-24 (current) should be greater than zero.	if fnbk3415-q2 gt 100000 then fnbk3415-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0738	BS-24	FNBK3415	For December, if filing code (current) equals "1" (annual filers) and BS-24 (previous December) is greater than \$100 million, then BS-24 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3415-q5 gt 100000 then fnbk3415-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-24	FNBK3415	BS-24 should not be negative.	fnbk3415 ge 0 or fnbk3415 eq null
FRY7N	20090331	99991231	Revised	BS	Intraserries	0739	BS-25	FNBKA015	if BS-25 (previous) is greater than \$100 million, then BS-25 (current) should be greater than zero.	if fnbka015-q2 gt 100000 then fnbka015-q1 gt 0

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if ((mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20091231	99991231	Added	BS	Quality	0739	BS-25	FNBKA015	For December, if filing code (current) equals "1" (annual filers) and BS-25 (previous December) is greater than \$100 million, then BS-25 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka015-q5 gt 100000 then fnbka015-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-25	FNBKA015	BS-25 should not be negative.	fnbka015 ge 0 or fnbka015 eq null
FRY7N	20090331	99991231	Revised	BS	Intraseries	0740	BS-26a	FNBKA098	If BS-26a (previous) is greater than \$100 million, then BS-26a (current) should be greater than zero.	if fnbka098-q2 gt 100000 then fnbka098-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0740	BS-26a	FNBKA098	For December, if filing code (current) equals "1" (annual filers) and BS-26a (previous December) is greater than \$100 million, then BS-26a (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka098-q5 gt 100000 then fnbka098-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-26a	FNBKA098	BS-26a should not be negative.	fnbka098 ge 0 or fnbka098 eq null
FRY7N	20090331	99991231	Revised	BS	Intraseries	0741	BS-26b	FNBKA099	If BS-26b (previous) is greater than \$100 million, then BS-26b (current) should be greater than zero.	if fnbka099-q2 gt 100000 then fnbka099-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0741	BS-26b	FNBKA099	For December, if filing code (current) equals "1" (annual filers) and BS-26b (previous December) is greater than \$100 million, then BS-26b (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka099-q5 gt 100000 then fnbka099-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-26b	FNBKA099	BS-26b should not be negative.	fnbka099 ge 0 or fnbka099 eq null
FRY7N	20090331	99991231	Revised	BS	Intraseries	0742	BS-27	FNBK3450	If BS-27 (previous) is greater than \$100 million, then BS-27 (current) should be greater than zero.	if fnbk3450-q2 gt 100000 then fnbk3450-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0742	BS-27	FNBK3450	For December, if filing code (current) equals "1" (annual filers) and BS-27 (previous December) is greater than \$100 million, then BS-27 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3450-q5 gt 100000 then fnbk3450-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-27	FNBK3450	BS-27 should not be negative.	fnbk3450 ge 0 or fnbk3450 eq null
FRY7N	20090331	99991231	Revised	BS	Intraseries	0743	BS-28	FNBK3826	If BS-28 (previous) is greater than \$100 million, then BS-28 (current) should be greater than zero.	if fnbk3826-q2 gt 100000 then fnbk3826-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0743	BS-28	FNBK3826	For December, if filing code (current) equals "1" (annual filers) and BS-28 (previous December) is greater than \$100 million, then BS-28 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3826-q5 gt 100000 then fnbk3826-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-28	FNBK3826	BS-28 should not be negative.	fnbk3826 ge 0 or fnbk3826 eq null
FRY7N	20090331	99991231	Revised	BS	Intraseries	0744	BS-29	FNBK3829	If BS-29 (previous) is greater than \$100 million, then BS-29 (current) should be greater than zero.	if fnbk3829-q2 gt 100000 then fnbk3829-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0744	BS-29	FNBK3829	For December, if filing code (current) equals "1" (annual filers) and BS-29 (previous December) is greater than \$100 million, then BS-29 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbk3829-q5 gt 100000 then fnbk3829-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-29	FNBK3829	BS-29 should not be negative.	fnbk3829 ge 0 or fnbk3829 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-2a	FNBK1754	BS-2a should not be negative.	fnbk1754 ge 0 or fnbk1754 eq null
FRY7N	20101231	99991231	Added	BS	Quality	9100	BS-2b	FNBK1773	BS-2b should not be negative.	fnbk1773 ge 0 or fnbk1773 eq null

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FRY7N	20110331	99991231	Revised	IS	Intraseries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20080331	99991231	No Change	BS	Quality	0730	BS-30	FNBKA100	if the filing code for December equals 2, then BS-10 should be greater than or equal to \$1 billion, or the sum of BS-20 through BS-30 should be greater than \$5 billion.	if mm-q1 eq 12 and fnbk100 eq 2, then fnbk2170 ge 1000000, or (fnbk3817 + fnbka013 + fnbka014 + fnbk3411 + fnbk3415 + fnbka015 + fnbka098 + fnbka099 + fnbk3450 + fnbk3826 + fnbk3829 fnbka100) gt 5000000
FRY7N	20090331	99991231	Revised	BS	Intraseries	0745	BS-30	FNBKA100	if BS-30 (previous) is greater than \$100 million, then BS-30 (current) should be greater than zero.	if fnbka100-q2 gt 100000 then fnbka100-q1 gt 0
FRY7N	20091231	99991231	Added	BS	Quality	0745	BS-30	FNBKA100	For December, if filing code (current) equals "1" (annual filers) and BS-30 (previous December) is greater than \$100 million, then BS-30 (current) should be greater than zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and fnbka100-q5 gt 100000 then fnbka100-q1 gt 0
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-30	FNBKA100	BS-30 should not be negative.	fnbka100 ge 0 or fnbka100 eq null
FRY7N	20110331	99991231	Revised	BS	Intraseries	0601	BS-Mem1a	FNBKF819	if quarter equals March, June, or September and filing code equals null, or quarter equals December and filing code equals "2", and BS-Mem1a (current minus previous) is not equal to zero, then IS-Mem1 (current) should not equal null.	if (mm-q1 eq 03 and fnbk6909 eq null) or (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) and ((fnbkf819-q1 - fnbkf819-q2) ne 0) then fnbkj980-q1 ne null
FRY7N	20101231	99991231	Revised	BS	Intraseries	0746	BS-Mem1a	FNBKF819	if BS-Mem1a (previous) is not equal to null or zero, then BS-Mem1a (current) should not equal null or zero.	if (fnbkf819-q2 ne null and fnbkf819-q2 ne 0 then (fnbkf819-q1 ne null and fnbkf819-q1 ne 0
FRY7N	20091231	99991231	Added	BS	Quality	0746	BS-Mem1a	FNBKF819	For December, if filing code (current) equals "1" (annual filers) and BS-Mem1a (previous December) is not equal to null or zero, then BS-Mem1a (current) should not equal null or zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and (fnbkf819-q5 ne null and fnbkf819-q5 ne 0)) then (fnbkf819-q1 ne null and fnbkf819-q1 ne 0)
FRY7N	20110331	99991231	Revised	BS	Quality	0747	BS-Mem1a	FNBKF819	if IS-Mem1 is not equal to null, then BS-Mem1a should not equal null.	if fnbkj980 ne null then fnbkf819 ne null
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-Mem1a	FNBKF819	BS-Mem1a should not be negative.	fnbkf819 ge 0 or fnbkf819 eq null
FRY7N	20110331	99991231	Revised	BS	Intraseries	0604	BS-Mem1b	FNBKF820	if quarter equals March, June, or September and filing code equals null, or quarter equals December and filing code equals "2", and BS-Mem1b (current minus previous) is not equal to zero, then IS-Mem1 (current) should not equal null.	if (mm-q1 eq 03 and fnbk6909 eq null) or (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) and ((fnbkf820-q1 - fnbkf820-q2) ne 0) then fnbkj980-q1 ne null
FRY7N	20101231	99991231	Revised	BS	Intraseries	0748	BS-Mem1b	FNBKF820	if BS-Mem1b (previous) is not equal to null or zero, then BS-Mem1b (current) should not equal null or zero.	if (fnbkf820-q2 ne null and fnbkf820-q2 ne 0 then (fnbkf820-q1 ne null and fnbkf820-q1 ne 0
FRY7N	20091231	99991231	Added	BS	Quality	0748	BS-Mem1b	FNBKF820	For December, if filing code (current) equals "1" (annual filers) and BS-Mem1b (previous December) is not equal to null or zero, then BS-Mem1b (current) should not equal null or zero.	if ((mm-q1 eq 12) and (fnbk6909-q1 eq 1) and (fnbkf820-q5 ne null and fnbkf820-q5 ne 0)) then (fnbkf820-q1 ne null and fnbkf820-q1 ne 0)
FRY7N	20110331	99991231	Revised	BS	Quality	0749	BS-Mem1b	FNBKF820	if IS-Mem1 is not equal to null, then BS-Mem1b should not equal null.	if fnbkj980 ne null then fnbkf820 ne null
FRY7N	20101231	99991231	Added	BS	Quality	9170	BS-Mem1b	FNBKF820	BS-Mem1b should not be negative.	fnbkf820 ge 0 or fnbkf820 eq null

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7N	201010331	99991231	Revised	IS	Intraserries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A1	FNBK1410	BS-A1 should not be negative.	fnbk1410 ge 0 or fnbk1410 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A2	FNBK3622	BS-A2 should not be negative.	fnbk3622 ge 0 or fnbk3622 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A3	FNBK3623	BS-A3 should not be negative.	fnbk3623 ge 0 or fnbk3623 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A4	FNBK1975	BS-A4 should not be negative.	fnbk1975 ge 0 or fnbk1975 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A5	FNBKA017	BS-A5 should not be negative.	fnbka017 ge 0 or fnbka017 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A6	FNBK1406	BS-A6 should not be negative.	fnbk1406 ge 0 or fnbk1406 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A7a	FNBK1406	BS-A7a should not be negative.	fnbk1406 ge 0 or fnbk1406 eq null
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A7b	FNBK1407	BS-A7b should not be negative.	fnbk1407 ge 0 or fnbk1407 eq null
FRY7N	20101231	99991231	Revised	BS-A	Quality	0755	BS-A7c	FNBK1403	If the sum of BS-A7a, BS-A7b and BS-A7c is not equal to zero or null, then the sum of BS-A7a, BS-A7b, and BS-A7c should be less than or equal to BS-3a.	if ((fnbk1406 + fnbk1407 + fnbk1403) ne 0 or (fnbk1406 + fnbk1407 + fnbk1403)) ne null then ((fnbk1406 + fnbk1407 + fnbk1403) le fnbk2122
FRY7N	20101231	99991231	Added	BS-A	Quality	9170	BS-A7c	FNBK1403	BS-A7c should not be negative.	fnbk1403 ge 0 or fnbk1403 eq null
FRY7N	20101231	99991231	Revised	BS-A	Quality	9170	BS-A7d	FNBK1979	BS-A7d should not be negative.	fnbk1979 ge 0 or fnbk1979 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M1	FNBK1722	BS-M1 should not be negative.	fnbk1722 ge 0 or fnbk1722 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2a	FNBK5468	BS-M2a should not be negative.	fnbk5468 ge 0 or fnbk5468 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2b	FNBK5469	BS-M2b should not be negative.	fnbk5469 ge 0 or fnbk5469 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2c	FNBK5470	BS-M2c should not be negative.	fnbk5470 ge 0 or fnbk5470 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2d	FNBK5477	BS-M2d should not be negative.	fnbk5477 ge 0 or fnbk5477 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2e	FNBKA210	BS-M2e should not be negative.	fnbka210 ge 0 or fnbka210 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2f	FNBKG208	BS-M2f should not be negative.	fnbk208 ge 0 or fnbk208 eq null
FRY7N	20090331	99991231	Added	BS-M	Quality	0752	BS-M2f1a	FNBKF639	BS-M2f1a is not equal to null or zero, then BS-M2f and BS-M2f1b should be greater than zero.	if (fnbkf639 ne null and fnbkf639 ne 0) then (fnbkg208 ge 0 and fnbkf640 ge 0)
FRY7N	20090331	99991231	Added	BS-M	Quality	0753	BS-M2f1a	FNBKF639	BS-M2f1a should be less than or equal to BS-M2f	fnbkf639 le fnbkg208
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2f1a	FNBKF639	BS-M2f1a should not be negative.	fnbkf639 ge 0 or fnbkf639 eq null
FRY7N	20090331	99991231	Added	BS-M	Quality	0757	BS-M2f1b	FNBKF640	If BS-M2f1b is not equal to null or zero, then BS-M2f and BS-M2f1a should be greater than zero.	if (fnbkf640 ne null and fnbkf640 ne 0) then (fnbkg208 ge 0 and fnbkf639 ge 0)
FRY7N	20101231	99991231	Added	BS-M	Quality	0773	BS-M2f1b	FNBKF640	BS-M2f1b should be greater than or equal to BS-M2f1a	fnbkf640 ge fnbkf639
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2f1b	FNBKF640	BS-M2f1b should not be negative.	fnbkf640 ge 0 or fnbkf640 eq null
FRY7N	20090331	99991231	Added	BS-M	Quality	0758	BS-M2g	FNBK5478	The sum of BS-M2a, BS-M2b, BS-M2c, BS-M2d, BS-M2e, BS-M2f, and BS-M2g should be less than or equal to BS-4	(fnbk5468 + fnbk5469 + fnbk5470 + fnbk5477 + fnbka210 + fnbkg208 + fnbk5478) le fnbk3545
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M2g	FNBK5478	BS-M2g should not be negative.	fnbk5478 ge 0 or fnbk5478 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M3a	FNBK8556	BS-M3a should not be negative.	fnbk8556 ge 0 or fnbk8556 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M3b	FNBKA022	BS-M3b should not be negative.	fnbka022 ge 0 or fnbka022 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M3c	FNBKA023	BS-M3c should not be negative.	fnbka023 ge 0 or fnbka023 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M3d	FNBKA024	BS-M3d should not be negative.	fnbka024 ge 0 or fnbka024 eq null
FRY7N	20090331	99991231	Revised	BS-M	Quality	0775	BS-M3e	FNBK2143	The sum of BS-M3a through BS-M3e should be less than or equal to BS-7.	(fnbk8556 + fnbka022 + fnbka023 + fnbka024 + fnbk2143) le fnbk1724
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M3e	FNBK2143	BS-M3e should not be negative.	fnbk2143 ge 0 or fnbk2143 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M4a	FNBK382	BS-M4a should not be negative.	fnbk382 ge 0 or fnbk382 eq null
FRY7N	20101231	99991231	Revised	BS-M	Quality	0759	BS-M4b	FNBK382	Sum of BS-M4a and BS-M4b should be less than or equal BS-9	(fnbk382 + fnbk383) le fnbk378

Quality (Q) and Intraserries (I) Edits for the FR Y-7N
(Effective as of December 31,2013)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7N	20110331	99991231	Revised	IS	Intraserries	0551	IS-1a	FNBKA028	If quarter equals June or September and the filing code equals null, or quarter equals December and the filing code equals "2", then IS-1a (current) should be greater than or equal to IS-1a (previous).	if (mm-q1 eq 06 and fnbk6909 eq null) or (mm-q1 eq 09 and fnbk6909 eq null) or (mm-q1 eq 12 and fnbk6909 eq 2) then (fnbka028-q1 ge fnbka028-q2)
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M4b	FNBK383	BS-M4b should not be negative.	fnbk383 ge 0 or fnbk383 eq null
FRY7N	20101231	99991231	Revised	BS-M	Quality	0761	BS-M5	FNBK2309	BS-M5 should be less than or equal BS-12	(fnbk2309) le fnbk379
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M5	FNBK2309	BS-M5 should not be negative.	fnbk2309 ge 0 or fnbk2309 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M6a	FNBKA025	BS-M6a should not be negative.	fnbka025 ge 0 or fnbka025 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M6b	FNBKA026	BS-M6b should not be negative.	fnbka026 ge 0 or fnbka026 eq null
FRY7N	20101231	99991231	Revised	BS-M	Quality	0800	BS-M6c	FNBKA027	The sum of BS-M6a through BS-M6c should be less than or equal to BS-14.	(fnbka025 + fnbka026 + fnbka027) le fnbk2750
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M6c	FNBKA027	BS-M6c should not be negative.	fnbka027 ge 0 or fnbka027 eq null
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M7a	FNBK384	BS-M7a should not be negative.	fnbk384 ge 0 or fnbk384 eq null
FRY7N	20101231	99991231	Revised	BS-M	Quality	0760	BS-M7b	FNBK385	Sum of BS-M7a and BS-M7b should be less than or equal BS-16.	(fnbk384 + fnbk385) le fnbk380
FRY7N	20101231	99991231	Added	BS-M	Quality	9170	BS-M7b	FNBK385	BS-M7b should not be negative.	fnbk385 ge 0 or fnbk385 eq null

Validity (V) Edits for the FR Y-7NS
(Effective as of December 31, 2014)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7NS	20141231	99991231	Added	Page 1	Validity	8000	SROFFRNM	FNBTC490	Text for printed name of senior officer (SROFFRNM) must be provided.	fnbtc490 ne null
FRY7NS	20141231	99991231	Added	Page 1	Validity	8001	TITLEOFF	FNBTC491	Text for printed title of senior officer (TITLEOFF) must be provided.	fnbtc491 ne null
FRY7NS	20141231	99991231	Added	Page 1	Validity	8002	DATESIGN	FNB TJ196	Text for Date of Signature (DATESIGN) must be provided and entered in MM/DD/YYYY format.	fnbtj196 ne null
FRY7NS	20121231	99991231	Revised	Page 1	Validity	0120	NUMRPTS	FNBKJ444	Number of reports attested to under this signature must be greater than or equal to 1.	fnbkj444 ge 1
FRY7NS	20080331	99991231	No Change	FS	Validity	0100	FS-5	FNBKF822	FS-5 must equal "1" (yes) or "0" (no).	fnbkf822 eq 1 or fnbkf822 eq 0

Quality (Q) Edits for the FR Y-7NS
(Effective as of December 31,2013)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY7NS	20101231	99991231	Added	FS	Quality	9000	FS-1	FNBK4340	FS-1 should not be null.	fnbk4340 ne null
FRY7NS	20131231	99991231	Revised	FS	Quality	0900	FS-2	FNBK2170	FS-2 should be greater than or equal to \$250 million and less than \$500 million.	fnbk2170 ge 250000 and fnbk2170 lt 500000
FRY7NS	20091231	99991231	Revised	FS	Quality	0920	FS-2	FNBK2170	FS-1 should be less than FS-2.	fnbk4340 lt fnbk2170
FRY7NS	20091231	99991231	Revised	FS	Quality	0940	FS-3	FNBK3210	FS-3 should be less than or equal to FS-2.	fnbk3210 le fnbk2170
FRY7NS	20101231	99991231	Added	FS	Quality	9000	FS-3	FNBK3210	FS-3 should not be null.	fnbk3210 ne null
FRY7NS	20101231	99991231	Revised	FS	Quality	0960	FS-4	FNBK2013	If FS-4 is not equal to null then FS-4 should be greater than or equal 0 and less than \$5 billion.	if fnbk2013 ne null then fnbk2013 ge 0 and fnbk2013 lt 5000000



Instructions for Preparation of

Consolidated Report of Condition and Income for Edge and Agreement Corporations

Reporting Form FR 2886b

Effective March 2008

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The Consolidated Reports of Condition and Income for Edge and Agreement Corporations FR 2886b

General Instructions

The FR 2886b report must be filed by each Edge and agreement corporation organized under Section 25 or 25(a) of the Federal Reserve Act. All information should reflect the consolidation of all branches, and underlying subsidiary companies.

Reporting Basis

As noted above, the report should cover the consolidated operations of the reporting corporation, including:

- (1) the reporting corporation's head office;
- (2) any branch offices of the reporting corporation;
- (3) any International Banking Facility (IBF) established by the reporting corporation at the head office and at any branch offices;
- (4) all majority-owned foreign banks held directly by the reporting corporation pursuant to Section 25(a) of the Federal Reserve Act;
- (5) all majority-owned subsidiaries of the reporting corporation that are significant, EXCEPT subsidiary Edge or agreement corporations;
- (6) all nonsignificant majority-owned subsidiaries that the bank has elected to consolidate on a consistent basis.

Where this report collects information on a branch office separately, such information should *include* balances of an IBF of only that branch office. Assets and liabilities may be reported on a net basis in this report whenever the reporting organization has a "right of setoff." See the entry for Offsetting in the Definitions section for further information. Also see the FFIEC 031 General Instructions for further information on consolidation, accrual basis reporting, and generally accepted accounting principles.

Inactive corporations should report only if the corporation has engaged in some business activity at one time. Corporations, such as a name saver organizations, that have never engaged in any business activity should not report.

Submission Date and Reporting Frequency

An Edge or agreement corporation must file the FR 2886b report quarterly if total consolidated assets of the corporation exceed \$50 million. An Edge or agreement corporation with total consolidated assets of \$50 million or less must file the FR 2886b report annually as of December 31.

If an Edge or agreement corporation meets the criteria above to file quarterly as of June 30 of the preceding year, the corporation must file the FR 2886b quarterly beginning in March of the current year. In addition, if the corporation meets the quarterly criteria due to a business combination, then it must report the FR 2886b quarterly beginning with the first quarterly report date following the effective date of the business combination. Once a corporation begins filing the FR 2886b quarterly, it should file a complete FR 2886b quarterly report going forward. If the Edge or agreement corporation does not meet the quarterly filing criteria for four consecutive quarters, then the corporation may revert to annual filing. Edge and agreement corporations that do not meet the quarterly filing threshold may be requested to file quarterly if the Federal Reserve Bank has determined that these corporations have significant risk exposures.

The term "submission date" is defined as the date by which an Edge corporation's completed original report must be received by the district Federal Reserve Bank. An official copy (non-facsimile) of the FR 2886b consisting of the balance sheet, memorandum item, and all schedules for domestic and foreign offices of banking and nonbanking Edges should reach the Federal Reserve

General Instructions

Bank of the District in which the reporting office is domiciled, no later than 30 calendar days after the close of business of the last calendar day of the quarter or year-end date for annual filers (subject to the timely filing provisions set forth in the following paragraph).

The filing of an Edge corporation's completed original report will be considered timely, regardless of when the reports are received by the district Reserve Bank, if these reports are mailed first class and postmarked no later than the third calendar day preceding the submission deadline. In the absence of a postmark, a corporation whose completed original report is received late may be called upon to provide proof of timely mailing. A "Certificate of Mailing" (U.S. Postal Service Form 3817) may be used to provide such proof. If an overnight delivery service is used, entry of the completed original report into the delivery system on the day before the submission deadline will constitute timely submission. In addition, the hand delivery of the completed original reports, on or before the submission deadline, to the location to which the report would otherwise be mailed is an acceptable alternative to mailing such reports. Corporations that are unable to obtain the required directors' signatures on their completed original reports in sufficient time to file these reports so that they are received by the submission deadline may contact the district Reserve Bank to which they mail their original reports to arrange for the timely submission of their report data and the subsequent filing of their signed reports.

15-day extension. A respondent may take an additional 15 calendar days to submit its completed report. Such banks are urged to use the additional time only if absolutely necessary and to make every effort to report as soon as possible, preferably within the 30-day submission period.

Signatures and Attestation

The original of the report shall be manually signed on the cover sheet of the submitted report, in the manner indicated on the cover sheet, by a duly authorized officer of the reporting institution. By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007. Signatures need not be notarized. All copies shall bear the same signatures as

on the original, but these signatures may be facsimiles or photocopies.

Currency in Which Report is Prepared

All items in the report should be expressed in *United States dollars*. Assets or liabilities payable in foreign currencies should be converted into dollars at the exchange rate prevailing on the report date.

Clarity, Completeness and Amounts Reported

Reports should be clearly and distinctly typewritten, and care should be exercised that each copy is clearly legible and conforms with the printed lines on the form. Computer printouts are also acceptable, provided that they are identical in format and detail to the reporting form, including all items and column captions. *All dollar amounts should be rounded to the nearest thousands* with the total asset figure based on unrounded numbers, then rounded. Item captions in the report should in no way be amended, nor should additional items be added. *An amount or the word "none" should be entered for every item on the report.* Except for the items listed below, negative entries are not appropriate on the report form and shall not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances must be reported in asset items, as appropriate, and in accordance with these instructions. Negative amounts that are permitted should be enclosed in parentheses. The items for which negative entries may be made, if appropriate, are:

- (1) Schedule RC, Item 23, "Retained earnings,"
- (2) Schedule RC, Item 24, "Accumulated other comprehensive income,"
- (3) Schedule RC, Item 25, "Other equity capital components,"
- (4) Schedule RC, Item 26, "Total equity capital," and
- (5) Schedule RC-R, Item 4, "Total qualifying capital (i.e., Tier 1 and Tier 2 capital) allowable under the risk-based capital guidelines."

On Schedule RI, Income and Expenses, and on Schedule RI-A, Changes in Equity Capital, negative entries may appear as appropriate. Income items with a debit balance and expense items with a credit balance must be reported in parentheses.

General Instructions

Additional Forms

Copies of the FR 2886b form can be obtained from the Federal Reserve Bank in the Federal Reserve District in which the reporting institution is located, or may be found on the Federal Reserve Board's public website (www.federalreserve.gov).

Confidentiality

The Federal Reserve System regards as confidential the following portions of this report: for respondents engaged in banking, Schedules RC-M (except item 3) and RC-V; for respondents not engaged in banking, Schedule RC-M (except item 3). If it should be determined subsequently that any confidential information collected on this form must be released, respondents will be notified.

Detailed Instructions

Some items on the balance sheet are also reported on supporting schedules. Detailed instructions for those items are found in those schedules. The content of items on the balance sheet should be identical to the content of the same items on the supporting schedules even though submission of the schedules may not be required. See the General Instructions to determine whether the supporting schedules are required.

This report and accompanying instructions have been designed to generally conform with the form and instructions to the Consolidated Reports of Condition and Income (FFIEC 031) that U.S. banks prepare quarterly and submit to their U.S. regulatory agencies. Unless expressly stated otherwise, the definitions and procedures

used to determine individual items in this report should conform with those used to prepare the FFIEC 031 report. In some instances, where an FR 2886b item is identical to an item reported on the FFIEC 031, only a reference to the corresponding item(s) in the FFIEC 031 instructions is contained in brackets. For purposes of these line item instructions, the FASB Accounting Standards Codification is referred to as "ASC." Both the reporting office totals and the IBF-only columns must be completed if the office has IBF balances.

Banking vs. Nonbanking Designation

All respondents must designate whether their corporation is a banking or nonbanking type in the box on the front page of the report form. A corporation is considered to be "engaged in banking" if it is ordinarily engaged in the business of accepting deposits in the U.S. from nonrelated organizations, whether directly or through its branch offices.

Reporting Requirements by Type

<i>Banking</i>	<i>Nonbanking</i>
Schedules RI, RI-A, RI-B	Schedules RI, RI-A, RI-B
Schedule RC: Balance Sheet	Schedule RC: Balance Sheet
Memorandum to Balance Sheet	Memorandum to Balance Sheet
Schedules RC-A, through RC-V	Schedules RC-L, RC-M, RC-N

LINE ITEM INSTRUCTIONS FOR

Income and Expenses

Schedule RI

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

The schedule is structured to highlight net interest and noninterest income and to separate revenues and expenses of transactions with related organizations from those of nonrelated organizations for the calendar year-to-date. The sections of the schedule that deal with nonrelated organizations should reflect the full contribution of the reporting corporation to the revenues and expenses of the corporation's parent U.S. bank (if applicable). See the definition of the term "related organizations" in the Definitions section.

Line Item Instructions

Line Item 1 Interest income:

Line Item 1(a) Interest and fee income from nonrelated organizations:

Line Item 1(a)(1) Interest and fees on loans and lease financing receivables.

Enter the total income from interest and fees on all assets of the types and classes described in the instructions for Schedule RC-C and included in Schedule RC, Item 4, less rebates made on loans paid prior to maturity and less amortization of any premium paid when the asset was acquired. Profits or losses resulting from the sale of such assets at a price different from the cost of acquisition should be added to or deducted from this figure, as appropriate. *Include* gross revenue from loan commitment fees, and all yield-related fees on loans held by the reporting organization. Also *include* premiums received or discounts paid on foreign exchange contracts related to financial swap transactions involving loans. Such gains or losses are known at the inception of the contract and should be amortized over the life of the contract. *Exclude* fees that are not yield-related, such as syndication fees

applicable to loans which are not assets of the corporation. These fees should be reported in Item 5(a)(5), "Other commissions, fees, etc."

When yield-related fees are collected in connection with a loan syndication or participation and passed through to another lender, only the reporting corporation's proportional share of such fees should be reported in this item.

Do not include reimbursement for out-of-pocket expenditures made by the corporation for the account of its customers. If the corporation's expense accounts were charged with the amount of such expenditures, the reimbursements should be credited to the same expense accounts.

Line Item 1(a)(2) Interest on balances due from depository institutions.

Report the amount of interest income received or accrued year-to-date on the types and classes of assets shown in Schedule RC, Item 1, "Cash and balances due from depository institutions," and detailed in Schedule RC-A. Include premiums received or discounts paid on foreign exchange contracts related to financial swap transactions involving interest-bearing balances due from depository institutions. Such gains or losses are known at the inception of the contract and should be amortized over the life of the contract.

Line Item 1(a)(3) Interest income from federal funds sold and securities purchased under agreements to resell.

Include in this item gross revenue from federal funds sold, securities purchased under agreements to resell, and purchases of participation in pools of securities that are reported in Schedule RC, Item 3, "Federal funds sold and securities purchased under agreements to resell." Income from loans purchased under resale agreements should be reported in Item 1(a)(1) above.

Income Statement

Line Item 1(a)(4) Interest on bonds, notes, and debentures and dividends on stock.

Report all interest income arising from debt securities, including bills, certificates of indebtedness, notes, or bonds issued by any private or governmental organization of the type of assets included in Schedule RC, Item 2, "Securities." Report all dividend income received from holdings of corporate stock in nonrelated companies. Exclude dividends received on equity securities carried in trading accounts.

Line Item 1(a)(5) Interest income and dividends from assets held in trading accounts.

Report all interest income arising from debt securities, including bills, certificates or indebtedness, notes, or bonds issued by any private or governmental organization of the type of assets reported as trading assets, including loans, in Schedule RC, Item 5, "Trading assets." Include accretion of discounts on assets held in trading accounts that have been issued on a discount basis, such as U.S. Treasury bills and commercial paper. Include dividends received on equity securities carried in trading accounts.

Line Item 1(b) Interest income from claims on related organizations.

Report all interest income related to claims on related organizations of the type included in Schedule RC, Item 10, including dividends received on investments in such companies. Exclude any noninterest income and income from undistributed earnings of related organizations, which should be reported in Item 5(b) below.

Line Item 1(c) Total interest income.

Enter the sum of Items 1(a)(1) through 1(b).

Line Item 2 Interest expense:

Line Item 2(a) Interest expense pertaining to nonrelated organizations:

Enter the interest paid or accrued on the types and classes of liabilities included in Schedule RC, Item 12(b), "Total interest-bearing deposits." Include premiums paid or discounts received on foreign exchange contracts related to financial swap transactions that involve deposits. Such gains or losses are known at the inception of the contract and should be amortized over the life of the contract. Also report the interest paid on the types and classes of

borrowings included in Schedule RC, Item 15, "Other borrowed money." Include interest and discounts on bills payable and rediscounts, and interest paid on any subordinated notes and debentures.

Line Item 2(b) Interest expense pertaining to related organizations.

Report all interest expenses paid or due to related organizations of the type included in Schedule RC, Item 20. See the definition of related organizations in the Definitions section.

Line Item 2(c) Total interest expense.

Enter the sum of Items 2(a) and 2(b).

Line Item 3 Net interest income.

Subtract Item 2(c), "Total interest expense" from Item 1(c), "Total interest income." If the amount is negative, enclose it in parentheses.

Line Item 4 Provisions:

Line Item 4(a) Provision for loan and lease losses.

Report the amount needed to make the allowance for loan and lease losses, as reported on Schedule RI-B, Item 3, Column A, adequate to absorb expected loan and lease losses, based upon management's evaluation of the corporation's current loan and lease portfolio. Enclose negative amounts in parentheses. The amount reported here may differ from the bad debt expense deduction taken for federal income tax purposes.

Line Item 4(b) Provision for allocated transfer risk.

If the reporting corporation (banking only) has any credit exposure classified as Value Impaired which requires it to establish and maintain an allocated transfer risk reserve as specified in Section 905(a) of the International Lending Supervision Act of 1983, in Subpart D of Federal Reserve Regulation K, and in any guidelines, letters, or instructions issued by the Federal Reserve, report in this item the amount of the provision for allocated transfer risk. If the reporter has no Value Impaired exposure which requires it to establish and maintain an allocated transfer risk reserve, report a zero or the word "none." Also report this on Schedule RI-B, Item 3, Column B.

Income Statement

Line Item 5 Noninterest income:

Line Item 5(a) Noninterest income from nonrelated organizations:

Line Item 5(a)(1) Equity in undistributed earnings of nonrelated organizations.

Report all income from holdings of corporate stock of the type reported in Schedule RC-B, Item 3, "Equity interest in nonrelated organizations."

Line Item 5(a)(2) Net gain (loss) on foreign exchange transactions.

Report the net gain or loss from all foreign exchange transactions, including the maturing or covering of outstanding forward contracts within the reporting period, regardless of whether these transactions are conducted in the trading department or in another department of the corporation. Also include any net gain or loss resulting from translating foreign currency denominated investments that arise from the application of ASC Topic 830, Foreign Currency Matters (formerly FASB Statement No. 52, *Foreign Currency Translation*). Include incidental fee income from such transactions. Exclude gains and losses on swap transactions (report as adjustments to the income or expense of the related asset or liability) and any gains or losses that must be excluded in accordance with ASC Topic 830. If this net amount is a debit balance, enclose it in parentheses.

Line Item 5(a)(3) Income from fiduciary activities.

Include gross income from services rendered by this reporting organization in any fiduciary capacity.

Line Item 5(a)(4) Gains (losses) and fees from trading assets and liabilities.

Report the net gain or loss from the sale of assets reportable in Schedule RC, Item 5, "Trading Assets," and from liabilities reportable in Schedule RC, Item 14, "Trading Liabilities." Include:

- (1) revaluation adjustments to the carrying value of assets reportable in Schedule RC, Item 5, "Trading Assets," and Schedule RC, Item 14, "Trading Liabilities," resulting from the periodic marking to market of such assets and liabilities

- (2) revaluation adjustments from the periodic marking to market of interest rate, foreign exchange, equity derivative, and commodity and other contracts held for trading purposes
- (3) incidental income and expenses related to the purchase and sale of assets reportable in Schedule RC, Item 5, and Schedule RC, Item 14.

Line Item 5(a)(5) Other commissions, fees, etc.

Enter the total of all commissions and fees received from clients of the reporting corporation for services routinely or ordinarily performed under the laws of or accepted practices in the country in which the reporter is domiciled. Such services would include the collection of checks, notes, and bills of exchange; the receipt of collections for public utilities and other firms; the sale of bank drafts; the acceptance of bills of exchange; the purchase and sale of securities, acceptances, and other negotiable paper and the negotiation of loans for the account of customers; the lending of securities owned by the reporting corporation; the servicing of evidences of debt owned by others; the provision of data processing services; and the issuance and handling of letters of credit. Do not include reimbursed expenditures made by the reporting corporation on behalf of clients or rentals received from land or premises leased or subleased to others by the reporter. Such rentals should be included in Item 5(a)(6) or netted against the amount shown in Item 7(a)(2).

Do not include reimbursement for out-of-pocket expenditures made by this reporting corporation for the account of its customers. If the corporation's expense accounts were charged with the amount of such expenditures, the reimbursements should be credited to the same account.

Line Item 5(a)(6) Other.

Include in this item all other noninterest income from nonrelated organizations that cannot properly be included elsewhere under Item 5(a), including gains and losses and net income from securities carried in connection with trading activities, gross rentals received from real estate other than this reporting organization's own premises, regular operating credits such as recoveries on forgeries and on checks paid over stop-payment orders, and similar recurring operating transactions. Reporting organizations should consistently report net gains (losses) from the sale or other disposal of assets other than securities and

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trading assets (e.g., loans, premises, other real estate owned, etc.) either in this item or in Item 7(a)(3), “Other noninterest expense.” Exclude dividends received from nonrelated organizations and interest income on securities held in trading accounts, and report them in Item 1(a)(5), “Interest Income and Dividends from Assets Held in Trading Accounts.”

Line Item 5(b) Noninterest income from related organizations.

Report all noninterest income from related organizations. Exclude dividends received from investments in related organizations, and report in Item 1(b). Include the reporting organization’s share of any undistributed earnings of affiliated companies. If the organization’s share of all undistributed earnings of related organizations (in total) is a net loss or if other income accounts reflect debit balances, include them as noninterest expenses in Item 7(b).

Line Item 5(c) Total noninterest income.

Enter the sum of Items 5(a)(1) through 5(b). If the result is negative, enclose it in parentheses.

Line Item 6 Realized gains (losses) on securities not held in trading accounts.

Report the net gain or loss realized during the reporting period from the sale, exchange, redemption, or retirement of all securities (except U.S. Treasury bills), excluding securities held in trading accounts. The gain or loss is the difference between the sales price (excluding interest at the coupon rate accrued since the last interest payment date, if any) and the book value. Also include: (a) net unrealized losses (and subsequent recoveries of such net unrealized losses to the extent provided for through a valuation allowance) during the calendar year to date on debt securities held for sale (b) write-downs charged to expense and provisions for credit losses prior to sale, redemption, or maturity on all securities not held in trading accounts, including debt securities held for sale. If the amount is negative, enclose it in parentheses. Report the amount gross of tax effect.

Exclude the following:

- (1) Gains and losses on the sale of U.S. Treasury bills not held in trading accounts (report in Item 1(a)(4), Interest on bonds, notes, and debentures and dividends on stock).

- (2) Charge-offs and write-downs of investment securities prior to sale, maturity, or redemption because of a decline in value, judged to be other than temporary, and subsequent recoveries of amounts charged-off or written-down (report in Item 7(a)(3), “Other noninterest expense,” and Item 5(a)(6), “Other noninterest income,” respectively).
- (3) Net unrealized losses on marketable equity securities and subsequent recoveries of such net unrealized losses (report in Schedule RI-A, Item 6, “Other Adjustments”).
- (4) Net gains (losses) from the sale of detached securities coupons and the sale of ex-coupon securities (report in Item 7(a)(3), “Other noninterest expense,” or Item 5(a)(6), “Other noninterest income,” as appropriate).

Line Item 7 Noninterest expense:

Line Item 7(a) Pertaining to nonrelated organizations:

Line Item 7(a)(1) Salaries and employee benefits.

Include all compensations for personal services of all officers and employees, including dining room and cafeteria employees, and building department officers and employees and the cost of temporaries and contract guards. Include bonuses and extra compensation, unemployment and pension taxes, and contributions to the reporting organization’s retirement or pension funds or profit sharing plan.

Exclude amounts paid to legal, management, and investment counsel for professional services, if such counsel are not salaried officers of the corporation; amounts so paid should be included in Item 7(a)(3), “Other noninterest expense.”

Include all supplementary benefits, paid or accrued during the report period on behalf of all officers and employees, such as life insurance premiums (net of dividends received) when the reporter is not the beneficiary, and hospitalization insurance; unemployment taxes, the net cost to the reporting corporation for employee dining rooms, restaurants and cafeterias; the cost of medical or health services; and other so-called fringe benefits for officers and employees.

Exclude expenses related to the testing, training, and education of officers and employees; the cost of office

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temporaries and contracted guards; the cost of the reporter's newspapers and magazines; premiums on life insurance policies when the reporting corporation is the beneficiary; athletic activities when the purpose may be construed to be for internal or public relations, with incidental employee benefits. These amounts should be included in Item 7(a)(3), "Other noninterest expense."

Line Item 7(a)(2) Expenses of premises and fixed assets (net of rental income). (Exclude salaries and employee benefits and mortgage interest).

Report the net expense of office premises occupancy, i.e., the difference between gross occupancy expense and rental income. Include normal and recurring depreciation or amortization charges applicable to the current period, whether they represent direct reductions in the carrying value of the assets, including capital lease assets, or additions to accumulated depreciation or amortization accounts; ordinary repairs to the reporter's premises (including leasehold improvements), equipment, furniture and fixtures; all current expenses, not included above, connected with the use of the corporation's premises, such as the cost of heat, electricity, water, outside janitor supplies, fire insurance, and similar expenses; all operating lease rents paid on the corporation's premises and parking lot and interest on mortgages, liens or other encumbrances on the reporter's premises owned, including the portion of capital lease payments representing interest expense, but not such expenses incurred on "real estate" other than the corporation's premises; and all property and other taxes, paid or accrued, relating to the reporter's premises and leasehold improvements, including deficiency payments, net of all rebates, refunds, or credits and adjusted for all over or under accruals. Also include any portion of capital lease payments representing executory costs such as insurance, maintenance, and taxes.

Include in this item the normal and recurring depreciation charges on the furniture and fixtures used in the operations of the reporting corporation applicable to the calendar or fiscal year for which the schedule is prepared, whether representing direct reductions in the carrying value of the assets or additions to depreciation reserves; rental costs of machinery and equipment, including servicing costs; the cost of furniture and equipment not placed on the books as assets (i.e., charged directly to expenses); and all taxes paid on furniture, fixtures, and equipment.

Rental income should include all rentals charged for use of the reporting corporation's building not incident to the use of the premises by this reporter. Although this item ordinarily includes only rental from regular tenants of the building, it may also include income received from short-term rentals of other facilities except safe deposit boxes.

Line Item 7(a)(3) Other noninterest expense.

Enter the total of all other noninterest expenses relating to nonrelated organizations that cannot properly be included in the figures at line 7(a)(1) or 7(a)(2). This will include: fees paid to directors and committee members for attendance at meetings, including travel and expenses allowance; premiums on fidelity insurance; operating expenses (except salaries) connected with holding of real estate other than office premises, including interest paid on liens and normal or recurring depreciation charges on such "other real estate;" office supplies purchased; retainer fees; expenses related to the use of automobiles for the reporter's business; losses on counterfeit money, forged checks, net cash shortages, payment of checks over stop-payment orders, and similar losses of recurring nature. Include all taxes not reported against other items, net losses on the sale of loans (other than acceptances and commercial paper) or participation, and any securities charged off prior to sale or redemption, if no securities reserve exists. Include as all other noninterest expense net losses from the sale or other disposal of all assets reported as loans and leases in Schedule C. When determining whether the corporation has had net losses, include all gains and losses recognized on sales or other disposal of loans and leases and net unrealized losses (and subsequent recoveries of such net unrealized losses) on loans and leases held for sale during the calendar year to date. Reporting organizations should consistently report net losses (gains) from the sale or other disposal of assets other than securities and trading assets (e.g., loans, premises, other real estate owned, etc.) either in this item or in Item 5(a)(6), "Other noninterest income."

Line Item 7(b) Noninterest expense pertaining to related organizations.

Include all expenses of related organizations that cannot properly be reported in Item 2(b), "Interest expense pertaining to related organizations." Report amounts that have net credit balances as noninterest income

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applicable income taxes and discontinued operations

in Item 5(b), "Noninterest Income from Related Organizations."

Line Item 7(c) Total noninterest expense.

Enter the sum of Items 7(a)(1) through 7(b).

Line Item 8 Income (loss) before income taxes and extraordinary items.

Report the total of Item 3, "Net interest income," Item 5(c), "Total noninterest income," and Item 6, "Realized gains (losses) on Securities not held in trading accounts," less Item 4(a), "Provision for loan and lease losses," Item 4(b), "Provision for allocated transfer risk," and Item 7(c), "Total noninterest expense." If the result is negative, enclose it in parentheses.

Line Item 9 Applicable income taxes (on Item 8).

Report the total estimated federal, state, local and foreign income tax expense applicable to Item 8, "Income (loss) before income taxes and extraordinary items." Include both the current and deferred portions of these income taxes. If the amount is a tax benefit rather than a tax expense, enclose it in parentheses.

Exclude the estimated income taxes and currency translation adjustments included in Item 1(e). Include tax benefits from operating loss carrybacks realized during the reporting period.

income (loss) before applicable income taxes and discontinued operations

Line Item 10 Income (loss) before extraordinary items.

Enter the amount shown in Item 8, plus or minus the amount shown in Item 9. If the amount is a loss, enclose it in parentheses.

Discontinued operations.

Discontinued operations, net of applicable income taxes

Line Item 11 Extraordinary items, net of tax effect.

Report all extraordinary items less the estimated tax provision applicable to the item. Include the following items:

- (1) Realized tax benefits of operating loss carryforwards (other than realized loss carryforward benefits of purchased subsidiaries which should be treated as an adjustment of the purchase price);
- (2) Material net gains or losses from disposal of significant assets within two years after a pooling of interests business combination.

Report the results of discontinued operations, if any, net of applicable income taxes, as determined in accordance with the provisions of ASC Subtopic 205-20, Presentation of Financial Statements – Discontinued Operations (formerly FASB Statement No. 144, "Accounting for the Impairment of Long-Lived Assets"). If the amount reported in this item is a net loss, report it with a minus (-) sign.

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- (3) Material aggregate gains or losses from extinguishment of debt unrelated to sinking fund requirements (see ASC Subtopic 405-20, Liabilities – Extinguishments of Liabilities (formerly FASB Statement No. 140, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*) for detailed information);

- (4) Material aggregate gains from restructuring of troubled debt payables (see ASC Subtopic 470-60, Debt – Troubled Debt Restructurings by Debtors (formerly FASB Statement No. 15, *Accounting by Debtors and Creditors for Troubled Debt Restructurings*) for information as to how a debtor organization should account for a troubled debt restructuring); and

- (5) The material effects of any other events or transactions, which are both (a) unusual in nature, and (b) infrequent in their occurrence.

To be unusual in nature, the underlying event or transaction should be abnormal and significantly different from the ordinary and typical activities of the reporting corporation. An event or transaction not reasonably expected to recur in the foreseeable future is considered to occur infrequently. Gains or losses from the sale or other disposal of corporation premises and real estate other than corporation premises should not be reported as extraordinary items, as well as branch offices; report these gains or losses in Items 5(a)(6) or 7(a)(3), respectively. If the amount is negative, enclose it in parentheses.

Line Item 12 Net income (loss).

This item represents the total of Item 10, "Income before extraordinary items," plus or minus Item 11, "Extraordinary items, net of tax effect." If the amount is negative, enclose it in parentheses. Also report this on Schedule RI-A, Item 2.

"income (loss) before discontinued operations".

discontinued operations, net of applicable income taxes

Memorandum to Income Statement:

Memorandum item 1 is to be completed by all Edge and agreement corporations that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda item 1 is to be completed by all Edge and agreement corporations that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at

Also include the tax benefit of an operating loss carryforward or carryback for which the source of the income or loss in the current year is reported in RI item 8 "Income(loss) before applicable income taxes and discontinued operations."

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Income Statement

fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

If the Edge or agreement corporation has elected to apply the fair value option to interest-bearing financial assets and liabilities, it should report the interest income on these financial assets (except any that are in nonaccrual status) and the interest expense on these financial liabilities for the year-to-date in the appropriate interest income and interest expense items on Schedule RI, not as part of the reported change in fair value of these assets and liabilities for the year-to-date. The Edge or agreement corporation should measure the interest income or interest expense on a financial asset or liability to which the fair value option has been applied using either the contractual interest rate on the asset or liability or the effective yield method based on the amount at which the asset or liability was first recognized on the balance sheet. Although the use of the contractual interest rate is an acceptable method under GAAP, when a financial asset or liability has a significant premium or discount upon initial recognition, the measurement of interest income or interest expense under the effective yield method more accurately portrays the economic substance of the transaction. In addition, in some cases, GAAP requires a particular method of interest income recognition when the fair value option is elected. For example, when the fair value option has been applied to a beneficial interest in securitized financial assets within the

scope of ASC Subtopic 325-40, Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force Issue No. 99-20, *Recognition of Interest Income and Impairment on Purchased and Retained Beneficial Interests in Securitized Financial Assets*), interest income should be measured in accordance with the consensus in this Subtopic. Similarly, when the fair value option has been applied to a purchased impaired loan or debt security accounted for under ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*), interest income on the loan or debt security should be measured in accordance with this Subtopic when accrual of income is appropriate.

Revaluation adjustments, excluding amounts reported as interest income and interest expense, to the carrying value of all assets and liabilities reported in Schedule RC at fair value under a fair value option (excluding servicing assets and liabilities reported in Schedule RC, item 8, “Other assets,” and Schedule RC, item 18, “Other liabilities,” respectively, and trading assets and trading liabilities reported in Schedule RC, item 5, “Trading assets,” and Schedule RC, item 14, “Trading liabilities,” respectively) resulting from the periodic marking of such assets and liabilities to fair value should be reported as “Noninterest income: Other” in Schedule RI, item 5(a)(6).

Line item M1 Net change in fair values of financial instruments accounted for under a fair value option.

Report the net change in fair values of all financial instruments that the Edge or agreement corporation has elected to account for under the fair value option that is included in items 5(a)(4), “Noninterest income: Gains (losses) and fees from trading assets and liabilities,” 5(a)(5), “Noninterest income: Other commissions, fees, etc.,” 5(a)(6), “Noninterest income: Other,” and 5(b), “From related organizations.”

Changes in Equity Capital

Schedule RI-A

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

Line Item Instructions

Total Equity capital:

Line Item 1 Balance most recently reported for end of previous calendar year.

Enter the ending balance most recently reported as of the previous year-end for total equity capital. The amount must reflect the effect of all corrections and adjustment to total equity capital that were made in any amended report(s) for the previous calendar year-end.

Line Item 2 Net income (loss).

Enter the amount reported on Schedule RI, Item 12, "Net income (loss)."

Line Item 3 Sale, conversion, acquisition, or retirement of capital stock, net.

Enter the net effect on total equity capital of any changes in the capital account resulting from the sale of preferred or common stock, exercise of stock options, conversion of convertible debt or preferred stock into common stock, redemption of preferred stock, retirement of capital stock and any other capital stock transactions not relating to business combinations and stock dividends.

Line Item 4 Less: Cash dividends declared.

Enter the amount of all cash dividends declared during the reporting period, including dividends on preferred stock, if any. Dividends declared but not yet paid should be included in Schedule RC, Item 18, "Other liabilities."

Line Item 5 Other comprehensive income.

Report the other comprehensive income for the calendar year-to-date. If the amount to be reported represents a reduction to equity capital, enclose it in parentheses.

Other comprehensive income includes:

- (1) The change during the calendar year-to-date in net unrealized holding gains (losses) on available-for-sale securities.
- (2) The change during the calendar year-to-date in accumulated net gains (losses) on cash flow hedges.
- (3) The increase or decrease during the calendar year-to-date in cumulative foreign currency translation adjustments and qualifying foreign currency transaction gains and losses, net of applicable income taxes, if any. Refer to the FFIEC 031 Glossary entry for "foreign currency transactions and translation" for further information on accounting for foreign currency translation.
- (4) The change during the calendar year-to-date in any minimum pension liability adjustment recognized in accordance with ASC Topic 715, Compensation-Retirement Benefits (formerly FASB Statement No. 87, *Employers' Accounting for Pensions*).

Line Item 6 Other adjustments.

Report any changes in the capital accounts resulting from capital stock transactions not reflected on other items of this schedule. This item should include the net changes incident to mergers and absorptions, or the conversion of previously separate corporations into branches.

Line Item 7 Balance at the end of period.

Enter the total of Items 1 through 6. This total amount must equal the amount reported in Schedule RC, Item 26, "Total equity capital."

LINE ITEM INSTRUCTIONS FOR

Changes in Allowance for Loan and Lease Losses Schedule RI-B

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

Line Item Instructions

Allowance for loan and lease losses: This part has two columns.

Report in column A the reconciliation of the allowance for loan and lease losses, Schedule RC, Item 4(b). Those banking corporations which have Value Impaired exposures that require it to establish and maintain an allocated transfer risk reserve, as specified in Section 905(a) of the International Lending Supervision Act of 1983, in Subpart D of Federal Reserve Regulation K, and in any guidelines, letters, or instructions issued by the Federal Reserve, must report the reconciliation of this reserve in column B. Corporations which have no Value Impaired exposures that require them to establish and maintain an allocated transfer risk reserve shall report zeros or the word "none" in column B.

All changes in the allowance accounts are to be reported on a year-to-date basis. When the reporting corporation maintains an allowance for possible loan losses or an allocated transfer risk reserve, all related transactions are to be reported and reconciled, beginning with the balance reported at the end of the previous year, to the balances shown in Schedule RC, Items 4(b) or 4(c) as of the end of the current period. The corresponding provision expenses reported herein should correspond to the amounts reported in Item 4 of Schedule RI. Transactions pertaining to reserves carried in capital accounts, such as reserves for contingencies which represent a segregation of undivided profits, are not to be reported here. Corporations which do not maintain an allowance for loan and lease losses should report gross recoveries and gross charge-offs on loans and leases and the amount of provision for such losses reported in Item 4 of Schedule RI against the

appropriate items below. The amount of difference between gross charge-offs and gross recoveries reported herein should reconcile to the amount of provision for loan and lease losses reported in Schedule RI, Item 4. The beginning and ending balances reported in Schedule RI-B by these corporations should be zero.

Line Item 1 Balance most recently reported for end of previous calendar year.

Include the ending balances most recently reported for the prior year-end in the two allowance accounts. The amount must reflect the effect of all corrections and adjustment to the allowance for loan and lease losses that were made in any amended report(s) for the previous calendar year-end.

Line Item 2 Recoveries.

Include recoveries of amounts previously charged off against the two allowance accounts.

Line Item 3 Provisions.

This item corresponds with provisions, Items 4(a) and 4(b) of Schedule RI. If either amount is negative, enclose it in parentheses.

Line Item 4 Adjustments, net.

Report the net cumulative effect of all corrections and adjustments made in any amended report(s) to the amount originally reported as the ending balance of the allowances in this report for the previous year-end period. Such adjustments would include changes to the reserves caused by mergers or acquisitions and any transfers between the two reserves authorized by Subpart D of Federal Reserve Regulation K and any related guidelines, letters, or instructions issued by the Federal Reserve.

Schedule RI-B

Line Item 5 Less: charge-offs.

Enter in the appropriate column the amount of gross charge-offs on loans and leases and for transfer risk purposes during the period.

column A should agree with the balance reported in Schedule RC, Item 4(b).

Line Item 6 Balance at end of current period.

Enter the totals for each column of Item 2(a) plus or minus Items 2(b) through 2(e). The amount shown in

Balance Sheet for Edge and Agreement Corporations Schedule RC

Assets

Detailed definitions of certain asset items will be found in the instructions pertaining to the schedules referred to under those items. Items 1 through 9 should *exclude* any transactions with related organizations. Such transactions should be reported gross and reported in either Item 10 or 20.

Line Item 1 Cash and balances due from depository institutions.

Report the amount of currency and coin, cash items in process of collection and balances with depository institutions and central banks, (Schedule RC-A, Item 5). Refer to the instructions for Schedule RC-A for further guidance.

Line Item 1(a) Noninterest-bearing balances and currency and coin.

Report the total of all noninterest-bearing balances due from depository institutions, currency and coin, cash items in process of collection, and unposted debits. For purposes of this report, the consolidated corporation's overdrafts on deposit accounts it holds with other depository institutions that are not consolidated on the reporting corporation's FR 2886b (i.e., its "due from" accounts) are to be reported as borrowings in Schedule RC, item 15, except overdrafts arising in connection with checks or drafts drawn by subsidiary depository institutions of the reporting corporation and drawn on, or payable at or through, another depository institution either on a zero-balance account or on an account that is not routinely maintained with sufficient balances to cover checks or drafts drawn in the normal course of business during the period until the amount of the checks or drafts is remitted to the other depository institution (in which case, report the funds received or held in connection with such checks or drafts as deposits in Schedule RC-E until the funds are remitted).

Line Item 1(b) Interest-bearing balances.

Report the total of all interest-bearing balances due from depository institutions and foreign central banks that are held in offices of the corporation or its consolidated subsidiaries. Include balances due from Federal Reserve Banks (including reserve, excess, and clearing balances), commercial banks in the U.S., other depository institutions in the U.S., Federal Home Loan Banks, banks in foreign countries, and foreign central banks. Include the fair value of interest-bearing balances due from depository institutions that are accounted for at fair value under a fair value option.

Line Item 2 Securities (as reported in Schedule RC-B, sum of item 4, columns A and D).

Report the total carrying value of the reporting organization's holdings of debt and equity securities, excluding those that are held for trading purposes. Debt securities that are classified as held-to-maturity should be reported at amortized cost. Debt securities and equity securities that are classified as available-for-sale should be reported at fair value. IBFs should report the total carrying value of the reporting organization's holdings of obligations of states and political subdivisions, obligations of business corporations, international organizations, and all other securities evidencing debt. Refer to the instructions for Schedule RC-B for further guidance.

Line Item 3 Federal funds sold and securities purchased under agreements to resell.

Domestic offices and IBFs should *include* the following in this item:

- (1) All transactions involving the disposal of *immediately* available funds for one business day or under continuing contract (defined below) regardless of the nature of the transaction or the collateral involved;

Schedule RC

- (2) Other security resale agreements that mature in more than one business day, other than securities purchased under resale (reverse purchase) agreements to maturity; and
- (3) Purchases of participation in pools of securities that mature in more than one business day.

Exclude the following:

- (1) Due bills purchased and similar instruments, whether collateralized or uncollateralized (to be treated as a loan and reported in the appropriate item of Schedule RC-C);
- (2) Sales of so-called “term federal funds” (i.e., sales of immediately available funds with a maturity of more than one business day), other than the security resale agreements specified above (to be reported in Item 4(a));
- (3) Securities purchased under agreements to resell by foreign branches of the reporting corporation and “Federal funds sold” by the corporation’s foreign branches to banks in the U.S. (to be reported in Schedule RC-C); and
- (4) So-called yield maintenance dollar repurchase agreements.

See entry for Federal Funds Transactions in the Definitions section for definitions of various terms that are used in the above instructions for Asset Item 3.

Line Item 4 Loans and lease financing receivables, net.

Report in this item all loans, including real estate loans, commercial and industrial loans, loans to individuals, and loans to foreign governments and official institutions.

Refer to the instructions for Schedule RC-C for further guidance.

Line Item 4(a) Loans and leases, ~~net of unearned income.~~

This item should be reported net of any applicable allocated transfer risk reserve.

Report the amount from Schedule RC-C, Item 7.

Line Item 4(b) Allowance for loan and lease losses.

Report the amount of allowance for possible losses on loans and leases, (Schedule RI-B, Item 6, Column A).

This amount is determined as of the end of each reporting period when the management of an accrual basis corporation evaluates the collectibility of the portfolio of loans and lease financing receivables to bring the “Allowance for loan and lease losses” (“allowance”), by means of a charge or credit to the “Provision for loan and lease losses” (“provision”), to a level adequate to absorb anticipated losses. Any recoveries during the reporting period should be credited to the allowance, and any charge-offs should be charged to the allowance. Under no circumstances can loan and lease losses be charged directly to “Undivided profits and capital reserves.”

The “Allowance for loan and lease losses” must never have a debit balance. If losses charged off exceed the amount of the allowance, a provision sufficient to restore the allowance to an adequate level must be charged to expense on the income statement *immediately*. A corporation shall not increase the allowance account by transferring an amount from undivided profits or any segregation thereof to the “Allowance for loan and lease losses.”

The amount of the loss to be recognized on a loan or lease includes the difference between the current fair value of the assets (or fair value less cost to sell for long lived assets) received in a foreclosure or similar settlement and the carrying value of the loan or lease on the balance sheet. Such a loss shall be charged to the allowance at the time of foreclosure or repossession.

After foreclosure, the asset must be carried at the lower of (1) fair value of the asset minus the estimated costs to sell the asset, or (2) the cost of the asset (as defined in the preceding paragraph). Any additional losses in value and any gain or loss from the sale or disposition of the asset is not to be reported as a loan or lease loss or recovery and shall not be debited or credited to the “Allowance for loan and lease losses.” Such additional declines in value and the gain or loss from the sale or disposition shall be reported net on Schedule RI as Item 5(a)(6) “Other” or Item 7(a)(3), “Other noninterest expense,” as appropriate.

A corporation that does not have an allowance (i.e., that reports on a cash basis and that has not voluntarily established an allowance) must account for loan and lease losses on an actual net charge-off basis. The management of such a corporation must evaluate the collectibility of the loan portfolio as of the end of each quarter and charge off all known losses at that time.

To the extent that the bad debt deduction for tax purposes in any year is greater than or less than the “Provision for

Schedule RC

loan and lease losses” for that year, the difference is referred to as a timing difference. The tax effect of such a timing difference shall be accounted for and reported as a deferred income tax credit or debit component of Item 9, “Applicable income taxes,” in Schedule RI and also flows through to the net deferred income tax account which is reported in “Other liabilities,” Item 18, if a credit balance, or in “Other assets,” Item 8, if a debit balance. Any difference between the balance of the “Allowance for loan and lease losses,” Item 4(b) and the balance of the reserve for bad debts for tax purposes can be eliminated only through subsequent differences between the tax bad debt deduction and the “Provision for loan and lease losses,” Item 4(a) in Schedule RI (i.e., a reversal of the timing difference). For example, an income statement provision that exceeds the bad debt deduction (to be taken for tax purposes for the same year) by the excess of the balance of the tax bad debt reserve over the balance of the allowance as of the beginning of the year, will give rise to an income tax effect that eliminates the deferred income taxes associated with the aggregate timing differences from previous years.

Line Item 4(c) Not applicable.

Line Item 4(d) Loans and leases, ~~net of unearned income and allowance.~~

Subtract 4(b) from 4(a).

Line Item 5 Trading assets

Report the value of all assets held in the organization’s trading accounts. Report all assets and other financial instruments held in the organization’s trading accounts consistently at fair value (or, if appropriate, at the lower of cost or market). Such assets are generally held for only a short period of time. Short sales of securities or other assets and futures or other types of forward transactions involving assets held in a trading account are not to be reflected in the trading account nor netted against trading account positions. Report these short positions in Item 14, “Trading Liabilities.” Trading assets also include the amount of revaluation gains (that is, assets) from the “marking to market” of interest rate, foreign exchange rate, and other off-balance-sheet commodity and equity contracts held for trading purposes. Refer to the FFIEC 031 instructions and glossary for further information.

Line Item 6 Premises and fixed assets (including capitalized leases).

Report the book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and

fixtures purchased directly or acquired by means of a capital lease. Refer to the FFIEC 031 instructions for further information.

Line Item 7 Not applicable.

Line Item 8 Other assets.

Report the total carrying value of assets that cannot be properly reported in any of the preceding items. Some of the assets included in this item are the positive fair value of derivative contracts held for purposes other than trading, customers’ liability on deferred payment letters of credit, equity securities that do not have readily determinable fair values (report the historical cost), furniture and equipment rented to others under operating leases (net of depreciation), accounts receivable, income earned or accrued but not collected, prepaid expenses, original art objects, margin accounts, gold, balances with closed, inactive or liquidating institutions, and deferred tax debit balance.

Report the amount of customers’ liabilities to the reporting office on drafts and bills of exchange that have been accepted by this office, or by others for its account, and are outstanding. (See the Definitions section for a detailed discussion of the treatment of acceptances.) Also include other real estate owned, which is not reported in Item 6 above.

Line Item 9 Claims on nonrelated organizations.

This item is the sum of asset Items 1 through 8 above.

Line Item 10 Gross claims on related organizations.

Include all credit extensions and balances with related organizations, (Schedule RC-M, Item 3, Column A). See the definition of related organizations in the Definitions section. Do not net claims on related organizations with liabilities to related organizations.

For column B, IBF only, include gross claims on the establishing Edge corporation.

Line Item 11 Total Assets.

This item is the sum of Items 9 and 10.

Schedule RC

Liabilities

Items 12 through 18 should *exclude* any liabilities to related organizations. Such amounts should be reported in Item 20, “Gross liabilities to related organizations.”

Line Item 12 Deposits.

Include as deposits (1) those liabilities readily identifiable by name and definition as deposits, (2) all liabilities identical to those described under Schedule RC-E, but having different names in foreign countries, (3) liabilities that owing to law, custom, or banking practice in foreign countries have characteristics analogous to those defined in Schedule RC-E, and (4) every other liability treated as a deposit by law, custom or banking practice in the country in which the liability is booked. Any nondeposit borrowing should be reported as a borrowing in Liabilities, Item 15, “Other borrowed money” or other liabilities item, as appropriate.

If it is unclear whether a liability is a deposit or borrowing, report the liability as a deposit.

Line Item 12(a) Total noninterest-bearing deposits.

Report the total of all noninterest-bearing deposits included in Schedule RC-E. Noninterest-bearing deposits consist of deposit accounts on which the issuing depository institution makes no payment to or for the account of any depositor as compensation for the use of funds constituting a deposit. An institution’s absorption of expenses incident to providing a normal banking function or its forbearance from charging a fee in connection with such a service is not considered a payment of interest.

Noninterest-bearing deposit accounts *include* (i) matured time deposits that are not automatically renewable (unless the deposit agreement provides for the funds to be transferred at maturity to another type of account) and (ii) deposits with zero percent stated interest rate that are *issued at face value*.

Line Item 12(b) Total interest-bearing deposits.

Report the total of all interest-bearing deposits included in Schedule RC-E. Interest-bearing deposits consist of deposit accounts on which the issuing depository institution makes any payment to or for the account of any depositor as compensation for the use of funds constituting a deposit. Such compensation may be in the form of cash, merchandise, or property or as a credit to an

account. An institution’s absorption of expenses incident to providing a normal banking function or its forbearance from charging a fee in connection with such a service is not considered a payment of interest.

Deposits with a zero percent interest rate that are *issued* on a *discount* basis are to be treated as interest-bearing. Deposit accounts on which the interest rate is periodically adjusted in response to changes in market interest rates and other factors should be reported as interest-bearing even if the rate has been reduced to zero, provided the interest rate on these accounts can be increased as market conditions change.

Line Item 13 Federal funds purchased and securities sold under agreements to repurchase.

Domestic offices and IBFs should *include* the following in this item:

- (1) All transactions involving the receipt of *immediately available funds for one business day only, or under continuing contract* regardless of the nature of the transaction or the collateral involved;
- (2) All securities sold under agreements to repurchase, and similar transactions, that mature in more than one business day (other than securities sold under repurchase agreements to maturity); and
- (3) All liabilities representing sales of participation in pools of securities that mature in more than one business day.

Exclude the following:

- (1) Due bills issued and similar instruments, whether collateralized or uncollateralized (to be treated as a borrowing and reported in Item 15, “Other borrowed money;”)
- (2) Purchase of so-called “term federal funds” (i.e., purchases of immediately available funds with a maturity of more than one business day) other than security repurchase agreements specified above (to be reported in Item 15, “Other borrowed money;”)
- (3) Securities sold under agreements to repurchase by foreign branches of the reporting corporation and “Federal funds purchased” from banks in the U.S. by foreign branches of the corporation (to be reported in Item 15, “Other borrowed money;”) and

Schedule RC

(4) So-called yield maintenance dollar repurchase agreement.

See entry for Federal Funds Transactions in the Definitions section for definitions of various terms that are used in the above instructions for Liability Item 13.

Line Item 14 Trading liabilities.

Report the amount of liabilities from the reporting organization's trading activities. *Include* liabilities resulting from sales of assets that the reporting bank does not own (see FFIEC 031 Glossary entry for "short position") and revaluation losses from the "marking to market" (or the "lower of cost or market") of interest rate, foreign exchange rate, and other off-balance sheet commodity and equity contracts into which the reporting bank has entered for trading, dealer, customer accommodation, and similar purposes. Refer to the FFIEC 031 instructions for further information.

Line Item 15 Other borrowed money (including mortgage indebtedness and obligation under capital leases).

Report the total amount borrowed by the reporting corporation on its promissory notes, on notes and bills rediscounted, on loans or other assets sold with recourse or with the reporting corporation's endorsement or guarantee, on due bills issued, on assets sold that the corporation did not own, or on any other obligation for the purpose of borrowing money. Also *include* any mortgages, liens, or capitalized lease property. *Include* securities sold under repurchase agreements by foreign branches of the corporation, unless legally defined as deposits in the country where the liability is booked.

Line Item 16 Not applicable.

Line Item 17 Subordinated notes and debentures.

Report the amount of outstanding subordinated notes and debentures (including mandatory convertible debt).

Line Item 18 Other liabilities.

Enter the total of any liability to nonrelated organizations that cannot be properly reported in Items 12 through 17 above. *Included* here are such items as the negative fair value of derivative contracts held for purposes other than trading, amount of accrued and unpaid expenses, net deferred income taxes, dividends declared but not yet payable, liability for deferred payment letters of credit,

deferred gains on financial contracts, unamortized loan fees (except those that are yield-related), and others not properly reported above. Report the amount of unmatured drafts and bills of exchange accepted by the corporation or by other institutions for its account that are outstanding. Acceptances acquired by the reporter through purchase or discount and held as of the report date should be *excluded* and reported as loans in Assets, Item 4, "Loans and lease financing receivables, net;" and included in Schedule RC-C. Liabilities for letters of credit issued for money or its equivalent should be reported as deposits. Participation of acceptances does not reduce the accepting Edge's obligation to honor the full amount of the acceptance. (See the Definitions section for a detailed discussion of the treatment of acceptances.)

Line Item 19 Liabilities to nonrelated organizations.

This item is the sum of liability Items 12 through 18 above.

Line Item 20 Gross liabilities to related organizations.

Report the amounts of all liabilities to related organizations, (Schedule RC-M, Item 3, Column B). See the definition of related organizations in the Definitions section. Do not net liabilities to related organizations against claims on related organizations. For column B, IBF only, include gross liabilities on the establishing Edge corporation.

Equity Capital

Equity capital represents the sum of capital stock, surplus, undivided profits, and various reserve accounts. Corporations with branches should report all equity capital items, including any undivided profits or translations adjustments of branches, in the report filed by the head office. Any claims of the head office on its branches, including any unremitted earnings of the branches, should be included in Schedule RC-M.

Line Item 21 Stock.

Report the total par value of the capital stock, both common and preferred, or its equivalent, issued by the corporation and outstanding.

Schedule RC

Line Item 22 Surplus.

Enter the net amount formally transferred to or paid into the surplus account or its equivalent plus any amount received for preferred or common stock in excess of its par value on or before the date of the report.

Line Item 23 Retained earnings.

Report the total amount of the corporation's retained earnings (undivided profits) after transfers of net income, dividend distributions, transfers to surplus, and any other appropriate reductions. Also *include* any reserves for contingencies and other capital reserves, such as reserves for undeclared dividends or dividends payable in capital stock, reserves for retirement of preferred capital notes or dividend profits, and any reserve for contingencies. This last item represents amounts set aside for possible unforeseen or indeterminate liabilities not otherwise reflected on the corporation's books and not covered by insurance—including, for example, amounts reserved for possible losses resulting from lawsuits, possible default on obligations on which the reporting organization is contingently liable, or other potential claims against the corporation. A reserve for contingencies should not include any element of known loss or losses, the amount of which can be estimated with reasonable accuracy.

Line Item 24 Accumulated other comprehensive income.

Report the accumulated balance of other comprehensive income in accordance with ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). “Other comprehensive income” refers to revenues, expenses, gains, and losses that under generally accepted accounting principles are included in comprehensive income but excluded from net income. Include in this item net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, minimum pension liability adjustment (see FFIEC 031 Schedule RC, Item 26(b)).

Line Item 25 Other equity capital components.

Report the carrying value of any treasury stock and of any unearned Employee Stock Ownership Plan (ESOP) shares, which under generally accepted accounting principles are reported in a contra-equity account on the balance sheet. For further information, see the FFIEC 031

Glossary entry for “treasury stock,” and ASC Subtopic 718-40, Compensation-Stock Compensation – Employee Stock Ownership Plans (formerly AICPA Statement of Position 93-6, *Employers' Accounting for Employee Stock Ownership Plans*).

Line Item 26 Total equity capital.

Enter the sum of Items 21 through 25.

Line Item 27 Total liabilities and equity capital.

Enter the sum of Items 19, 20, and 26.

Memorandum to Balance Sheet:

Line Item M1 Assets under the reporting Edge and agreement corporation's management in proprietary mutual funds and annuities.

Report the amount of assets (stated in U.S. dollars) held by mutual funds and annuities as of the report date for which the reporting Edge and agreement corporation or a subsidiary of the corporation acts as investment adviser. A general description of a proprietary product is included in the instructions to FFIEC 031 Schedule RC-M, item 6. Proprietary mutual funds and annuities are typically created by large banking organizations and offered to customers of the banking organization's subsidiaries. If neither the Edge and agreement corporation nor any subsidiary of the corporation acts as investment adviser for a mutual fund or annuity, report a zero or the word “none” in this item.

Memoranda items 2(a) and 2(b) are to be completed by all Edge and agreement corporations that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.

Memoranda items 2(a) and 2(b) are to be completed by all Edge and agreement corporations that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, *Fair Value Measurements*), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*); ASC Subtopic 815-15, Derivatives and Hedging – Embedded

Schedule RC

Derivatives (formerly FASB Statement No. 155, *Accounting for Certain Hybrid Financial Instruments*); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, *Accounting for Servicing of Financial Assets*)). This election is generally referred to as the fair value option.

Line item M2 Financial assets and liabilities measured at fair value under a fair value option.

Line item M2(a) Total assets.

Report the total fair value of all assets that the Edge or agreement corporation has elected to account for under

the fair value option that is included in Schedule RC, Balance Sheet.

Line item M2(b) Total liabilities.

Report the total fair value of all liabilities that the Edge or agreement corporation has elected to account for under the fair value option that is included in Schedule RC, Balance Sheet.

LINE ITEM INSTRUCTIONS FOR

Cash and Balances Due From Depository Institutions Schedule RC-A

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

This schedule has two columns for information on cash and balances due from depository institutions. The first column provides consolidated information on the reporting office and its IBF. The second column provides information for only the IBF. For purposes of this report, deposit accounts “due from” other depository institutions that are overdrawn should be reported as borrowings and included in Schedule RC, Item 15, “Other borrowed money.” *Exclude* claims on related organizations and assets held in trading accounts.

Line Item Instructions

Line Item 1 Cash items in process of collection, unposted debits, and currency and coin.

Report cash, cash items in the process of collection, and unposted debits as defined below, including such balances booked in the IBF of the reporting office.

Cash is the total of all currency and coin owned and held by the reporting organization and local currency and coin in transit to or from the central bank or its equivalent in the country in which the reporting organization is domiciled.

Cash items in the process of collection *include*:

- (1) Checks in the process of collection, drawn on banking institutions¹ and payable immediately upon presentation, including checks already forwarded for collection and checks on hand which will be presented for payment or forwarded for collection on the following business day in the country where the

reporting office which is clearing or collecting the check or draft is located. This includes checks or drafts that have been deposited with the reporting bank’s correspondent and for which the reporting bank has already been given credit, but for which the amount credited is *not* subject to immediate withdrawal (“ledger credit” items);

- (2) Checks or warrants drawn on the government (federal government equivalent) of the country in which the reporting office is domiciled and which are in the process of collection;
- (3) Such other items in process of collection, payable immediately upon presentation, as are customarily cleared or collected as cash items;
- (4) Checks drawn on another depository institution and which have been forwarded for collection to other offices or branches of the reporter;
- (5) Amounts credited to deposit accounts in connection with automatic payment arrangements where such credits are made one business day prior to the payment date to ensure the availability of funds on the payment date;
- (6) Commodity or bill-of-lading drafts payable immediately upon presentation in the country in which the reporting office that is handling the drafts is located.

Unposted debits are defined as cash items in the reporting corporation’s possession drawn on itself that are chargeable, but have not yet been charged, against deposit liabilities on the general ledger at the close of business on a given day. Unposted debits do not include items that have been reflected in deposit accounts on the General Ledger or a balance sheet even though they may not have been debited to individual deposit accounts.

Where allowed by statute or written agreement, items payable at or through the reporting corporation may, at

1. Institutions which, by law or accepted practice in the country in which domiciled, accept deposits as a significant part of their business.

Schedule RC-A

the discretion of the reporter, be immediately charged against the deposits of the drawer. Such items may be regarded as drawn on the reporting organization and reported as unposted debits when they have been paid or credited but have not yet been charged against deposit liabilities at the close of business on a given date.

Exclude the following from cash items in the process of collection:

- (1) Cash items for which the reporting corporation has already received credit provided that the funds on deposit are subject to immediate withdrawal (include in Items 2, 3, or 4 below);
- (2) Items handled as noncash collections not payable immediately on presentation (to be reported in Schedule RC, Item 8, "Other assets");
- (3) Commodity or bill-of-lading drafts payable upon arrival of goods against which the draft was drawn, whether or not deposit credit has been given to a customer. (If deposit credit has been given, such drafts should be reported as loans in the appropriate item of Schedule RC-C; if the drafts were received on a collection basis, they should be excluded entirely from the reporting corporation's statement until the funds have actually been collected.)

Line Item 2 Balances due from depository institutions in the U.S.

Report demand, savings, and time balances with offices of depository institutions domiciled in the U.S., including balances due from commercial banks in the U.S., U.S. branches and agencies of foreign banks, New York State Article XII investment companies, savings and loan associations and mutual stock savings banks, and other Edge and agreement corporations for which the reporting corporation has received credit. See the Definitions section for a discussion of the reporting of reciprocal balances. Also, see the Definitions section for a discus-

sion of pass-through balances relating to maintenance of required reserves on deposits, and for a discussion of excess balance accounts and the reporting treatment if the reporting corporation is an agent for an excess balance account at a Federal Reserve Bank. *Exclude* balances for which the corporation has not yet received credit and balances representing checks or drafts for which immediate credit has been given but which are not subject to immediate withdrawal (reported in Item 1, "Cash items in process of collection").

Line Item 3 Balances due from banks in foreign countries and foreign central banks.

Report all balances due from banking offices located outside the United States, including foreign branches of U.S. banks and foreign central banks. Do not include balances due from U.S. branches and agencies of foreign banks. Also, see the Definitions section for a discussion of the reporting of reciprocal balances. *Exclude* any balances held in the reporting office's trading account.

Line Item 4 Balances due from Federal Reserve Banks.

Report the total balances with Federal Reserve Banks. This amount includes required reserve, excess, and clearing balances. Include the amount of reserve balances *actually* passed through to a Federal Reserve Bank on behalf of its respondent depository institutions. If the reporting corporation is an agent for an excess balance account at a Federal Reserve Bank, the balances in the excess balance account should not be reflected as an asset or a liability on the reporting bank's balance sheet and should not be reported in this item. (See the Definitions section for "excess balance account" and "pass-through reserve balances.")

Line Item 5 Total.

Enter the total of Items 1 through 4 above. This total should equal the sum of Schedule RC, Items 1(a) and 1(b).

LINE ITEM INSTRUCTIONS FOR

Securities

Schedule RC-B

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*) requires depository institutions to divide their securities holdings among three categories: held-to-maturity, available-for-sale, and trading. The accounting standard provides a different accounting treatment for each category. Under ASC Topic 320, only those debt securities for which an institution has the positive intent and ability to hold to maturity may be included in the held-to-maturity account, and the institution would continue to account for these debt securities at amortized cost.

Trading securities are those debt and equity securities that an institution buys and holds principally for the purpose of selling in the near term. Trading securities will continue to be reported at fair value (i.e., generally market value) with unrealized changes in value (appreciation and depreciation) reported directly in the income statement as a part of the organization's earnings.

Securities in the available-for-sale category are defined as those securities for which the organization does not have the positive intent and ability to hold to maturity, yet does not intend to trade actively as part of its trading account. Available-for-sale securities must be reported at fair value. Any unrealized appreciation or depreciation in the value of debt and equity securities available for sale is to be reported directly as a separate component of equity capital. Thus, unrealized changes in these securities' value will have no effect on the reported earnings of the institution.

This schedule has four columns for information on securities: two columns for held-to-maturity securities and two columns for available-for-sale securities. Report

the amortized cost and the current fair value of held-to-maturity securities in columns A and B, respectively. Report the amortized cost and current fair value of available-for-sale securities in columns C and D, respectively. Report information on equity securities in the columns for available-for-sale securities only (columns C and D). For equity securities with readily determinable fair values, report historical cost (not amortized cost) in column C and fair value in column D. The unrealized appreciation or depreciation in the corporation's available-for-sale debt and equity securities as of the report date, net of tax effect, should be reported in Schedule RC, Item 24, "Accumulated other comprehensive income."

Exclude all securities held in trading accounts, and report them in Schedule RC, Item 5, "Trading Assets." Also exclude all equity securities that do not have readily determinable fair values, and report them in Schedule RC, Item 8, "Other Assets."

When completing reports for U.S. offices, *include* securities that have been sold under repurchase agreements since, for purposes of this report, these securities are treated as collateral for financial transactions and not as sales. The transactions arising from security RPs should be reported as liabilities in Schedule RC, Item 13. Similarly, do not include securities that have been purchased under resale agreements, which are to be reported as assets in Schedule RC, Item 3.

Include all securities included in a pool in which participation is sold. The proceeds from the participation sales should be reflected in Schedule RC, Item 13, "Federal funds purchased and securities sold under agreements to repurchase." Corporations that buy participations in pooled securities should report the purchase in Schedule RC, Item 3, "Federal funds sold and securities purchased under agreements to resell." *Include* all securities pledged, lent, or sold "short," and securities purchased but not yet delivered, but do not include securities borrowed or due

Schedule RC-B

bills acquired. Do not report any futures contracts to buy or sell securities until the actual transfer of securities occurs. Securities should be reflected using trade date accounting.

Line Item Instructions

Line Item 1 Securities of all governments and official institutions.

Include the value of U.S. government obligations, direct and guaranteed, and the value of the direct obligations of any entity other than the U.S. government, either foreign or U.S., that has the power to levy taxes or is otherwise considered to be a public borrower or “official institution.” (See FFIEC 031 Glossary entry for “Foreign Governments and Official Institutions.”)

Line Item 2 Other debt securities.

Report the value of all other debt securities, including state and local government securities. Also *include* all holdings of commercial paper other than for trading purposes.

Line Item 3 Equity interest in nonrelated organizations.

Include the total value of all equity investments other than those in related organizations. Report equity investments that represent 20 percent to 50 percent of the voting shares of an organization using the equity method of accounting. Report equity investments representing less than 20 percent of the voting shares of an organization in accordance with Statement 115 at fair value. *Include* securities that have been sold under repurchase agreements since, for purposes of this report, these securities are treated as collateral for financial transactions and not as sales. Report the transactions arising from security RPs in Schedule RC, Item 15, “Other borrowed money,” on the balance sheet. Similarly, *exclude* securities that have been purchased under resale agreements, and report them in Schedule RC, Item 4, “Loans and lease financing receivables.”

Line Item 4 Total. Enter the sum of items 1 through 3.

The total of column A plus the total of column D must equal Schedule RC, Item 2, Consolidated Total.

LINE ITEM INSTRUCTIONS FOR

Loans and Lease Financing Receivables

Schedule RC-C

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

This schedule has two columns for information on loans and leases. The first column should *include* all such balances of the reporting office, including the IBF, while the second column includes balances of only the IBF.

Report in this schedule the aggregate book value of all loans and leases before deduction of any allowances for losses. The allowance for losses is to be deducted under Schedule RC, Item 4(b). The total of “loans and leases,” Item 7 of this schedule, is to be reported net of unearned income and allocated transfer risk reserve. To the extent possible, the preferred treatment is to report each specific loan category net of unearned income. However, if the amounts entered in Items 1 through 5 *include* any unearned income, report in Item 6 of this schedule the total of such unearned income included in the reported loan categories.

Loans and leases are extensions of credit resulting either from direct negotiation between lender and borrower or from the purchase of such assets from other lenders. Loans *include* extensions of credit in the form of promissory notes, acknowledgements of advance, due bills, and similar obligations (written or oral), as well as marketable instruments such as bankers acceptances. Report holdings of commercial paper other than for trading purposes in Schedule RC-B, Item 2. Report holding of commercial paper for trading purposes in Schedule RC, Item 5. Also report all loans and leases held for trading purposes in Schedule RC, Item 5.

For purposes of this report, both “unplanned” and “planned” overdrafts are to be classified as loans in this schedule. “Unplanned” overdrafts refer to advances of credit that result when the reporting organization honors checks drawn against deposit accounts with inadequate

balances, but has not contractually agreed in advance to do so. Such overdrafts should be classified in Item 5, “All other loans including lease financing” except when the reporting corporation’s customer is a domestic commercial bank or foreign bank. In that case, unplanned overdrafts are to be classified in Item 1, “Loans to commercial banks in the U.S.” or in Item 2, “Loans to banks in foreign countries,” as appropriate. “Planned” overdrafts, which are overdrafts to deposit accounts contractually agreed to in advance, should be classified according to the organization’s customer in the appropriate items of Schedule RC-C. Refer to the section on the sale or purchase of assets included in the Definitions section for a discussion of these two topics.

All assets classified in Schedule RC-C should remain on the books of the reporting corporation until sold or actually written off, even if on the report date they are past due and collection is doubtful. Among the items *included* in this schedule are the following:

- (1) Acceptances of banks or other banking corporations;
- (2) Acceptances executed by or for the account of the reporting corporation and subsequently acquired by it through purchase or discount;
- (3) Customers’ liabilities to the reporting corporations on drafts paid under letters of credit for which the corporation has not been reimbursed;
- (4) “Advances” and commodity or bill-of-lading drafts payable upon arrival of goods against which drawn, for which the reporting corporation has given deposit credit to customers;
- (5) Paper pledged whether for collateral to secure bills payable, such as marginal collateral to secure bills rediscounted, or for any other purpose;
- (6) “Sales of so-called term federal funds” (i.e., sales of immediately available funds with a maturity of more

Schedule RC-C

than one day), other than those involving security resale agreements; and

- (7) “Federal funds” sold by foreign branches of the reporting corporation to banks in the United States and securities purchased by these branches under agreements to resell.

Also include loans “sold” by the reporting office for which the office retains some risk or obligation. See Definitions section for a discussion of the treatment of asset sales.

Exclude, for purposes of this schedule, the following loans:

- (1) All loans in immediately available funds of one day (or continuing contract) maturity (i.e., federal funds sold), held in domestic offices of the reporting corporation (to be reported in Schedule RC, Item 3);
- (2) Contracts of sale or other loans indirectly representing other real estate (to be reported in Schedule RC, Item 6 or 8 rather than in Schedule RC-C); and
- (3) Undisbursed loan funds, sometimes referred to as incomplete loans, unless the borrowers are liable and pay interest thereon. However, if interest is being paid by the borrower on the undisbursed proceeds, the amounts of such undisbursed funds should be included in both loans and deposits. (Do not include loan commitments that have not yet been taken down, even if fees have been paid.)

Line Item Instructions

Line Item 1 Loans to and acceptances of commercial banks.

Report loans and other instruments evidencing loans to operating domestic commercial banks and their branches domiciled in the United States, Puerto Rico, and U.S. dependencies and insular possessions and trust territories. Also *include* loans to domestic offices of nonrelated Edge and agreement corporations, to U.S. branches and agencies of foreign banks, and to investment companies that are chartered under Article XII of the New York Banking Law and are majority-owned by one or more foreign banks.

Include in this item all overdrafts to demand deposit accounts of domestic commercial banks. This item includes both unplanned and planned overdrafts. Pass-

through balances relating to the maintenance of required reserves are also considered as loans in certain cases. See Definitions section on the treatment of pass-through balances.

Also *include* holdings of all bankers acceptances accepted by U.S. banks and not held in trading accounts, whether they were purchased in the open market or were discounted by the reporting office. *Exclude* acceptances accepted by the reporter, discounted, and held in its portfolio. Such acceptances should be reported elsewhere in the schedule according to the account party.

Exclude loans to other domestic depository institutions such as mutual savings banks, savings and loan associations, and credit unions, finance companies, acceptance companies, insurance companies, and credit agencies that are owned wholly or in part by the Federal Government. Extensions of credit to these organizations should be reported in Item 5, “All other loans including lease financing receivables.”

Loans to inactive, liquidating or closed banks should be excluded from Schedule RC-C and included in Schedule RC, Item 8, “Other assets.”

Line Item 2 Loans to banks in foreign countries.

Report loans and other instruments that represent loans (including dollar exchange acceptances) to operating banks, including branches of U.S. banks, that are domiciled outside the United States, Puerto Rico and U.S. dependencies and insular possessions (including trust territories). *Exclude* such credit extensions to U.S. branches and agencies of foreign banks, which should be reported in Item 1, “Loans to commercial banks in the U.S.,” above. Banks in foreign countries *include* foreign commercial banks, savings banks, discount houses, nationalized banks *not* functioning as central banks, development banks, or banks of issue and other similar foreign institutions that accept short-term deposits, and foreign domiciled banking subsidiaries of U.S. banks. *Include* loans to “shell” branches of U.S. banks such as those in the Bahamas or Cayman Islands.

All overdrafts to demand deposit accounts of banks in foreign countries are to be reported in this item, including both unplanned and planned overdrafts.

Schedule RC-C

Line Item 3 Loans to foreign governments and official institutions (including foreign central banks).

Report all loans (including planned overdrafts) to central, state, provincial, and local governments in foreign countries and to their ministries, departments, and agencies. Among these are treasuries, ministries of finance, central banks, development banks, exchange control offices, stabilization funds, diplomatic establishments, fiscal agents, and nationalized banking and other banking institutions that are owned by central governments and that have as an important part of their function activities similar to those of a treasury, central bank, exchange control office, stabilization funds, etc.

Also *include* all loans (including planned overdrafts) to international and regional institutions, such as the International Bank for Reconstruction and Development, the Bank for International Settlements, the Inter-American Development Bank, and the United Nations.

Include bankers acceptances accepted by the reporting office and held in its portfolio when the account party is a foreign government or official institution, including such acceptances for the purpose of financing dollar exchange. Exclude acceptances held in trading accounts.

Line Item 4 Commercial and industrial loans.

Report loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured or unsecured, single-payment or installment. These loans may take the form of direct or purchased loans. *Include* the reporting corporation's own acceptances discounted and held in its portfolio when the account party is a commercial or industrial enterprise. Also *include* loans to individuals for commercial, industrial, and professional purposes but not for investment or personal expenditure purposes. This item should *include* the same types of transactions that are included in this loan category on the parent U.S. bank's consolidated report of condition. Examples of such loans are:

- (1) Loans for commercial and industrial purposes to the following industries:
 - (a) mining, oil and gas-producing, and quarrying industries;
 - (b) manufacturing industries of all kinds, including those which process agricultural commodities;

- (c) construction industries;
- (d) wholesale and retail trade enterprises and other dealers in commodities; and
- (e) service industries such as hotels, laundries, and automotive service stations.

(2) Loans for the purpose of financing capital expenditures as well as to finance current operations.

(3) Loans collateralized by production payments (e.g., oil or mining production payments) as a loan to the original seller of the production payment rather than to the holder of the production payment.

(4) Commercial and industrial loans guaranteed by foreign governmental institutions.

Line Item 4(a) Loans to U.S. addressees (domicile).

Report all commercial and industrial loans to U.S. addressees. For a discussion of "addressees," see the Definitions section.

Line Item 4(b) Loans to non-U.S. addressees (domicile).

Report all commercial and industrial loans to non-U.S. addressees. For a discussion of "addressees," see the Definitions section.

Line Item 5 All other loans, including lease financing receivables.

Report all loans and discounts which cannot properly be reported against one of the preceding items of Schedule RC-C, all unplanned overdrafts in deposit accounts (except overdrafts on demand deposits of banks), and all lease financing receivables. *Included* in this item are: loans to nonprofit organizations or individuals; real estate loans; loans for the purpose of purchasing or carrying securities; loans to inactive, liquidating or closed banks; loans to mutual savings banks, savings and loan associations, credit unions, finance companies, insurance companies, acceptance companies, investment banks, bank holding companies, federal credit agencies and other financial intermediaries, whether domestic or foreign; agricultural production loans; and automobile loans.

Line Item 6 Less: unearned income on loans and leases included above.

To the extent possible, the preferred treatment is to report the specific loan categories net of unearned income. A

Schedule RC-C

reporting corporation should enter in this item unearned income only to the extent that it is included under the various loan items (1 through 5) of this schedule. If a reporter reports each line net of unearned income, it should make no entry in this line.

Line Item 7 Loans and leases, ~~net of unearned income.~~

Enter the difference between the sum of Items 1 through 5 less Item 6 above. Item 7 must agree with Schedule RC, Item 4(a).

held for
investment and
held for sale

Trading Assets and Liabilities

Schedule RC-D

General Instructions

Schedule RC-D is to be completed by all Edge and agreement corporations that reported trading assets of \$2 million or more in Schedule RC, item 5, for any of the four preceding quarterly reports. Memorandum items 1 through 6.b are to be completed by Edge and agreement corporations that reported trading assets of \$1 billion or more in Schedule RC, item 5, for any of the four preceding quarterly reports.

Trading activities typically include (a) regularly underwriting or dealing in securities; interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts; other financial instruments; and other assets for resale, (b) acquiring or taking positions in such items principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, and (c) acquiring or taking positions in such items as an accommodation to customers or for other trading purposes.

Pursuant to ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*), all securities within the scope of ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*), that a corporation has elected to report at fair value under a fair value option with changes in fair value reported in current earnings should be classified as trading securities. In addition, for purposes of this report, corporations may classify assets (other than securities within the scope of ASC Topic 320) and liabilities as trading if the corporation applies fair value accounting, with changes in fair value reported in current earnings, and manages these assets and liabilities as trading positions, subject to the controls

and applicable regulatory guidance related to trading activities. For example, a corporation would generally not classify a loan to which it has applied the fair value option as a trading asset unless the corporation holds the loan, which it manages as a trading position, for one of the following purposes: (a) for market making activities, including such activities as accumulating loans for sale or securitization; (b) to benefit from actual or expected price movements; or (c) to lock in arbitrage profits. When reporting loans classified as trading in Schedule RC-D, corporations should include only the fair value of the funded portion of the loan in item 6 of this schedule. If the unfunded portion of the loan, if any, is classified as trading (and does not meet the definition of a derivative), the fair value of the commitment to lend should be reported as an “Other trading asset” or an “Other trading liability,” as appropriate, in Schedule RC-D, item 7 or item 11, respectively.

Assets, liabilities, and other financial instruments classified as trading shall be consistently valued at fair value.

Exclude from this schedule all available-for-sale securities and all loans and leases that do not satisfy the criteria for classification as trading as described above. Available-for-sale securities are generally reported in Schedule RC, item 2, and in Schedule RC-B, columns C and D. However, a corporation may have certain assets that fall within the definition of “securities” in ASC Topic 320 (e.g., nonrated industrial development obligations) that the corporation has designated as “available-for-sale” which are reported for purposes of this report in a balance sheet category other than “Securities” (e.g., “Loans and lease financing receivables”). Loans and leases that do not satisfy the criteria for the trading account should be reported in Schedule RC, item 4(a) or item 4(b), and in Schedule RC-C.

Schedule RC-D

Line Item Instructions

ASSETS

Line Item 1 U.S. Treasury securities.

Report the fair value of all U.S. Treasury securities held for trading. Include all bills, certificates of indebtedness, notes, and bonds, including those issued under the Separate Trading of Registered Interest and Principal of Securities (STRIPS) program and those that are “inflation indexed.”

Exclude all obligations of U.S. government agencies and corporations. Also exclude detached Treasury security coupons and ex-coupon Treasury securities held as the result of either their purchase or the bank’s stripping of such securities and Treasury receipts such as CATs, TIGRs, COUGARs, LIONs, and ETRs (report in item 5).

Line Item 2 U.S. Government agency obligations.

Report the fair value of all U.S. government agency and obligations (excluding mortgage-backed securities) held for trading. For purposes of this line item, exclude from U.S. government agency obligations:

- (1) Loans to the Export Import Bank and to federally-sponsored lending agencies (report in “All other loans,” Schedule RC-C, item 5).
- (2) All holdings of U.S. government-issued or -guaranteed mortgage pass-through securities (report in item 4(a) or 4(b) below).
- (3) Collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped mortgage-backed securities (such as interest-only strips (IOs), principal-only strips (POs) and similar instruments) issued by U.S. government agencies and corporations (report in item 4(b) below).
- (4) Participations in pools of Federal Housing Administration (FHA) Title I loans, which generally consist of junior lien home improvement loans.

Line Item 3 Securities issued by states and political subdivisions in the U.S.

Report the fair value of all securities issued by states and political subdivisions in the United States held for trading. States and political subdivisions in the U.S., for purposes of this report, include:

- (1) the fifty states of the United States and the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts; and
- (2) the governments of Puerto Rico and of the U.S. territories and possessions and their political subdivisions.

Securities issued by states and political subdivisions include:

- (1) General obligations, which are securities whose principal and interest will be paid from the general tax receipts of the state or political subdivision.
- (2) Revenue obligations, which are securities whose debt service is paid solely from the revenues of the projects financed by the securities rather than from general tax funds.
- (3) Industrial development and similar obligations.

Line Item 4(a) Residential mortgage-backed securities.

Report the total fair value of all asset-backed securities collateralized by 1-4 family residential mortgages, including mortgage pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, stripped mortgage-backed securities (such as interest-only strips (IOs), principal-only strips (POs), and similar instruments), and mortgage-backed commercial paper.

Line Item 4(b) Commercial mortgage-backed securities.

Report the total fair value of all asset-backed securities collateralized by mortgages other than 1-4 family residential mortgages, including mortgage pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, stripped mortgage-backed securities (such as interest-only strips (IOs), principal-only strips (POs), and similar instruments), and mortgage-backed commercial paper.

Line Item 5 Other debt securities.

Report the fair value of all other debt securities that are held for trading that cannot properly be reported in Schedule RC-D, items 1 through 4(b) above. Exclude from other debt securities:

Schedule RC-D

- (1) All holdings of certificates of participation in pools of residential mortgages, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped mortgage-backed securities (such as interest-only strips (IOs), principal-only strips (POs), and similar instruments) (report in Schedule RC-D, items 4(a) or 4(b) above).
- (2) Holdings of bankers acceptances, and certificates of deposit, which are not classified as securities for purposes of this report.
- (3) All securities that meet the definition of an “equity security” in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*).

Line Item 6 Loans.

Report the total fair value of all loans (as defined in the General Instructions for Schedule RC-C) held for trading.

Line Item 7 Other trading assets.

Report the total fair value of all trading assets that cannot properly be reported in items 1 through 6. Exclude revaluation gains on interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts (report in item 8 below).

Line Item 8 Derivatives with a positive fair value.

Report the amount of revaluation gains (i.e., assets) from the “marking to market” of interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts held for trading purposes. Revaluation gains and losses (i.e., assets and liabilities) from the “marking to market” of the reporting corporation’s derivative contracts executed with the same counterparty that meet the criteria for a valid right of setoff contained in ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, *Offsetting of Amounts Related to Certain Contracts*) (e.g., those contracts subject to a qualifying master netting arrangement) may be reported on a net basis using this item and item 12 below, as appropriate. (For further information, see the Glossary entry for “offsetting.”)

Line Item 9 Total trading assets.

Report the sum of items 1 through 8. The amount reported for this item must equal Schedule RC, item 5, “Trading assets.”

LIABILITIES

Line Item 10 Liability for short positions:

Report in the appropriate subitem the total fair value of the reporting corporation’s liabilities resulting from sales of assets that the reporting corporation does not own, or “short positions.” Short positions shall be reported gross.

Line Item 10(a) Equity securities.

Report the fair value of the reporting corporation’s liabilities resulting from sales of equity securities that the reporting corporation does not own, thereby establishing a short position.

Line Item 10(b) Debt securities.

Report the fair value of the reporting corporation’s liabilities resulting from sales of debt securities that the reporting corporation does not own, thereby establishing a short position.

Line Item 10(c) All other assets.

Report the fair value of the reporting corporation’s liabilities resulting from sales of all assets other than equity securities or debt securities that the reporting corporation does not own, thereby establishing a short position.

Line Item 11 All other trading liabilities.

Report the total fair value of all trading liabilities other than the reporting corporation’s liability for short positions. Exclude revaluation losses on interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts (report in item 12 below).

Line Item 12 Derivatives with a negative fair value.

Report the amount of revaluation losses (i.e., liabilities) from the “marking to market” of interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts held for trading purposes. Revaluation gains and losses (i.e., assets and liabilities) from the “marking

Schedule RC-D

to market” of the reporting corporation’s interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts executed with the same counterparty that meet the criteria for a valid right of setoff contained in ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, *Offsetting of Amounts Related to Certain Contracts*) (e.g., those contracts subject to a qualifying master netting arrangement) may be reported on a net basis using this item and item 8 above, as appropriate. (For further information, see the Glossary entry for “offsetting.”)

Line Item 13 Total trading liabilities.

Report the sum of items 10(a) through 12. The amount reported for this item must equal Schedule RC, item 14, “Trading liabilities.”

NOTE: Memorandum items 1(a) through 6(b) are applicable only to Edge and agreement corporations that reported trading assets of \$1 billion or more in Schedule RC, item 5, for any of the four preceding quarterly reports.

Line Item M1 Asset-backed securities.

Report in the appropriate subitem the total fair value of all asset-backed securities, other than residential mortgage backed securities, commercial mortgage backed securities, and asset-backed commercial paper, held for trading reported in Schedule RC-D, items 4(a), 4(b) and 5. For purposes of categorizing asset-backed securities in Schedule RC-D, Memorandum items 1(a) through 1(f), below, each individual asset-backed security should be included in the item that most closely describes the predominant type of asset that collateralizes the security and this categorization should be used consistently over time. For example, an asset-backed security may be collateralized by automobile loans to both individuals and business enterprises. If the prospectus for this asset-backed security or other available information indicates that these automobile loans are predominantly loans to individuals, the security should be reported in Schedule RC-D, Memorandum item 1(c), as being collateralized by automobile loans.

Line Item M1(a) Credit card receivables.

Report the total fair value of all asset-backed securities collateralized by credit card receivables, i.e., extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.

Line Item M1(b) Home equity lines.

Report the total fair value of all asset-backed securities collateralized by home equity lines of credit, i.e., revolving, open-end lines of credit secured by 1-to-4 family residential properties.

Line Item M1(c) Automobile loans.

Report the total fair value of all asset-backed securities collateralized by automobile loans, i.e., loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use.

Line Item M1(d) Other consumer loans.

Report the total fair value of all asset-backed securities collateralized by other consumer loans, i.e., loans to individuals for household, family, and other personal expenditures, excluding automobile loans as described in Schedule RC-D, Memorandum item 1(c), above.

Line Item M1(e) Commercial and industrial loans.

Report the total fair value of all asset-backed securities collateralized by commercial and industrial loans, i.e., loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single-payment or installment.

Line Item M1(f) Other.

Report the total fair value of all asset-backed securities collateralized by loans other than those included in Schedule RC-D, Memorandum items 1(a) through 1(e).

Line Item M2(a) Structured financial products.

Report in the appropriate subitem the total fair value of all structured financial products held for trading according to whether the product is a cash, synthetic, or hybrid instrument. Structured financial products generally convert a pool of assets (such as whole loans, securitized assets, and bonds) and other exposures (such as derivatives) into products that are tradable capital market debt instruments. Some of the more complex financial product structures mix asset classes in order to create investment products that diversify risk. One of the more common structured financial products is referred to as a collateralized debt obligation (CDO). Other products include synthetic structured financial products (such as synthetic

Schedule RC-D

CDOs) that use credit derivatives and a reference pool of assets, hybrid structured products that mix cash and synthetic instruments, collateralized bond obligations (CBOs), resecuritizations such as CDOs squared or cubed (which are CDOs backed primarily by the tranches of other CDOs), and other similar structured financial products.

Exclude from structured financial products:

- (1) Mortgage-backed pass-through securities (report in Schedule RC-D, item 4(a) or 4(b), above).
- (2) Collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, stripped mortgage-backed securities, and mortgage-backed commercial paper (report in Schedule RC-D, item 4(a) or 4(b), above).
- (3) Asset-backed commercial paper held for trading (report in Schedule RC-D, item 4(a), 4(b), or 5, above).
- (4) Other asset-backed securities that are primarily secured by one type of asset (report in Schedule RC-D, memoranda item 1, above).

Line Item M2(a) Cash instruments.

Report the total fair value of structured financial products that are cash instruments held for trading. A cash instrument means that the instrument represents a claim against a reference pool of assets.

Line Item M2(b) Synthetic instruments.

Report the total fair value of structured financial products that are synthetic instruments held for trading. A synthetic instrument means that the investors do not have a claim against a reference pool of assets; rather, the originating corporation merely transfers the inherent credit risk of the reference pool of assets by such means as a credit default swap, a total return swap, or another arrangement in which the counterparty agrees upon specific contractual covenants to cover a predetermined amount of losses in the loan pool.

Line Item M2(c) Hybrid instruments.

Report the total fair value of structured financial products that are hybrid instruments held for trading. A hybrid instrument means that the instrument is a mix of both cash and synthetic instruments.

Line Item M3 Retained beneficial interests in securitizations (first-loss or equity tranches).

Report the total fair value of assets held for trading that represent interests that continue to be held by the corporation following a securitization (as defined by ASC Topic 860, Transfers and Servicing (formerly FASB Statement No. 140, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*) to the extent that such interests will absorb losses resulting from the underlying assets before those losses affect outside investors. Examples of such items include credit-enhancing interest-only strips and residual interests in securitization trusts.

Line Item M4 Equity securities.

Report in the appropriate subitem the total fair value of all equity securities held for trading. Include equity securities classified as trading with readily determinable fair values as defined by ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*), and those equity securities that are outside the scope of ASC Topic 320.

Line Item M4(a) Readily determinable fair values.

Report the total fair value of all equity securities held for trading that are within the scope of ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*).

Line Item M4(b) Other.

Report the total fair value of all equity securities held for trading other than those included in Schedule RC-D, Memorandum item 7(a), above.

Line Item M5 Loans pending securitization.

Report the total fair value of all loans included in Schedule RC-D, item 6, that are held for securitization purposes. Report such loans in this item only if the corporation expects the securitization transaction to be accounted for as a sale under ASC Topic 860, Transfers and Servicing (formerly FASB Statement No. 140, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*).

Schedule RC-D

Line Item M6(a) Gross positive fair value of commodity contracts.

Report the gross positive fair value of all commodity contracts that the corporation holds for trading purposes. Commodity contracts are contracts that have a return, or a portion of their return, linked to the price of or to an index of precious metals, petroleum, lumber, agricultural products, etc.

Line Item M6(b) Fair value of physical commodities held in inventory.

Report the fair value of all physical commodities held in inventory that the corporation holds for trading purposes.

Deposits

Schedule RC-E

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

The format of the deposit schedule is different from that used for most other schedules of the report. *This schedule does not include IBF deposits.* The term “deposits” is defined in the Federal Deposit Insurance Act and in Federal Reserve Regulation D. The most relevant sections are shown below. Please refer to the instructions associated with Schedule RC-E and the glossary entry for “Deposits” in the FFIEC 031 for further detail.

Part I. FDI Act definition of deposits:

- (1) The unpaid balance of money or its equivalent received or held by a bank in the usual course of business and for which it has given or is obligated to give credit, either conditionally or unconditionally, to a commercial, checking, savings, time, or thrift account, or which is evidenced by its certificate of deposit, thrift certificate, investment certificate, certificate of indebtedness, or other similar name, or a check or draft drawn against a deposit account and certified by the bank, or a letter of credit or a traveler’s check on which the bank is primarily liable: *provided*, that, without limiting the generality of the term “money or its equivalent,” any such account or instrument must be regarded as evidencing the receipt of the equivalent of money when credited or issued in exchange for checks or drafts or for a promissory note upon which the person obtaining any such credit or instrument is primarily or secondarily liable, or for a charge against a deposit account, or in settlement of checks, drafts, or other instruments forwarded to such bank for collection;
- (2) Money received or held by a bank, or the credit given for money or its equivalent received or held by a bank, in the usual course of business for a special or specific purpose, regardless of the legal relationship thereby established, including, without being limited to, escrow funds, funds held as security for an obligation due to the bank or others (including funds held as dealers reserves) or for securities loaned by the bank, funds deposited by a debtor to meet maturing obligations, funds deposited as advance payment on subscriptions to United States Government securities, funds held to meet its acceptances or letters of credit, and withheld taxes: *provided*, that there shall not be included funds which are received by the bank for immediate application to the reduction of an indebtedness to the receiving bank, or under condition that the receipt thereof immediately reduces or extinguishes such an indebtedness;
- (3) Outstanding draft (including advice or authorization to charge bank’s or savings association’s balance in another bank or savings association), cashier’s check, money order, or other officer’s check issued in the usual course of business for any purpose, including without being limited to those issued in payment for services, dividends, or purchases; and
- (4) Such other obligations of a bank or savings association as the Board of Directors (of the Federal Deposit Insurance Corporation), after consultation with the Comptroller of the Currency and the Board of Governors of the Federal Reserve System, shall find and prescribe by regulation to be deposit liabilities by general usage, except that the following shall not be a deposit for any of the purposes of this Act or be included as part of the total deposits or of an insured deposit:
 - (a) Any obligation of a bank or savings association which is payable only at an office of such bank or savings association located outside of the States of the United States, the District of Columbia, Puerto Rico, Guam, American Samoa, the Trust

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Territory of the Pacific Islands, the Virgin Islands and the Northern Mariana Islands; and

- (b) Any international banking facility deposit, including an international banking facility time deposit, as such term is from time to time defined by the Board of Governors of the Federal Reserve System in Regulation D or any successor regulation issued by the Board of Governors of the Federal Reserve System.

Part II. Transaction–nontransaction deposit distinction:

The Monetary Control Act of 1980 and the current Federal Reserve Regulation D, “Reserve Requirements of Depository Institutions,” establish, for purposes of Federal Reserve requirements on deposit liabilities, a category of deposits designated as “transaction accounts.” All deposits that are not transaction accounts are “non-transaction accounts.”

- (1) **Transaction accounts:** With the exceptions noted below, a “transaction account,” as defined in Regulation D and in these instructions, is a deposit or account from which the depositor or account holder is permitted to make transfers, or withdrawals by negotiable or transferable instruments, payment orders of withdrawal, telephone transfers, or other similar devices for the purpose of making payments or transfers to third persons or others or from which the depositor may make third party payments at an automated teller machine (ATM), a remote service unit (RSU), or another electronic device, including by debit card.

Excluded from transaction accounts are savings deposits (both money market deposit accounts (MMDAs) and other savings deposits) as defined below in the nontransaction account category, even though such deposits permit some third-party transfers. However, an account that otherwise meets the definition of a savings deposit but that authorizes or permits the depositor to exceed the transfer limitations specified for that account shall be reported as a transaction account. (Please refer to the definition of savings deposits for further detail.)

Transaction accounts consist of the following types of deposits: (a) demand deposits; (b) NOW accounts (including accounts previously designated as “Super

NOWS”); (c) ATS accounts; and (d) telephone and preauthorized transfer accounts, all as defined below. Interest that is paid by the crediting of transaction accounts is also included in transaction accounts.

- (a) *Demand deposits* are deposits that are payable immediately on demand, or that are issued with an original maturity or required notice period of less than seven days, or that represent funds for which the depository institution does not reserve the right to require at least seven days’ written notice of an intended withdrawal. Demand deposits *include* any matured time deposits without automatic renewal provisions, unless the deposit agreement provides for the funds to be transferred at maturity to another type of account. Effective July 21, 2011, demand deposits may be interest-bearing or noninterest-bearing. Demand deposits do not include: (i) money market deposit accounts (MMDAs) or (ii) NOW accounts, as defined below in this entry.

- (b) *NOW accounts* are interest-bearing deposits (i) on which the depository institution has reserved the right to require at least seven days’ written notice prior to withdrawal or transfer of any funds in the account and (ii) that can be withdrawn or transferred to third parties by issuance of a negotiable or transferable instrument.

NOW accounts, as authorized by federal law, are limited to accounts held by:

- (i) Individuals or sole proprietorships;
- (ii) Organizations that are operated primarily for religious, philanthropic, charitable, educational, or other similar purposes and that are not operated for profit. These include organizations, partnerships, corporations, or associations that are not organized for profit and are described in section 501(c)(3) through (13) and (19) and section 528 of the Internal Revenue Code, such as church organizations; professional associations; trade associations; labor unions; fraternities, sororities and similar social organizations; and nonprofit recreational clubs; or
- (iii) Governmental units including the federal government and its agencies and instrumentalities; state governments; county and

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municipal governments and their political subdivisions; the District Of Columbia; the Commonwealth of Puerto Rico, American Samoa, Guam, and any territory or possession of the United States and their political subdivisions.

Also *included* are the balances of all NOW accounts of certain other nonprofit organizations that may not fall within the above description but that had established NOW accounts with the reporting institution prior to September 1, 1981.

NOTE: There are no regulatory requirements with respect to minimum balances to be maintained in a NOW account or to the amount of interest that may be paid on a NOW account.

- (c) *ATS accounts* are deposits or accounts of individuals or sole proprietorships on which the depository institution has reserved the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in the account *and* from which, pursuant to written agreement arranged in advance between the reporting institution and the depositor, withdrawals may be made automatically through payment to the depository institution itself or through transfer of credit to a demand deposit or other account in order to cover checks or drafts drawn upon the institution or to maintain a specified balance in, or to make periodic transfers to, such other accounts.

Some institutions may have entered into agreements with their customers providing that in the event the customer should overdraw a demand deposit (checking) or NOW account, the institution will transfer from the customer's savings account an amount sufficient to cover the overdraft. The availability of the overdraft protection plan would not in and of itself require that such a savings account be regarded as a transaction account *provided that* the overall transfer and withdrawal restrictions of a savings deposit are not exceeded. Please refer to the definition of savings deposit for further detail.

- (d) *Telephone or preauthorized transfer accounts* consist of deposits or accounts, other than sav-

ings deposits, (1) in which the entire beneficial interest is held by a party eligible to hold a NOW account, (2) on which the reporting institution has reserved the right to require at least seven days' written notice prior to withdrawal or transfer of any funds in the account, and (3) under the terms of which, or by practice of the reporting institution, the depositor is permitted or authorized to make *more than six* withdrawals per month or statement cycle (or similar period) of at least four weeks for purposes of transferring funds to another account of the depositor at the same institution (including a transaction account) or for making payment to a third party by means of preauthorized transfer, or telephonic (including data transmission) agreement, order or instruction. An account that permits or authorizes more than six such withdrawals in a "month" (i.e., a calendar month or any period approximating a month that is at least four weeks long, such as a statement cycle) is a transaction account whether or not more than six such withdrawals actually are made in the "month."

A "preauthorized transfer" *includes* any arrangement by the reporting institution to pay a third party from the account of a depositor (1) upon written or oral instruction (including an order received through an automated clearing house (ACH)), or (2) at a predetermined time or on a fixed schedule.

Telephone and preauthorized transfer accounts also *include*:

- (i) Deposits or accounts maintained in connection with an arrangement that permits the depositor to obtain credit directly or indirectly through the drawing of a negotiable or nonnegotiable check, draft, order or instruction or other similar device (including telephone or electronic order or instruction) on the issuing institution that can be used for the purpose of making payments or transfers to *third parties* or others, or to another deposit account of the depositor.
- (ii) The balance of deposits or accounts that otherwise meet the definition of time deposits, but from which payments may be made to third parties by means of a debit card, an

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automated teller machine, remote service unit or other electronic device, regardless of the number of payments made.

However, an account is not a transaction account merely by virtue of arrangements that permit the following types of transfers or withdrawals, regardless of the number:

- (i) Transfers for the purpose of repaying loans and associated expenses at the same depository institution (as originator or servicer).
- (ii) Transfers of funds from this account to another account of the same depositor at the same depository institution when made by mail, messenger, automated teller machine, or in person.
- (iii) Withdrawals for payment directly to the depositor when made by mail, messenger, automated teller machine, in person, or by telephone (via check mailed to the depositor).

- (2) **Nontransaction accounts:** All deposits that are not transaction accounts (as defined above) are nontransaction accounts. Nontransaction accounts *include*:
- (a) savings deposits ((i) money market deposit accounts (MMDAs) and (ii) other savings deposits) and
 - (b) time deposits ((i) time certificates of deposit and (ii) time deposits, open account). Regulation D no longer distinguishes between money market deposit accounts (MMDAs) and other savings deposits. However, these two types of accounts are defined below for purposes of these reports.

- (a) *Savings deposits* are deposits with respect to which the depositor is not required by the deposit contract but may at any time be required by the depository institution to give written notice of an intended withdrawal not less than seven days before withdrawal is made, and that is not payable on a specified date or at the expiration of a specified time after the date of deposit.

The term savings deposit also means a deposit or account, such as an account commonly known as a passbook savings account, a statement savings account, or a money market deposit account (MMDA), that otherwise meets the requirements of the preceding paragraph and from which,

under the terms of the deposit contract or by practice of the depository institution, the depositor is permitted or authorized to make *no more than six transfers and withdrawals*, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order, or instruction, and no more than three of the six such transfers may be made by check, draft, debit card, or similar order made by the depositor and payable to third parties. Transfers from savings deposits for purposes of covering overdrafts (overdraft protection plans) are included under the withdrawal limits specified for savings deposits.

There are no regulatory restrictions on the following types of transfers or withdrawals from a savings deposit account, regardless of the number:

- (1) Transfers for the purpose of repaying loans and associated expenses at the same depository institution (as originator or servicer).
- (2) Transfers of funds from this account to another account of the same depositor at the same depository institution when made by mail, messenger, automated teller machine, or in person.
- (3) Withdrawals for payment directly to the depositor when made by mail, messenger, automated teller machine, in person, or by telephone (via check mailed to the depositor).

Further, for a savings deposit account, no minimum balance is required by regulation, there is no regulatory limitation on the amount of interest that may be paid, and no minimum maturity is required (although depository institutions must reserve the right to require at least seven days' written notice prior to withdrawal as stipulated above for a savings deposit).

Any depository institution may place restrictions and requirements on savings deposits in addition to those stipulated above. In the case of such further restrictions, the account would still be reported as a savings deposit.

On the other hand, an account that otherwise meets the definition of a savings deposit but that authorizes or permits the depositor to exceed the six-transfer/

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withdrawal rule or three-draft rule shall be reported as a transaction account, as follows:

- (1) If the depositor is ineligible to hold a NOW account, such an account is considered a demand deposit.
- (2) If the depositor is eligible to hold a NOW account, the account will be considered either a NOW account, a telephone or preauthorized transfer account, or an ATS account:
 - (a) If withdrawals or transfers by check, draft, or similar instrument are permitted or authorized, the account is considered a NOW account.
 - (b) If withdrawals or transfers by check, draft, or similar instrument are *not* permitted or authorized, the account is considered either an ATS account or a telephone or preauthorized transfer account.

Regulation D no longer distinguishes between money market deposit accounts (MMDAs) and other savings deposits. However, these two types of accounts are defined as follows for purposes of these reports, which call for separate data on each.

- (1) *Money market deposit accounts* are deposits or accounts that meet the above definition of a savings deposit and that permit up to (but no more than) three of six allowable transfers to be made by check, draft, debit card or similar order made by the depositor and payable to third parties.
- (2) *Other savings deposits* are deposits or accounts that meet the definition of a savings deposit but that permit *no transfers* by check, draft, debit card, or similar order made by the depositor and payable to third parties. Other savings deposits are commonly known as passbook savings or statement savings accounts.
 - (b) *Time deposits* are deposits that the depositor does not have a right, and is not permitted, to make withdrawals from within six days after the date of deposit unless the deposit is subject to an early withdrawal penalty of at least seven days' simple interest on amounts withdrawn within the first six days after deposit. A time deposit from which partial early withdrawals are permitted must impose additional early withdrawal penalties of at least seven days' simple interest on amounts withdrawn within six days after each partial with-

drawal. If such additional early withdrawal penalties are not imposed, the account ceases to be a time deposit. The account may become a savings deposit if it meets the requirements for a savings deposit; otherwise it becomes a demand deposit.

NOTE: The above prescribed penalties are the minimum required by Federal Reserve Regulation D. Institutions may choose to require penalties for early withdrawal in excess of the regulatory minimums.

Time deposits take two forms:

- (1) *Time certificates of deposits* (including rollover certificates of deposit) are deposits evidenced by a negotiable or nonnegotiable instrument, or a deposit in book-entry form evidenced by a receipt or similar acknowledgment issued by the bank, that provides, on its face, that the amount of such deposit is payable to the bearer, to any specified person, or to the order of a specified person, as follows:
 - (a) on a certain date not less than seven days after the date of deposit;
 - (b) at the expiration of a specified period not less than seven days after the date of the deposit; or
 - (c) upon written notice to the bank which is to be given not less than seven days before the date of withdrawal.
- (2) *Time deposits*, open account are deposits (other than time certificates of deposit) for which there is in force a written contract with the depositor that neither the whole nor any part of such deposit may be withdrawn prior to:
 - (a) the date of maturity which shall be not less than seven days after the date of the deposit; or
 - (b) the expiration of a specified period of written notice of not less than seven days.

These deposits *include* those club accounts, such as Christmas club and vacation club accounts, that are made under written contracts that provide that no withdrawal shall be made until a certain number of periodic deposits has been made during a period of not less than three months, even though some of the deposits are made within six days of the end of such period.

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Time deposits *do not include* the following categories of liabilities even if they have an original maturity of seven days or more:

- (a) Any deposit or account that otherwise meets the definition of a time deposit but that allows withdrawals within the first six days after deposit and that does *not* require an early withdrawal penalty of at least seven days' simple interest on amounts withdrawn within those first six days. Such deposits or accounts that meet the definition of a savings deposit shall be reported as savings deposits; otherwise they shall be reported as demand deposits.
- (b) The remaining balance of a time deposit *if* a partial early withdrawal is made *and* the remaining balance is *not* subject to additional early withdrawal penalties of at least seven days' simple interest on amounts withdrawn within six days after each partial withdrawal. Such time deposits that meet the definition of a savings deposit shall be reported as savings deposits; otherwise they shall be reported as demand deposits.

Part III. Interest-bearing/noninterest-bearing deposit distinction:

- (1) *Interest-bearing deposit accounts* consist of deposit accounts on which the issuing depository institution makes any payment to or for the account of any depositor as compensation for the use of funds constituting a deposit. Such compensation may be in the form of cash, merchandise, or property or as a credit to an account. An institution's absorption of expenses incident to providing a normal banking function or its forbearance from charging a fee in connection with such a service is not considered a payment of interest.

Deposits with a zero percent interest rate that are *issued on a discount basis* are to be treated as interest-bearing. Deposit accounts on which the interest rate is periodically adjusted in response to changes in market interest rates and other factors should be reported as interest-bearing even if the rate has been reduced to zero, provided the interest rate on these accounts can be increased as market conditions change.

- (2) *Noninterest-bearing deposit accounts* consist of deposit accounts on which the issuing depository institution makes no payment to or for the account of any depositor as compensation for the use of funds constituting a deposit. An institution's absorption of expenses incident to providing a normal banking function or its forbearance from charging a fee in connection with such a service is not considered a payment of interest.

Noninterest-bearing deposit accounts *include* (i) matured time deposits that are not automatically renewable (unless the deposit agreement provides for the funds to be transferred at maturity to another type of account) and (ii) deposits with a zero percent stated interest rate that are *issued at face value*.

Line Item Instructions

Line Item 1 Individuals, partnerships and corporations (including certified and official checks).

Report in the proper columns all deposits, as defined in the general definition of deposits at the beginning of this schedule, made by or for the account of individuals, partnerships and corporations, and all certified and official checks.

Deposits of individuals *include* those related to the personal, household, or family activities of individuals, and to the business activities of sole proprietorships. Also *included* in this item are deposits of nongovernment corporations, associations, or other organizations operated primarily for religious, philanthropic, charitable, educational, fraternal, or other similar purposes and not operated for a profit, and deposits of U.S. government agencies and instrumentalities.

Deposits of partnerships, corporations, and other associations organized for profit including such organizations engaged in commercial, industrial, financial, or other activities in the United States or abroad. The following institutions are examples of corporations and other profit organizations to be *included*: building and loan associations; credit unions; mutual funds and all other financial institutions (other than domestic and foreign commercial banks); the Export Import Bank; federally-sponsored lending agencies; foreign government-owned commercial and industrial enterprises; and quasi-government organizations.

Certified and official checks include:

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- (1) Unpaid depositors checks that have been certified;
- (2) Cashiers checks, money orders, or other officers' checks issued for any purpose including those issued in payment for services, dividends, or purchases that are drawn on the reporting corporation by any of its duly authorized officers and that are outstanding on the report date;
- (3) Funds received or held in connection with checks or drafts drawn by the reporting corporation and drawn on, or payable at or through, another depository institution either on a zero-balance account or on an account that is not routinely maintained with sufficient balances to cover checks drawn in the normal course of business (including accounts where funds are remitted by the reporting corporation only when it has been advised that the checks or drafts have been presented);
- (4) Funds received or held in connection with traveler's checks and money orders sold (but not drawn) by the reporting corporation, until the proceeds of the sale are remitted to another party, and funds received or held in connection with other such checks used (but not drawn) by the reporting corporation, until the amount of the checks is remitted to another party;
- (5) Checks drawn by the reporting corporation on, or payable at or through, a Federal Reserve Bank or a Federal Home Loan Bank;
- (6) Outstanding travelers' letters of credit and other letters of credit (less any outstanding drafts accepted there under) issued for money or its equivalent by the reporting corporation or its agents; and
- (7) Outstanding drafts and bills of exchange accepted by the reporting corporation or its agents for money or its equivalent. This *includes* drafts accepted against a letter of credit issued for money or its equivalent.

Reporting corporations with foreign branches should *include* all checks or drafts drawn by, or on behalf of, a foreign branch on an account maintained by such a branch with a domestic office of the reporter. This would *include* "London checks," "Eurodollar bills payable checks," and any other credit item that the domestic office issues in connection with such transactions.

Line Item 1(a) U.S. addressees (domicile).

Report all deposits of individuals, partnerships, and corporations having U.S. addresses. For a detailed discussion of "addressees," see Definitions.

Line Item 1(b) Non-U.S. addressees (domicile).

Report all deposits of individuals, partnerships and corporations having non-U.S. addresses. For a detailed discussion of "addressees," see Definitions.

Line Item 2 Commercial banks and other depository institutions in the U.S. (excluding their IBFs).

Report in the proper columns deposits standing to the credit of banking offices domiciled in the United States, Puerto Rico, and in U.S. dependencies and insular possessions (including trust territories). Also report deposits of U.S. branches and agencies of foreign banks and deposits of U.S.-domiciled offices of New York Article XII investment companies that are majority-owned by one or more foreign banks.

For purposes of this item, "banks" should *include* national banks, state-chartered commercial banks, U.S. branches or agencies owned by foreign banks or by foreign banking institutions, trust companies performing a commercial banking business, industrial banks, stock savings banks, private banks (including regulated-certified banks) performing a commercial banking business, and Edge and agreement corporations that are domiciled in the United States, Puerto Rico, or U.S. dependencies and possessions.

If the deposit account of a commercial bank or other depository institution in the United States becomes overdrawn, the resulting net overdraft position (whether unplanned or contractually agreed to in advance) is to be reported as a loan to domestic commercial banks in Item 1 of Schedule RC-C. See the Definitions section for a discussion of the reporting of reciprocal balances.

For the appropriate treatment of deposits of depository institutions for which the reporting corporation is serving as a pass-through correspondent for federal required reserves, see the Definitions section for "pass-through reserve balances." For the appropriate treatment of deposits of depository institutions for which the reporting corporation is acting as an agent for an excess balance account at a Federal Reserve Bank, see the Definitions section for "excess balance account."

Line Item 3 Banks in foreign countries.

Report in the proper columns deposits standing to the credit of banking offices domiciled in foreign countries (i.e., outside the United States, Puerto Rico, and U.S.

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dependencies and insular possessions). This *includes* all deposits of foreign-domiciled commercial banks, savings banks, discount houses, and other similar foreign-domiciled institutions that accept short term deposits. *Include* deposits of foreign-domiciled banking subsidiaries of both U.S. banks and Edge and agreement corporations that are not related organizations. Also *include* foreign-domiciled banking institutions that have U.S. branches and agencies, but *exclude* the deposits of their U.S. branches and agencies (to be reported in Item 2).

If the deposit account of a bank located in a foreign country becomes overdrawn, the resulting overdraft, whether unplanned or contractually agreed to in advance, is to be reported as a loan to a foreign bank in Item 2 of Schedule RC-C. See the Definitions section for a discussion of the reporting of reciprocal balances.

Exclude deposits of foreign official institutions (to be reported in Item 4, (Deposits of) “Foreign governments and official institutions”).

Line Item 4 Foreign governments and official institutions (including foreign central banks).

Report in the proper columns all deposits standing to the credit of central, state, provincial, and local govern-

ments in foreign countries and to their ministries, departments, and agencies. Among these are treasuries, ministries of finance, central banks, development banks, exchange control offices, stabilization funds, diplomatic and other representative establishments, fiscal agents, and nationalized banking and other banking institutions that are owned by central governments and that have as an important part of their function activities similar to those of a treasury, central bank, exchange control office, stabilization fund, etc. Also *include* deposits of international and regional institutions, such as the International Bank for Reconstruction and Development, the Bank for International Settlement, the Inter-American Development Bank, and the United Nations.

Line Item 5 Not applicable.

Line Item 6 Other.

Report all deposits that cannot be properly reported in one of the preceding Items. *Included* are such deposits as those of the United States, its agencies and corporations, and States and political subdivisions thereof.

Line Item 7 Total deposits.

Enter the total of Items 1(a) through 6 above. The sum of the columns A and B must equal the sum of Schedule RC, Items 12(a) and 12(b) minus Item 12.

LINE ITEM INSTRUCTIONS FOR

Quarterly Average Schedule RC-K

held for investment



General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

Each banking office must compute a quarterly average for each item below. The figures to be averaged are either the amounts outstanding at the close of business for each day of the calendar quarter, including the day for which this report is prepared, or an average of the balances at the close of business each Wednesday during the calendar quarter. For those days that the reporting institution is not open for business (including Saturday and Sunday), use the amount outstanding from the preceding business day. The average balances relate to Schedule RC items. And consequently, with the exception of average total assets (Item 1(g)) exclude all claims on or liabilities to related organizations.

Line Item Instructions

Line Item 1 Interest-bearing balances due from depository institutions.

The definition of this item corresponds to Schedule RC, Item 1(b).

Line Item 2 Federal funds sold and securities purchased under agreements to resell.

The definition of this item corresponds to Schedule RC, Item 3.

Line Item 3 Loans and leases, ~~net of unearned income.~~

The definition of this item corresponds to Schedule RC, Item 4(a).

Line Item 4 Interest-bearing deposits.

The definition of this item corresponds to Schedule RC, Item 12(b).

Line Item 5 Federal funds purchased and securities sold under agreements to repurchase.

The definition of this item corresponds to Schedule RC, Item 13.

Line Item 6 Other borrowed money (including mortgage indebtedness and obligations under capital leases).

The definition of this item corresponds to Schedule RC, Item 15.

Line Item 7 Total assets.

The definition of this item corresponds to Schedule RC, Item 11.

Derivatives and Off-Balance-Sheet Items

Schedule RC-L

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

References to the corresponding items in the FFIEC 031 instructions are contained in brackets.

Line Item Instructions

Line Item 1 Unused commitments on loans and all other lines of credit.

Include the amount outstanding of securitized extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards and related plans.

Line Item 2 Unused commitments on securities underwriting.

[Schedule RC-L, item 1.d.]

Line Item 3 Financial standby letters of credit and foreign office guarantees.

[Schedule RC-L, item 2]

Line Item 4 Performance standby letters of credit and foreign office guarantees.

[Schedule RC-L, item 3]

Line Item 5 Commercial and similar letters of credit.

[Schedule RC-L, item 4]

Line Item 6 Not applicable.

Line Item 7 All other off-balance sheet liabilities.

Enter the total of all items for which the reporting corporation is contingently liable and which cannot be properly reported in other items of this schedule.

Line Item 8 Commitments to purchase foreign currencies and U.S. dollar exchange (spot, forward and futures).

Report the gross amount (stated in U.S. dollars) of all spot, forward and futures contracts that are outstanding as of the report date committing the reporting bank to purchase foreign (non-U.S.) currencies and U.S. dollar exchanges. For purposes of completing this item, U.S. dollar exchange refers to the amount of U.S. dollars purchased in connection with the sale of another currency. Effectively, then, report in this item the U.S. dollar equivalent of all currencies (whether U.S. or non-U.S. and whether local or nonlocal) that were purchased in exchange for another currency.

Line Item 9 All other futures and forward contracts (excluding contracts involving foreign exchange).

[Schedule RC-L, items 12.a and 12.b, columns A, C, and D]

Line Item 10 Option contracts:

Line Item 10(a) Written option contracts:

Line Item 10(a)(1) Interest rate contracts.

[Schedule RC-L, items 12.c.(1) and 12.d.(1), column A]

Line Item 10(a)(2) Foreign exchange contracts.

[Schedule RC-L, items 12.c.(1) and 12.d.(1), column B]

Line Item 10(a)(3) Equity derivative contracts.

[Schedule RC-L, items 12.c.(1) and 12.d.(1), column C]

Line Item 10(a)(4) Commodity and other contracts.

[Schedule RC-L, items 12.c.(1) and 12.d.(1), column D]

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Line Item 10(b) Purchased option contracts:

Line Item 10(b)(1) Interest rate contracts.

[Schedule RC-L, items 12.c.(2) and 12.d.(2), column A]

Line Item 10(b)(2) Foreign exchange contracts.

[Schedule RC-L, items 12.c.(2) and 12.d.(2), column B]

Line Item 10(b)(3) Equity derivative contracts.

[Schedule RC-L, items 12.c.(2) and 12.d.(2), column C]

Line Item 10(b)(4) Commodity and other contracts.

[Schedule RC-L, items 12.c.(2) and 12.d.(2), column D]

Line Item 11 Swaps (notional values):

Line Item 11(a) Notional value of interest rate swaps.

[Schedule RC-L, item 12.e, column A]

Line Item 11(b) Notional value of foreign exchange swaps (e.g., cross currency swaps).

[Schedule RC-L, item 12.e, column B]

Line Item 11(c) Equity derivative swaps.

[Schedule RC-L, item 12.e, column C]

Line Item 11(d) Commodity and other swaps.

[Schedule RC-L, item 12.e, column D]

Claims on and Liabilities to Related Organizations

Schedule RC-M

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

Schedule RC-M covers all transactions (including equity investments) with “related” organizations. Related organizations are defined in the Definitions section.

Report in Column A the gross amounts due from, and in Column B the gross amounts due to, related organizations specified in the items listed below. *Include* all amounts due to and due from related organizations (including accrued interest), regardless of the nature of the instruments or of the accounts that such amounts reflect.

“Gross due from” may arise from the following:

- (1) funds placed on deposit by the reporting institution at related organizations, whether payable on demand or at the expiration of a specified maturity;
- (2) funds advanced to related organizations by the reporting institutions, including accrued interest on such funds;
- (3) sales of assets (including sales of participation in assets) to related organizations;
- (4) checks or drafts drawn by, or on behalf of, related organizations on accounts maintained at the reporting institution; and
- (5) other claims on related organizations, such as those resulting from clearing activities, foreign exchange transactions, federal funds transactions, bankers acceptance transactions, and other activities.

Reporting corporations with branch offices should also *include* in this schedule any undivided profits and reserves booked at branch offices. If the amounts are negative, the head office should show them as liabilities to the branch(es). These amounts should also be reflected

in the appropriate equity capital or reserve account item on the report submitted by the head office.

“Gross due to” may arise from the following:

- (1) funds placed on deposit at the reporting institution by related organizations, whether payable on demand or at the expiration of a specified maturity;
- (2) borrowings from related organizations by the reporting institution, including funds advanced by a third party to a related organization on behalf of the reporting institution;
- (3) purchases of assets (including purchases of participation in assets) from related organizations;
- (4) checks or drafts drawn by or on behalf of the reporting institution on accounts maintained at related organizations; and
- (5) other liabilities to related organizations, such as those resulting from clearing activities, foreign exchange transactions, federal funds transactions, bankers acceptance transactions, and other activities.

The schedule segregates institutions domiciled in the United States from those domiciled outside the United States (non-U.S.). For purposes of *this* schedule, institutions in the United States are restricted to those with offices domiciled in the 50 states of the United States and the District of Columbia. Offices domiciled either in a foreign country, in Puerto Rico, or in a U.S. territory or possession, are to be classified as domiciled outside the United States (non-U.S.).

If the reporting office maintains required reserves with the Federal Reserve through a related correspondent or acts as a correspondent for any related organization, see the Definitions section for the proper treatment of “pass-through” balances. For the appropriate reporting treatment of excess balance accounts for which the reporting corporation is an agent for an excess balance account at a

Schedule RC-M

Federal Reserve Bank, see the Definitions section for “excess balance account.”

Line Item Instructions

Line Item 1 Related organizations domiciled in the United States (including related IBFs).

Line Item 1(a) U.S. offices of parent bank and other U.S. related banks.

Report the amount outstanding due to/due from all U.S. offices of: (1) the reporting corporation’s parent bank, and (2) other related U.S. banks, including related IBFs. If the corporation is not owned by a U.S. or foreign bank, enter “none.”

Line Item 1(b) U.S. offices of other related organizations.

Report the amount outstanding due to/due from U.S. offices of this reporting Edge corporation, including transactions with any of its majority-owned U.S. nonbanking subsidiaries.

Line Item 2 Related organizations domiciled outside the United States.

Line Item 2(a) Non-U.S. offices of parent bank and other related U.S. banks.

Report the amount outstanding due to/due from all non-U.S. offices of: (1) the reporting corporation’s parent bank, and (2) other related U.S. banks. If the corporation is not owned by a U.S. or foreign bank, enter “none.”

Line Item 2(b) Non-U.S. offices of other related organizations.

Report the amount outstanding due to/due from non-U.S. offices of this reporting Edge corporation’s majority-owned non-U.S. nonbanking subsidiaries.

Line Item 3 Total.

Report in Columns A and B the sum of Items 1(a) and 1(b) and 2(a) and 2(b) above. The amount reported in Column A must equal Schedule RC, Item 10, and the amount reported in Column B must equal Schedule RC, Item 20.

Line Item 4 Total loans participated to related organizations.

Report the total amount of loans outstanding that have been participated to related organizations (and not included in Item 3 above) where the reporting corporation is the managing agent or is otherwise acting as servicer of the transaction for participating related organizations. Related organizations are defined in the Definitions section.

Memorandum

Line Item M1 Amount of equity investments in related organizations.

Enter the amount of equity investments in related organizations. The amounts should be derived using the equity method of accounting, and should be included in the appropriate line item(s) in Column A.

LINE ITEM INSTRUCTIONS FOR

Past Due and Nonaccrual Loans, Leases and Other Assets

Schedule RC-N

General Instructions

This schedule must be completed by all Edge corporations and all agreement corporations.

The reporting corporation should report all loans, lease financing receivables and any other assets booked at the head office *and any consolidated offices* that are past due or are in nonaccrual status, regardless of whether such credits are secured or unsecured and regardless of whether they are guaranteed by others. Loan amounts should be reported net of unearned income to the extent that the same categories of loans are reported net of unearned income in Schedule RC-C. Report the *full* outstanding balances of loans or other assets that are past due or in nonaccrual status, not simply the delinquent payments. *Include* such assets as debt securities and interest-bearing balances due from depository institutions. *Exclude* other real estate owned and other repossessed assets, such as automobiles, boats, equipment, appliances, and similar personal property.

Past Due

For the purposes of this report, grace periods allowed by the corporation after a loan technically has become past due but before the imposition of late charges are not to be considered in determining past due status. Furthermore, loans, lease financing receivables and other assets are to be reported as past due when either interest or principal is unpaid in the following circumstances:

- (1) Closed-end monthly installment loans and lease financing receivables are to be reported as past due when the borrower is in arrears two or more monthly payments. (Thirty days may be used as a proxy for a month.) Other multipayment obligations with payments scheduled other than monthly are to be reported as past due when one scheduled payment is due and unpaid for 30 days or more.

- (2) Open-end credit such as check credit and other revolving credit plans are to be reported as past due when the customer has not made the minimum payment for two or more billing cycles.
- (3) Amortizing real estate loans are to be reported as past due when the borrower is in arrears two or more monthly payments. (Reporters may use 30 days as a proxy for a month if they prefer.) Such obligations with payments scheduled other than monthly are to be reported as past due when one scheduled payment is due and unpaid for 30 days or more.
- (4) Single payment and demand notes providing for the payment of interest at stated intervals are to be reported as past due after one interest payment is due and unpaid for 30 days or more.
- (5) Single payment notes providing for the payment of interest at maturity are to be reported as past due after maturity if interest *or* principal remains unpaid for 30 days or more.
- (6) Unplanned overdrafts are to be reported as past due if the account remains continuously overdrawn for 30 days or more.

For purposes of this report, a full payment in computing past due status for consumer installment loans (both closed-end and open-end) is defined to include a partial payment equivalent to 90 percent or more of the contractual payment.

Note: The time period used for reporting past due status as indicated above may not in all instances conform to those used by federal bank regulators in bank examinations.

Nonaccrual

For the purposes of this report, loans, lease financing receivables and any other assets are to be reported as

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being in nonaccrual status if: (1) they are maintained on a cash basis because of deterioration in the financial position of the borrower, (2) payment in full of interest or principal is not expected, or (3) principal or interest has been in default for a period of 90 days or more unless the obligation is both well-secured and in the process of collection. A nonaccrual asset may be restored to an accrual status when none of its principal or interest is due and unpaid or when it otherwise becomes well-secured and is in the process of collection.

For purposes of applying the third test for the nonaccrual of interest listed above, the date on which an asset reaches nonaccrual status is determined by its contractual terms. If the principal or interest on an asset becomes due and unpaid for 90 days or more on a date that falls between report dates, the asset should be placed in nonaccrual status as of the date it becomes 90 days past due and should remain in nonaccrual status until it meets the criteria for restoration to accrual status described above.

A debt is “well-secured” if it is secured (1) by collateral in the form of liens on, or pledges of, real or personal property, including securities, that have a realizable value sufficient to discharge the debt in full, or (2) by the guarantee of a financially responsible party. A debt is “in the process of collection” if collection of the debt is proceeding in due course either through legal action, including judgment enforcement procedures, or, in appropriate circumstances, through collection efforts that do not involve legal actions, provided they are reasonably expected to result in repayment of the debt or in its restoration to a current status.

For purposes of this report, a troubled debt restructuring is a restructuring of a loan in which the corporation, for economic or legal reasons related to a borrower’s financial difficulties, grants a concession to the borrower that it would not otherwise consider. For purposes of this report, the concession consists of a modification of terms, such as a reduction of the loan’s stated interest rate, principal, or accrued interest or an extension of the loan’s maturity date at a stated interest rate lower than the current market rate for new debt with similar risk, regardless of whether the loan is secured or unsecured and regardless of whether the loan is guaranteed by the government or by others.

Once an obligation has been restructured in a troubled debt restructuring, it continues to be considered a troubled

debt restructuring until paid in full or otherwise settled, sold, or charged off. However, if a restructured obligation is in compliance with its modified terms and the restructuring agreement specifies an interest rate that at the time of the restructuring is greater than or equal to the rate that the corporation was willing to accept for a new extension of credit with comparable risk, the loan need not continue to be reported as a troubled debt restructuring in calendar years after the year in which the restructuring took place. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a troubled debt restructuring. Also, a loan to a third-party purchaser of “other real estate owned” by the reporting corporation for the purpose of facilitating the disposal of such real estate is not considered a troubled debt restructuring.

Item Instructions

Report in Items 1 and 2 the full outstanding balances (not just delinquent payments) of loans, lease financing receivables and any other assets that are past due and upon which the corporation continues to accrue interest, as follows:

Line Item 1 Past due 30–89 days and still accruing.

Report any loans, lease financing receivables and any other assets that are past due 30–89 days (as defined above) and still accruing.

Line Item 2 Past due 90 days or more and still accruing.

Report the loans, lease financing receivables and any other assets as specified above on which payment is due and unpaid for 90 days or more.

Exclude from Items 1 and 2 all loans, lease financing receivables and any other assets that are on a nonaccrual status.

Line Item 3 Nonaccrual.

Report the outstanding balances of loans, leases and other assets that are in nonaccrual status. However, restructured loans with a zero percent effective interest rate are not to be reported on this line as nonaccrual loans, leases and other assets.

Schedule RC-N

Item 4 Total.

Enter the total of Items 1 through 3.

Memorandum Item 1 Loans restructured in troubled debt restructurings included in Item 4 above.

Report the outstanding balances of loans restructured in troubled debt restructurings (as defined above) that under

their modified terms are past due 30 days or more or are in nonaccrual status as of the report date. Such loans will have been included in one or more lines of this schedule. Include all loans to individuals for household, family, and other personal expenditures and all loans secured by 1–4 family residential properties.

LINE ITEM INSTRUCTIONS FOR

Risk-Based Capital Schedule RC-R

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations.

Effective January 1, 1993, banking Edge corporations became subject to risk-based capital requirements under Section 211.12(c) of Regulation K. Banking Edge corporations must maintain a minimum ratio to weighted risk assets of at least 10 percent, of which at least 50 percent must consist of Tier 1 capital. This differs from the 8 percent required minimum ratio for state member banks. Furthermore, Edge corporations, in contrast to state member banks, have no limitation as to the amount of subordinated debt that qualifies as Tier 2 capital. With the exception of the preceding two distinctions, Edge corporations must comply with all other aspects of the Capital Adequacy Guidelines for state member banks. Please refer to the instructions on risk-based capital and associated optional risk-based capital worksheet in the FFIEC 031 for further guidance.

Line Item Instructions

Line Item 1 Tier 1 capital allowable under the risk-based capital guidelines;

Report the amount of Tier 1 capital less deductions, that is allowable under the risk-based capital guidelines of state member banks. Tier 1 capital should be measured in accordance with the definition of total capital in the risk-based capital guidelines.

Tier 1 (core) capital for banks consists of:

- (1) common stockholders' equity capital;
- (2) noncumulative perpetual preferred stock and any related surplus; and
- (3) minority interests in equity capital accounts of consolidated subsidiaries, less goodwill, other disallowed intangible assets, disallowed deferred tax

assets, and any other amounts that are deducted in determining Tier 1 capital in accordance with the capital standards issued by the reporting bank's primary federal supervisory authority.

NOTE: For risk-based capital purposes, common stockholders' equity capital includes any net unrealized holding losses on available-for-sale equity securities with readily determinable fair values, but excludes other net unrealized holding gains (losses) on available-for-sale securities.

Generally, Tier 1 capital for Edge corporations should correspond to the above definition.

Line Item 2 Tier 2 capital allowable under the risk-based capital guidelines;

Report the amount of Tier 2 capital, less deductions, that is allowable under the risk-based capital guidelines. This amount should be measured in accordance with the definition of total capital in the risk-based capital guidelines (except for the treatment of subordinated debt as mentioned above).

Tier 2 capital for banks consists of:

- (1) cumulative perpetual preferred stock and any related surplus;
- (2) long-term preferred stock (original maturity of 20 years or more) and any related surplus (discounted for capital purposes as it approaches maturity);
- (3) auction rate and similar preferred stock (both cumulative and noncumulative);
- (4) hybrid capital instruments (including mandatory convertible debt securities);
- (5) term subordinated debt and intermediate-term preferred stock (original weighted average maturity of

Schedule RC-R

five years or more) to the extent of 50 percent of Tier 1 capital (and discounted for capital purposes as they approach maturity); and

- (6) the allowance for loan and lease losses (limited to the lesser of the balance of the allowance account or 1.25 percent of risk-weighted assets).

In addition, Tier 2 capital is limited to 100 percent of Tier 1 capital.

Line Item 3 Subordinated debt allowable as Tier 2 (i.e., weighted average maturity of at least 5 years included in item 2 above).

Report the outstanding amount of subordinated debt and other limited life instruments. These capital instruments must have an original weighted average maturity of at least five years and otherwise be eligible for inclusion in Tier 2 capital as discussed in the risk-based capital guidelines.

Line Item 4 Total qualifying capital (i.e., Tier 1 and Tier 2 capital) allowable under the risk-based capital guidelines.

Report the amount of total capital, that is, Tier 1 plus Tier 2 capital less deductions, that is allowable under the

risk-based capital guidelines (sum of items 1 and 2 above).

Line Item 5 Total risk-weighted assets and credit equivalent amounts of off-balance sheet items.

The total represents the aggregate of the total risk-weighted assets and credit equivalent amounts of off-balance sheet items assigned to the 0, 20 and 50 and 100 percent risk categories. Please refer to instructions on Schedule RC-R of FFIEC 031.

Line Item 6 Credit equivalent amounts of off-balance sheet items included in item 5 above.

The total represents the aggregate of the credit equivalent amounts of off-balance sheet items assigned to the 0, 20 and 50 and 100 percent risk categories. Please refer to instructions on Schedule RC-R of FFIEC 031.

LINE ITEM INSTRUCTIONS FOR

Branch Schedule of Selected Items—Non-Consolidated Schedule RC-V

General Instructions

This schedule must be completed only by banking Edge corporations and banking agreement corporations that have branch offices.

For the purposes of this schedule, all banking Edge corporations and all banking agreement corporations that have branch offices must complete Schedule RC-V for the head office and each branch on a non-consolidated basis. Items reported in this schedule reflecting balances of the head office separately should include balances of the IBF of only the head office. Items reported in this schedule reflecting balances of a branch office should include balances of the IBF of only that branch office. Banking Edge corporations and banking agreement corporations with no branch offices should not complete this schedule.

Line Item Instructions

Line Item 1 Cash and balances due from depository institutions.

Report the amount of currency and coin, cash items in process of collection and balances with depository institutions and central banks included in Schedule RC-A, Item 5. Refer to the instructions for Schedule RC-A for further guidance.

Line Item 2 Loans ~~and lease financing receivables, net of unearned income.~~

Report in this item all loans, including real estate loans, commercial and industrial loans, loans to individuals, and loans to foreign governments and official institutions. This is to be reported net of unearned income and before adjustment for allowances for loan and lease losses. Refer to the instructions for Schedule RC-C for further guidance.

held for investment
and held for sale

Line Item 3 Gross claims on related organizations.

This item includes credit extensions and balances with related organizations (see related organizations in Definitions section). Do not net claims on related organizations with liabilities to related organizations.

Line Item 4 Total assets.

This item is the sum of all claims on non-related organizations and claims on related organizations. See Definitions section for discussion of items included in total assets for the purposes of this report.

Line Item 5 Total deposits.

Include as deposits (1) those liabilities readily identifiable by name and definition as deposits, (2) all liabilities identical to those described under Schedule RC-E but having different names in foreign countries, (3) liabilities that, owing to law, custom, or banking practice in foreign countries, have characteristics analogous to those defined in Schedule RC-E; and (4) every other liability treated as a deposit by law, custom or banking practice in the country in which the liability is booked. This item should exclude any liabilities to related organizations.

Line Item 6 Gross liabilities to related organizations.

This item includes all balances due to related organizations, wherever located (see related organizations in Definitions section). Do not net liabilities to related organizations with claims on related organizations in completing this schedule.

Line Item 7 Commercial and similar letters of credit.

Enter the total unused balances of all outstanding irrevocable commercial letters of credit, travelers' letters of credit, and all similar letters of credit that have been

Schedule RC-V

issued or confirmed by the reporting corporation or the agents except those issued for money or its equivalent (report as demand deposits) or that have been accepted by the reporting corporation, or “standby letter” (see Item 8 below).

Item 8 Guarantees and standby letters of credit.

Report the amount of outstanding and unused guarantees issued by the reporting corporation or its agents guaranteeing customers’ debts or otherwise agreeing for a customer’s benefit to make payments on the occurrence of readily ascertainable events, regardless of the form of

guarantee, including those issued in the form of letters of credit (so-called “standby letters”) or letters of indemnity. Any standby letters of credit should be reported gross of any amounts participated to others. Participating organizations other than the originating institutions should report only their shares in the potential extension of credit under the standby letter of credit. In the case of a syndicated standby letter of credit where each holder has a direct obligation to the beneficiary, each reporting corporation should report only its share of the syndication. *Exclude* letters of credit that are covered by pledged deposits.

Definitions for FR 2886b Instructions

The following terms are employed frequently in these instructions and are defined as follows:

Acceptances Executed by the Reporting Corporation

With the exceptions described below, the accepting corporation (i.e., the corporation on whom the draft is drawn) must report on its balance sheet the full amount of the acceptance in both (1) the liability item, “Other liabilities,” (Schedule RC, Item 18, reflecting the accepting corporation’s obligation to put the holder of the acceptance in funds (to pay the holder the full amount of the draft) at maturity, and (2) the asset item, “Other assets” (Schedule RC, Item 8), reflecting the customers’ liability to put the accepting bank in funds at maturity.

Exceptions to the mandatory reporting by the accepting corporation of the full amount of all outstanding drafts accepted by the reporting corporation in both Item 18 and Item 8 on the balance sheet occur in the following situations:

- (1) One exception occurs in situations where the accepting corporation acquires—through initial discounting or subsequent purchase—and holds its own acceptance (that is, a draft that it has itself accepted). In this case, its own acceptances that are held by it will not be reported in the liability and asset items noted above (that is, Schedule RC, Items 8 and 18). The corporation’s own acceptances held will be reported under “Loans and leases, ~~net of unearned income~~” (Schedule RC, Item 4(a)) and the appropriate item in Schedule RC-C).

held for investment and held for sale
- (2) Another exception occurs if the account party anticipates its liability to the reporting corporation on an acceptance outstanding by making a payment to the corporation that reduces the customers’ liability in advance of the maturity of the acceptance. In this case, the reporting corporation will decrease “Other assets” (Schedule RC, Item 8), by

the amount of such prepayment; the prepayment will not affect “Other liabilities” (Schedule RC, Item 18), which would continue to reflect the full amount of the acceptance until the maturity date specified in the instrument. If the account party’s payment to the accepting corporation before the maturity date is not for the purpose of immediate reduction of its indebtedness to the reporting bank or if receipt of the payment does not immediately reduce or extinguish that indebtedness, such payment will not reduce “Other assets” (Schedule RC, Item 8), but should be reflected in the corporation’s deposit liabilities in Schedule RC-E.

In all situations other than these two exceptions just described, the accepting corporation must report the full amount of its acceptances in its liability item 18, and in its asset item 8. There are no other circumstances in which the accepting corporation can report as a balance sheet liability anything less than the full amount of the obligation to put the holder of the acceptance in funds at maturity. Moreover, there are no circumstances in which the reporting corporation can net its acceptance assets against its acceptance liabilities.

NOTE: The amount of a corporation’s acceptances that are subject to limitations on eligible acceptances, as set forth in Federal Reserve regulation 12 CFR 211.6(a), may differ from the required reporting of acceptances on the balance sheet, as described above. These differences are mainly attributable to ineligible acceptances, to participation in the reporting corporation’s acceptances conveyed to others, and to participation acquired by the reporter in other banks’ acceptances.

“Participations” in Acceptances

The general requirement for the accepting corporation to report on its balance sheet the full amount of the total obligation to put the holder of the acceptance in funds applies also, in particular, to any situation in which the

Definitions

accepting corporation enters into any kind of arrangement with others for the purpose of having the latter share, or participate, in the obligation to put the holder of the acceptance in funds at maturity. In any such sharing arrangement or participation agreement—regardless of its form or its contract provisions, regardless of the terminology (e.g., “funded,” “risk,” “unconditional,” or “contingent”) used to describe it and the relationships under it, regardless of whether it is described as a participation in the customer’s liability or the accepting corporation’s obligation, and regardless of the system of debits and credits used by the accepting corporation to reflect the participation arrangement—the existence of the participation or other agreement does not reduce its obligation to honor the full amount of the acceptance at maturity nor change the requirement to report the full amount of the acceptance in the liability and asset items referenced above.

The existence of such participations is not to be recorded on the balance sheet of the accepting corporation that conveys shares in its obligation to put the holder of the acceptance in funds or on the balance sheets of the other parties that acquire such participation. However, in such cases of agreements to participate, both the accepting party conveying the participation to others and the party acquiring the participation from the accepting organization, must report the amounts of such participation in the appropriate memorandum item of the report form.

Acceptances Owned by the Reporting Corporation

The treatment of acceptances owned or held by the reporting corporation (whether acquired by initial discount or subsequent purchase) depends upon whether the acceptances held have been accepted by the reporting corporation or by others.

The reporting corporation’s holdings of other banks’ acceptances are to be reported as loans to banks and included in Item 1 or 2 on Schedule RC-C. On the other hand, the corporation’s holdings of its own acceptances are to be reported according to the account party of the draft. Thus, for example, holdings of own acceptances for which the account parties are commercial or industrial enterprises are to be reported in Schedule RC-C in “Commercial and industrial loans” (Schedule RC, Item 4).

The difference in treatment between holdings of own acceptances and holdings of other banks’ acceptances

stems from the fact that, for other banks’ acceptances, the holding bank’s immediate claim is on the accepting bank, regardless of the account party or of the purpose of the loan. On the other hand, for its holdings of its own acceptances, the bank’s immediate claim is on the account party named in the accepted draft.

Addressees (Domicile)

Certain items in this report apply only to customers in the United States or to customers in foreign countries. Other items distinguish between U.S. and foreign “addressees.” Where applicable, the U.S./non-U.S. distinction should reflect the reporting corporation’s contribution to similar balances shown on its parent bank’s Consolidated (foreign and domestic) Report of Condition.

Whether a customer is “U.S.” or “foreign” shall be determined by the customer’s principal address (its domicile). “U.S.” addressees include residents of any of the 50 states of the United States, the District of Columbia, Puerto Rico, and U.S. dependencies and insular possessions (including trust territories). “Foreign” and “non-U.S.” addressees include residents of all other geographic areas. The distinction between a U.S. customer and a foreign (or non-U.S.) customer should be based on the principal address or domicile of the direct obligor or direct depositor regardless of the domicile of any guarantor.

In some cases, the “account address” used for correspondence, etc., is different from the customer’s principal address or domicile. In such cases, the corporation should look behind the account address to other information in its files or should make reasonable efforts to ascertain the customer’s principal address or domicile from sources outside the corporation. Only if the customer’s domicile is not readily ascertainable from the reporter’s own files, or from other sources, may the account address be used for determining whether a customer is “U.S.” or “foreign.”

Annuity

An investment product, typically underwritten by an insurance company, that pays either a fixed or variable payment stream over a specified period of time. Both proprietary and private label mutual funds and annuities are established in order to be marketed primarily to a corporation’s customers.

Commercial Banks in the U.S.

For purposes of this report, a commercial bank is any legal entity chartered as a commercial bank and/or trust

Definitions

company by the U.S. or a unit of government of the U.S., or a private or industrial bank engaged in banking, and located in the U.S. (exclude any foreign branches thereof). For this report, include (unless specified separately) (1) U.S. agencies and branches of foreign banks; (2) Edge and agreement corporations that are organized under provisions of Section 25 or 25(a) of the Federal Reserve Act; and (3) investment companies engaged in banking and chartered under Article XII by the State of New York that are majority-owned by one or more foreign banks or by foreign official institutions.

Excess Balance Account: An excess balance account (EBA) is a limited-purpose account at a Federal Reserve Bank established for maintaining the excess balances of one or more depository institutions (participants) that are eligible to earn interest on balances held at the Federal Reserve Banks. An EBA is managed by another depository institution that has its own account at a Federal Reserve Bank (such as a participant's pass-through correspondent) and acts as an agent on behalf of the participants. Balances in an EBA represent a liability of a Federal Reserve Bank directly to the EBA participants and not to the agent. The Federal Reserve Banks pay interest on the average balance in the EBA over a 7-day maintenance period and the agent disburses that interest to each participant in accordance with the instructions of the participant. Only a participant's excess balances may be placed in an EBA; the account balance cannot be used to satisfy the participant's reserve balance requirements or contractual clearing agreements.

The reporting of an EBA by participants and agents differs from the required reporting of a pass-through reserve relationship, which is described in the Definitions section for "pass-through reserve balances."

A participant's balance in an EBA is to be treated as a claim on a Federal Reserve Bank (not as a claim on the agent) and, as such, should be reported on the balance sheet in Schedule RC, item 1(b), "Interest-bearing balances" due from depository institutions. For risk-based capital purposes, the participant's balance in an EBA is accorded a zero percent risk weight. A participant should not include its balance in an EBA in Schedule RC, item 3, "Federal funds sold."

The balances in an EBA should not be reflected as an asset or a liability on the balance sheet of the depository institution that acts as the agent for the EBA. Thus, the agent should not include the balances in the EBA in

Schedule RC, item 1(b), "Interest-bearing balances" due from depository institutions; Schedule RC, item 12(b), "Total Interest-bearing deposits"; or Schedule RC-A, item 4, "Balances due from Federal Reserve Banks."

Federal Funds Transactions

Provided below are definitions of various terms that are used in the instructions for Schedule RC, Item 3 and Item 13.

Immediately Available Funds

Funds that the purchasing corporation can either use or dispose of on the same business day that the transaction giving rise to the receipt of the funds is executed (or, in the case of lending resulting from previous commitments to lend, when the transaction giving rise to the disposal of funds is effective).

One-day Transactions

Transactions made on one business day to mature on the next business day, including those made on Friday to mature on Monday, and those made on the last business day prior to a holiday (for either or both parties to the transaction) that mature on the first business day after the holiday.

Continuing Contracts

Agreements, regardless of the terminology used, that remain in effect for more than one business day but that have no specified maturity and do not require advance notice of the lender or borrower to terminate. Such contracts may also be known as "roll-overs" or as "open-ended agreements."

Foreign

According to Federal Reserve Regulation K, "foreign" or "foreign country" refers to one or more foreign nations, and includes the overseas territories, dependencies, and insular possessions of those nations and of the United States, and the Commonwealth of Puerto Rico.

Mutual Fund

The common name for an open-end investment company whose shares are sold to the investing public.

Offsetting

Offsetting is the reporting of assets and liabilities on a net basis in Schedule RC. Reporting corporations are permitted to offset assets and liabilities recognized in the

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balance sheet when a “right of setoff” exists. Under ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, *Offsetting of Amounts Related to Certain Contracts*), a right of setoff exists when all of the following conditions are met:

- (1) Each of two parties owes the other determinable amounts. Thus, only bilateral netting is permitted.
- (2) The reporting party has the right to set off the amount owed with the amount owed by the other party.
- (3) The reporting party intends to set off. This condition does not have to be met for fair value amounts recognized for conditional or exchange contracts that have been executed with the same counterparty under a master netting arrangement.
- (4) The right of setoff is enforceable at law. Legal constraints should be considered to determine whether the right of setoff is enforceable. Accordingly, the right of setoff should be upheld in bankruptcy (or receivership). Offsetting is appropriate only if the available evidence, both positive and negative, indicates that there is a reasonable assurance that the right of setoff would be upheld in bankruptcy (or receivership).

According to ASC Subtopic 210-20, for forward, interest rate swap, currency swap, option, and other conditional and exchange contracts, a master netting arrangement exists if the reporting corporation has multiple contracts, whether for the same type of conditional or exchange contract or for different types of contracts, with a single counterparty that are subject to a contractual agreement that provides for the net settlement of all contracts through a single payment in a single currency in the event of default or termination of any one contract.

Offsetting the assets and liabilities recognized for conditional or exchange contracts outstanding with a single counterparty results in the net position between the two counterparties being reported as an asset or a liability on the balance sheet. The reporting entity’s choice to offset or not to offset assets and liabilities recognized for conditional or exchange contracts must be applied consistently.

Offsetting of assets and liabilities is also permitted by other accounting pronouncements identified in ASC Subtopic 210-20. These pronouncements apply to such items as leveraged leases, pension plan and other

postretirement benefit plan assets and liabilities, and deferred tax assets and liabilities. In addition, ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 41, *Offsetting of Amounts Related to Certain Repurchase and Reverse Repurchase Agreements*), describes the circumstances in which amounts recognized as payables under repurchase agreements may be offset against amounts recognized as receivables under reverse repurchase agreements and reported as a net amount in the balance sheet. The reporting entity’s choice to offset or not to offset payables and receivables under ASC Subtopic 210-20 must be applied consistently. See also “reciprocal balances” below.

Participation

The issue of appropriate reporting treatment (i.e., as a sale or as a borrowing) arises particularly in the case of participation. No single statement can be made about the required reporting treatment of “participation” in general, since the term “participation” is used in connection with a number of quite different arrangements. For example, it may refer to shares in a single loan, shares in a single financing, shares in a pool of similar loans, shares in a pool of dissimilar loans, or shares in liabilities, or risks, etc. Refer to the FFIEC 031 Glossary entry for “Transfers of Financial Assets” for further information.

Reciprocal Balances

Reciprocal balances arise when two depository institutions maintain deposit accounts with each other; that is, when a reporting corporation has both a due to and a due from balance with another depository institution.

For purposes of the balance sheet, reciprocal balances between the reporting bank and other depository institutions may be reported on a net basis when a right of setoff exists. See the definition of “offsetting” above for the conditions that must be met for a right of setoff to exist.

Related Organizations

For purposes of this report, include (1) any organization that directly or indirectly holds the majority of the voting shares of, or otherwise controls the reporting organization, and (2) any organization the majority of whose shares are held, directly or indirectly, or any organization that is otherwise controlled by, the reporter’s ultimate

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parent organization. However, any organization consolidated in the reporting Edge corporation's financial statements should not be included.

Sale of Assets

Refer to the FFIEC 031 Glossary entry for Transfers of Financial Assets. In addition, refer to the FFIEC 031 Glossary entry for Sales of Assets for Risk-Based Capital Purposes for guidance for determining whether sales of loans, securities, receivables, and other assets are subject to risk-based capital requirements and are reportable in Schedule RC-R, Risk-Based Capital, and Schedule RC-L, Derivatives and Off-Balance-Sheet Items.

Subsidiaries

The treatment of subsidiaries is the same as provided in the FFIEC 031 report and depends upon the degree of ownership held by the reporting corporation.

A majority-owned subsidiary of the reporting corporation is a subsidiary in which the parent corporation directly or indirectly owns more than 50 percent of the outstanding voting stock.

A significant subsidiary of the reporting corporation is a majority-owned subsidiary that meets any one or more of the following tests:

- (1) The corporation's direct or indirect investment in and advances to the subsidiary equals five percent or more of the total equity capital of the parent corporation.
Note: for the purposes of this test, the amount of direct and indirect investments and advances is either (a) the amount carried on the books of the parent corporation or (b) the parent's proportionate share in the total equity capital of the subsidiary, whichever is greater.
- (2) The parent corporation's proportional share (based on equity ownership) of the subsidiary's gross operating income or revenue amounts to five percent or more of the gross operation income or revenue of the consolidated parent corporation.
- (3) The subsidiary's income or loss before income taxes amounts to five percent or more of the parent corporation's income or loss before income taxes.
- (4) The subsidiary is, in turn, the parent of one or more subsidiaries which, when consolidated with the sub-

sidary, constitute a significant subsidiary as defined in one or more of the above tests.

The equity ownership in majority-owned subsidiaries that are not consolidated by the reporting organization (for example, subsidiaries that are Edge and agreement corporations) are to be accounted for using the equity method of accounting and are reported in Schedule RC, Items 9 or 10, and in Schedule RC-M.

Syndications

A syndication is a participation, usually involving shares in a single loan, in which several participants agree to enter into an extension of credit under a bona fide binding agreement that provides that, regardless of any event, each participant shall be liable only up to a specified percentage of the total extension of credit or up to a specified dollar amount. In a syndication, the participants agree to the terms of the participation prior to the execution of the final agreement and the contract is executed by the obligor and by all the participants, although there is usually a lead institution organizing or managing the operation. Large commercial and industrial loans, large loans to finance companies, and large foreign loans may be handled through such syndicated participation. Each participant in the syndicate, including the lead party, records its own share of the participated loan and the total amount of the loan is not entered on the books of one party to be shared through transfers of loans. Refer to the FFIEC 031 Glossary entry for "Transfers of Financial Assets" for further information.

Participation Other than Syndications

Such participation may involve shares in a single loan or in a pool of loans or receivables. They may be prearranged, with a lead institution originating the transaction and—simultaneously (as prearranged with other participants) or at a later date—selling shares to others. The seller may acquire or accumulate assets for the express purpose of issuing participation or it may participate out loans or receivables it has acquired over time in the regular course of its credit operations. In any case, the assets subject to the participation are, in contrast to the situation in the case of the syndicated participation, usually recorded on the books of the originator prior to the distribution of shares in them. Refer to the FFIEC 031 Glossary entry for "Transfers of Financial Assets" for further information.

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Pass-through Reserve Balances

A nonmember depository institution may hold its federally required reserve balances (in excess of vault cash) with a Federal Reserve Bank either directly or it may hold them indirectly, by passing its reserve balances through another depository institution. When an Edge corporation passes its reserve balance to the Federal Reserve through another institution, it is referred to as a “respondent.” When it passes them to the Federal Reserve for another nonmember depository institution, it is referred to as a “correspondent.”

As was explained in the Federal Financial Institutions Examination Council’s letter to all insured commercial banks in the United States in December 1980, this pass-through reserve relationship is legally and for supervisory purposes considered to constitute an asset/debt relationship between the respondent and the correspondent, and an asset/debt relationship between the correspondent and the Federal Reserve. The required reporting of the “pass-through reserve balances” reflects this structure of asset/debt relationship.

In the balance sheet of the respondent, the pass-through reserve balances are to be treated as a claim on the correspondent (not as a claim on the Federal Reserve) and, as such, are to be reflected in Schedule RC-A, Item 2, “Balances due from depository institutions in the U.S.”

In the balance sheet of the correspondent bank, the pass-through reserve balances are to be treated as balances due to respondents and, to the extent that the balances have actually been passed through to the Federal Reserve, as balances due from the Federal Reserve. The balances due to respondents are to be reflected in Schedule RC-E, Item 2, “Deposits of commercial banks and other depository institutions in the U.S. (including their IBFs).” Balances due from the Federal Reserve are to be reflected in Schedule RC-A, Item 4, “Balances due from Federal Reserve Banks.”

The reporting of pass-through reserve balances by correspondent and respondent banks differs from the required reporting of excess balance accounts by participants and agents, which is described in the Definitions section for “excess balance accounts.”

FR 2886b Validity (V) Edits
(Effective as of December 31, 2014)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FR2886b	20131231	99991231	No change	All	Validity	015	Financial Data		Financial data must be numeric and nonnegative	
FR2886b	20131231	99991231	No change	RI	Validity	500	RI1c	RIAD4107	Sum of RI1a1 through RI1b must equal RI1c (+/-2)	(riad4094 + riad4115 + riad4020 + riad315 + riad8622 + riad4028) le (riad4107 + 2) and (riad4094 + riad4115 + riad4020 + riad315 + riad8622 + riad4028) ge (riad4107 - 2)
FR2886b	20131231	99991231	Revised	RI	Validity	505	RI2c	RIAD4073	Sum of RI2a and RI2b must equal RI2c (+/-1)	(riad5466 + riad4126) le (riad4073 + 1) and (riad5466 + riad4126) ge (riad4073 - 1)
FR2886b	20131231	99991231	No change	RI	Validity	510	RI3	RIAD4074	RI1c minus RI2c must equal RI3 (+/-1)	(riad4107 - riad4073) le (riad4074 +1) and (riad4107 - riad4073) ge (riad4074 -1)
FR2886b	20131231	99991231	Revised	RI	Validity	515	RI5c	RIAD4079	Sum of RI5a1 through RI5b must equal RI5c (+/-3)	(riad4199 + riad4075 + riad4070 + riad4077 + riad4090 + riad4101 + riad4619) le (riad4079 + 3) and (riad4199 + riad4075 + riad4070 + riad4077 + riad4090 + riad4101 + riad4619) ge (riad4079 - 3)
FR2886b	20131231	99991231	No change	RI	Validity	520	RI7c	RIAD4093	Sum of RI7a1 through RI7b must equal RI7c (+/-2)	(riad4135 + riad4217 + riad4092 + riad4127) le (riad4093 + 2) and (riad4135 + riad4217 + riad4092 + riad4127) ge (riad4093 - 2)
FR2886b	20131231	99991231	No change	RI	Validity	525	RI8	RIAD4301	Sum of RI3, RI5c, and RI6 minus the sum of RI4a, RI4b, and RI7c must equal RI8 (+/-2)	((riad4074 + riad4079 + riad4091) - (riad4230 + riad4243 + riad4093)) le (riad4301 +2) and ((riad4074 + riad4079 + riad4091) - (riad4230 + riad4243 +riad4093)) le ((riad4301 -2)
FR2886b	20131231	99991231	Revised	RI	Validity	530	RI10	RIAD4300	RI8 minus RI9 must equal RI10 (+/-1)	(riad4301 - riad4302) le (riad4300 +1) and (riad4301 - riad4302) ge (riad4300 -1)
FR2886b	20131231	99991231	No change	RI	Validity	535	RI12	RIAD4340	Sum of RI10 and RI11 must equal RI12 (+/-1)	(riad4300 + riad4320) le (riad4340 + 1) and (riad4300 + riad4320) ge (riad4340 - 1)
FR2886b	20131231	99991231	No change	RI-A	Validity	*560	RIA2	RIAD4340	RIA2 must equal RI12	(riad4340) eq (riad4340)
FR2886b	20131231	99991231	No change	RI-A	Validity	570	RIA7	RIAD3210	Sum of RIA1, RIA2, RIA3, RIA5 and RIA6, minus RIA4 must equal RIA7 (+/-3)	((riad3215 + riad4340 + riad4346 + riadb511 + riad3218) - (riad4475)) le (riad3210 +3) and ((riad3215 + riad4340 + riad4346 + riadb511 + riad3218) - (riad4475)) ge ((riad3210 -3)
FR2886b	20131231	99991231	No change	RI-A	Validity	575	RIA7	RIAD3210	RIA7 must equal RC-26A	(riad3210) eq (rcfd3210)
FR2886b	20131231	99991231	Revised	RI-B	Validity	*576	RIB3A	RIAD4230	RIB3A must equal RI4a	(riad4230) eq (riad4230)
FR2886b	20131231	99991231	Revised	RI-B	Validity	*578	RIB3B	RIAD4243	RIB3B must equal RI4b	(riad4243) eq (riad4243)
FR2886b	20131231	99991231	Revised	RI-B	Validity	580	RIB6A	RIAD3123	Sum of RIB1A, RIB2A, RIB3A, and RIB4A minus RIB5A must equal RIB6A (+/-2)	((riad3124 + riad4605 + riad4230 + riad4595) - (riad3123 - 2) + riad4230 + riad4595) - (riadc079)) ge (riad3123 - 2)
FR2886b	20131231	99991231	No change	RI-B	Validity	585	RIB6A	RIAD3123	RIB6A must equal RC-4b	(riad3123) eq (rcfd3123)
FR2886b	20131231	99991231	Revised	RI-B	Validity	590	RIB6B	RIAD3128	Sum of RIB1B, RIB2B, RIB3B, and RIB4B minus RIB5B must equal RIB6B (+/-1)	((riad3131 + riad3132 + riad4243 + riad3134) - (riad3133)) le (riad3128 +1) and ((riad3131 + riad3132 + riad4243 + riad3134) - (riad3133)) ge (riad3128 -1)
FR2886b	20131231	99991231	No change	RC	Validity	020	RC-1bA	RCFD0071	RC-1B must be less than or equal to the sum of RC-1aA and RC-1bA	(rcfn0010) le (rcfd0081 + rcfd0071)

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FR2886B	20131231	99991231	No change	RC	Validity	025	RC-2B	RCFN0385	RC-2B must be less than or equal to RC-2A	(rcfn0385) le (rcfd8435)
FR2886B	20131231	99991231	No change	RC	Validity	030	RC-3B	RCFN1350	RC-3B must be less than or equal to RC-3A	(rcfn1350) le (rcfd1350)
FR2886B	20131231	99991231	No change	RC	Validity	035	RC-4aB	RCFN2122	RC-4aB must be less than or equal to RC-4a	(rcfn2122) le (rcfd2122)
FR2886B	20131231	99991231	No change	RC	Validity	040	RC-4dA	RCFD2125	RC-4a minus RC-4b must equal RC-4dA.	((rcfd2122) - (rcfd3123)) eq (rcfd2125)
FR2886B	20131231	99991231	No change	RC	Validity	042	RC-5B	RCFN3545	RC-5B must be less than or equal to RC-5A	(rcfn3545) le (rcfd3545)
FR2886B	20131231	99991231	No change	RC	Validity	045	RC-8B	RCFN2160	RC-8B must be less than or equal to RC-8A	(rcfn2160) le (rcfd2160)
FR2886B	20131231	99991231	No change	RC	Validity	050	RC-9	RCFD2171	Sum of RC-1aA through RC-3A plus the sum of RC-4dA through RC-8A must equal RC-9 (+/-2)	((rcfd0081 + rcfd0071 + rcfd8435 + rcfd1350) + (rcfd2125 + rcfd3545 + rcfd2145 + rcfd2160)) le (rcfd2171 + 2) and ((rcfd0081 + rcfd0071 + rcfd8435 + rcfd1350) + (rcfd2125 + rcfd3545 + rcfd2145 + rcfd2160)) ge (rcfd2171 - 2)
FR2886B	20131231	99991231	Revised	RC	Validity	065	RC-11A	RCFD2170	Sum of RC-9 and RC-10A must equal RC-11A (+/-2)	(rcfd2171 + rcfd3002) le (rcfd2170 + 2) and (rcfd2171 + rcfd3002) ge (rcfd2170 - 2)
FR2886B	20131231	99991231	No change	RC	Validity	070	RC-11B	RCFN2170	Sum of RC-1B, RC-2B, RC-3B, RC-4aB, RC-5B, RC-8B, and RC-10B must equal RC-11B (+/-1)	(rcfn0010 + rcfn2160 + rcfn3002) le (rcfn2170 + 1) and (rcfn0010 + rcfn0385 + rcfn1350 + rcfn2122 + rcfn3545 + rcfn2160 + rcfn3002) ge (rcfn2170 - 1)
FR2886B	20131231	99991231	No change	RC	Validity	100	RC-12bA	RCFD6636	RC-12B must be less than or equal to the sum of RC-12aA and RC-12bA	(rcfn2200) le (rcfd6631 + rcfd6636)
FR2886B	20131231	99991231	No change	RC	Validity	105	RC-13B	RCFN2800	RC-13B must be less than or equal to RC-13A	(rcfn2800) le (rcfd2800)
FR2886B	20131231	99991231	No change	RC	Validity	107	RC-14B	RCFN3548	RC-14B must be less than or equal to RC-14A	(rcfn3548) le (rcfd3548)
FR2886B	20131231	99991231	No change	RC	Validity	110	RC-18B	RCFN2930	RC-18B must be less than or equal to RC-18A	(rcfn2930) le (rcfd2930)
FR2886B	20131231	99991231	No change	RC	Validity	115	RC-19	RCFD2927	Sum of RC-12aA through RC-18A must equal RC-19 (+/-4)	(rcfd6631 + rcfd6636 + rcfd2800 + rcfd3548 + rcfd2850 + rcfd3200 + rcfd2930) le (rcfd2927 + 4) and (rcfd6631 + rcfd6636 + rcfd2800 + rcfd3548 + rcfd2850 + rcfd3200 + rcfd2930) ge (rcfd2927 - 4)
FR2886B	20131231	99991231	No change	RC	Validity	130	RC-26A	RCFD3210	Sum of RC-21 through RC-25 must equal RC-26A	(rcfd3219 + rcfd3240 + rcfd3247 + rcfdb530 + rcfdal130) eq (rcfd3210)
FR2886B	20131231	99991231	No change	RC	Validity	135	RC-27A	RCFD3300	Sum of RC-19, RC-20A, and RC-26A must equal RC-27A (+/-2)	(rcfd2927 + rcfd3001 + rcfd3210) le (rcfd3300 + 1) and (rcfd2927 + rcfd3001 + rcfd3210) ge (rcfd3300 - 1)
FR2886B	20131231	99991231	No change	RC	Validity	140	RC-27A	RCFD3300	RC-27A must equal RC-11A	(rcfd3300) eq (rcfd2170)
FR2886B	20131231	99991231	No change	RC	Validity	145	RC-27B	RCFN3300	Sum of RC-12B, RC-13B, RC-14B, RC-18B, and RC-20B must equal RC-27B (+/-1)	(rcfn2200 + rcfn2800 + rcfn3548 + rcfn2930 + rcfn3001) le (rcfn3300 + 1) and (rcfn2200 + rcfn2800 + rcfn3548 + rcfn2930 + rcfn3001) ge (rcfn3300 - 1)
FR2886B	20131231	99991231	No change	RC	Validity	150	RC-27B	RCFN3300	RC-27B must equal RC-11B	(rcfn3300) eq (rcfn2170)

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FR2886B	20131231	99991231	No change	A	Validity	175	A1A through A3B	RCFD 0022, 0082, 0070, 0090, 0010, and RCFN 0082, and 0070	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0) , A1A through A5A and A2B through A3B must equal null	
FR2886B	20131231	99991231	No change	A	Validity	*180	A5B	RCFN0010	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), A5B must equal null	
FR2886B	20131231	99991231	No change	A	Validity	200	A2B	RCFN0082	For banking Edge and agreement corporations only (consolidated respondent field equals 1), A2B must be less than or equal to A2A	If consolidated respondent field eq 1 then (rcfn0082) le (rcfd0082)
FR2886B	20131231	99991231	No change	A	Validity	205	A3B	RCFN0070	For banking Edge and agreement corporations only (consolidated respondent field equals 1), A3B must be less than or equal to A3A	If consolidated respondent field eq 1 then (rcfn0070) le (rcfd0070)
FR2886B	20131231	99991231	No change	RC	Validity	210	RC-1B	RCFN0010	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of RC-A2B, RC-A3B must equal RC-1B (+/-1)	If consolidated respondent field eq 1 then (rcfn0082 + rcfn0070) le (rcfn0010 +1) and (rcfn0082 + rcfn0070) ge (rcfn0010 -1)
FR2886B	20131231	99991231	No change	A	Validity	215	A5A	RCFD0010	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of A1A through A4A must equal A5A (+/-2)	If consolidated respondent field eq 1 then (rcfd0022 + rcfd0082 + rcfd0070 + rcfd0090) le (rcfd0010 + 2) and (rcfd0022 + rcfd0082 + rcfd0070 + rcfd0090) ge (rcfd0010 - 2)
FR2886B	20131231	99991231	No change	A	Validity	220	A5A	RCFD0010	For banking Edge and agreement corporations only (consolidated respondent field equals 1), A5A must equal the sum of RC-1aA and RC-1bA (+/-1)	If consolidated respondent field eq 1 then (rcfd0010) le (rcfd0081 + rcfd0071 +1) and (rcfd0010) ge (rcfd0081 + rcfd0071 -1)
FR2886B	20131231	99991231	No change	A	Validity	*225	A5B	RCFN0010	For banking Edge and agreement corporations only (consolidated respondent field equals 1), A5B must equal RC-1B	If consolidated respondent field eq 1 then (rcfn0010) eq (rcfn0010)
FR2886B	20131231	99991231	No change	B	Validity	230	B1A through B4D	RCFDA200 A201, A202, A203, 1774, 1775, 1776, 1777, A204, A205, A206, A207, 1754, A208, A209,	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), B1A through B4D must equal null	
FR2886B	20131231	99991231	No change	B	Validity	250	B4A	RCFD1754	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of B1A through B3A must equal B4A	If consolidated respondent field eq 1 then (rcfda200 + rcfda1774 + rcfda204) eq (rcfd1754)

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FR2886B	20131231	99991231	No change	B	Validity	255	B4B	RCFDA208	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of B1B through B3B must equal B4B	If consolidated respondent field eq 1 then (rcfda201 + rcf1775 + rcfda205) eq (rcfda208)
FR2886B	20131231	99991231	No change	B	Validity	260	B4C	RCFDA209	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of B1C through B3C must equal B4C	If consolidated respondent field eq 1 then (rcfda202 + rcf1776 + rcfda206) eq (rcfda209)
FR2886B	20131231	99991231	No change	B	Validity	265	B4D	RCFD1773	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of B1D through B3D must equal B4D	If consolidated respondent field eq 1 then (rcfda203 + rcf1777 + rcfda207) eq (rcfd1773)
FR2886B	20131231	99991231	No change	B	Validity	270	B4D	RCFD1773	For banking Edge and agreement corporations only (consolidated respondent field equals 1), the sum of B4A and B4D must equal RC-2A	
FR2886B	20131231	99991231	No change	C	Validity	280	C1A through C6B	RCFD 1505, 1510, 2081, 1761, 1762, 2089, 2123, and RCFN 1505, 1510, 2081, 1600, 2089, and 2123	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), C1A through C6B must equal null	
FR2886B	20131231	99991231	No change	C	Validity	*290	C7A through C7B	RCFD 2122 and RCFN 2122	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), C7A through C7B must equal null	
FR2886B	20131231	99991231	No change	C	Validity	300	C1B	RCFN1505	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C1B must be less than or equal to C1A	If consolidated respondent field eq 1 then (rcfn1505) le (rcfd1505)
FR2886B	20131231	99991231	No change	C	Validity	305	C2B	RCFN1510	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C2B must be less than or equal to C2A	If consolidated respondent field eq 1 then (rcfn1510) le (rcfd1510)
FR2886B	20131231	99991231	No change	C	Validity	310	C3B	RCFN2081	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C3B must be less than or equal to C3A	If consolidated respondent field eq 1 then (rcfn2081) le (rcfd2081)
FR2886B	20131231	99991231	No change	C	Validity	315	C4B	RCFN1600	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C4B must be less than or equal to the sum of C4aA and C4bA	If consolidated respondent field eq 1 then (rcfn1600) le (rcfd1761 + rcf1762)
FR2886B	20131231	99991231	No change	C	Validity	320	C5B	RCFN2089	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C5B must be less than or equal to C5A	If consolidated respondent field eq 1 then (rcfn2089) le (rcfd2089)

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FR2886B	20131231	99991231	No change	C	Validity	325	C6A	RCFD2123	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of C1A through C5A minus C6A must equal RC-4a (+/-1)	If consolidated respondent field eq 1 then ((rcfd1505 + rcf1510 + rcf2081 + rcf1761 + rcf1762 + rcf2089) - (rcfd2123)) le (rcfd2122 +1) and ((rcfd1505 + rcf1510 + rcf2081 + rcf1761 + rcf1762 + rcf2089) - (rcfd2123)) ge (rcfd2122 -1)
FR2886B	20131231	99991231	No change	C	Validity	330	C6B	RCFN2123	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of C1B through C5B minus C6B must equal RC-4aB (+/-1)	If consolidated respondent field eq 1 then ((rcfn1505 + rcf1510 + rcf2081 + rcf1600 + rcf2089) - (rcfn2123)) le (rcfn2122 +1) and ((rcfn1505 + rcf1510 + rcf2081 + rcf1600 + rcf2089) - (rcfn2123)) ge (rcfn2122 -1)
FR2886B	20131231	99991231	No change	C	Validity	*332	C7A	RCFD2122	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C7A must equal to RC-4a	If consolidated respondent field eq 1 then (rcfd2122) eq (rcfd2122)
FR2886B	20131231	99991231	No change	C	Validity	*333	C7B	RCFN2122	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C7B must be equal to RC-4aB	If consolidated respondent field eq 1 then (rcfn2122) eq (rcfn2122)
FR2886B	20131231	99991231	No change	C	Validity	335	C6B	RCFN2123	For banking Edge and agreement corporations only (consolidated respondent field equals 1), C6B must be less than or equal to C6A	If consolidated respondent field eq 1 then (rcfn2123) le (rcfd2123)
FR2886B	20131231	99991231	No change	E	Validity	350	E1aA through E7B	RCONC040, C043, 2206, 2213, 2216, 2215, 2255, C041, C044, 2550, 2236, 2377, 2259, 2385	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), E1aA through E7B must equal null	
FR2886B	20131231	99991231	No change	E	Validity	360	E7A	RCON2215	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of E1aA through E6A must equal E7A (+/-1)	If consolidated respondent field eq 1 then (rconC040 + rconC043 + rcon2206 + rcon2213 + rcon2216 + rcon2255) le (rcon2215 + 1) and (rconC040 + rconC043 + rcon2206 + rcon2213 + rcon2216 + rcon2255) ge (rcon2215 -1)
FR2886B	20131231	99991231	No change	E	Validity	365	E7B	RCON2385	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of E1aB through E6B must equal E7B (+/-1)	If consolidated respondent field eq 1 then (rconC041 + rconC044 + rcon2550 + rcon2236 + rcon2377 + rcon2259) le (rcon2385 + 1) and (rconC041 + rconC044 + rcon2550 + rcon2236 + rcon2377 + rcon2259) ge (rcon2385 -1)
FR2886B	20131231	99991231	No change	E	Validity	370	E7B	RCON2385	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of E7A and E7B must equal the sum of RC-12aA and RC-12bA minus RC-12B	If consolidated respondent field eq 1 then ((rcon2215 + rcon2385) eq ((rcfd6631 +rcfd6636) - rcf2200))

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FR2886B	20131231	99991231	No change	K	Validity	640	K1 through K7	RCFD3381, 3365, 3360, 3404, 3353, 3355, 3369	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), K1 through K7 must equal null	
FR2886B	20131231	99991231	No change	M	Validity	400	M2bA	RCFD3048	Sum of M1aA through M2bA must equal RC-10A	(rcfda563 + rcfda3042 + rcfda576 + rcfda3048) eq (rcfd3002)
FR2886B	20131231	99991231	Revised	M	Validity	405	M1aB	RCFD3047	Sum of M1aB through M1aB must equal RC-20A	(rcfda583 + rcfda3041 + rcfda588 + rcfda3047) eq (rcfd3001)
FR2886B	20131231	99991231	No change	M	Validity	*410	M3A	RCFD3002	M3A must equal RC-10A	(rcfd3002) eq (rcfd3002)
FR2886B	20131231	99991231	No change	M	Validity	*415	M3B	RCFD3001	M3B must equal RC-20A	(rcfd3001) eq (rcfd3001)
FR2886B	20131231	99991231	No change	M	Validity	425	MM1A	RCFD3052	MM1A must be less than or equal to RC-10A	(rcfd3052) le (rcfd3002)
FR2886B	20131231	99991231	No change	N	Validity	450	N4	RCFD1477	Sum of N1 through N3 must equal N4 (+/-1)	(rcfd1406 + rcfda1407 + rcfda1403) le (rcfd1477 +1) and (rcfd1406 + rcfda1407 + rcfda1403) ge (rcfd1477 - 1)
FR2886B	20131231	99991231	No change	N	Validity	460	NM1	RCFDJ979	NM1 must be less than or equal to N4	(rcfdJ979) le (rcfd1477)
FR2886B	20131231	99991231	No change	D	Validity	470	RC-D8	RCFD3543	Sum of RC-D1 through RC-D8 must equal RC-D9	(rcfd3531 + rcfda3532 + rcfda3533 + rcfdf641 + rcfdf642) + (rcfd3537 + rcfda208 + rcfda3541 + rcfda3543) eq (rcfd3545)
FR2886B	20131231	99991231	No change	D	Validity	475	RC-D12	RCFD3547	Sum of RC-D10a through RC-D12 must equal RC-D13	(rcfdg209 + rcfda210 + rcfda211 + rcfdf624 + rcfda3547) eq (rcfd3548)
FR2886B	20131231	99991231	No change	D	Validity	*480	RC-D9	RCFD3545	RC-D9 must equal RC-5A	(rcfd3545) eq (rcfd3545)
FR2886B	20131231	99991231	No change	D	Validity	*485	RC-D13	RCFD3548	RC-D13 must equal RC-14A	(rcfd3548) eq (rcfd3548)
FR2886B	20141231	99991231	Added	Cover	Validity	579	N/A	N/A	Consolidated Respondent should be equal to 1=Banking or 0=Nonbanking, and must not be null	
FR2886B	20131231	99991231	No change	R	Validity	610	R1 through R6	RCFD8274, 8275, 3785, 8276, 8277, 3792	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), R1 through R6 must equal null	
FR2886B	20131231	99991231	No change	R	Validity	620	R3	RCFD3785	For banking Edge and agreement corporations only (consolidated respondent field equals 1), R3 must be less than or equal to R2	If consolidated respondent field eq 1 then (rcfd3785) le (rcfd8275)
FR2886B	20131231	99991231	No change	R	Validity	625	R4	RCFD3792	For banking Edge and agreement corporations only (consolidated respondent field equals 1), Sum of R1 and R2 must equal R4	If consolidated respondent field eq 1 then (rcfd8274 + rcfda8275) eq (rcfd3792)
FR2886B	20131231	99991231	No change	R	Validity	635	R6	RCFD8277	For banking Edge and agreement corporations only (consolidated respondent field equals 1), R6 must be less than or equal to R5	If consolidated respondent field eq 1 then (rcfd8277) le (rcfd8276)

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FR2886B	20131231	99991231	No change	V	Validity	645	V1 through V8	RCON0010, 2122, 3002, 2170, 2200, 3001, 3411, 3375	For nonbanking Edge and agreement corporations (consolidated respondent field equals 0), V1 through V8 must equal null	
FR2886B	NA	NA	Added	Cover	Validity	646	N/A	N/A	For nonbanking Edge and agreement corporations, (consolidated respondent field equals 0), A5A must not equal null	If consolidated respondent field eq 0 then A5A ne eq null
FR2886B	NA	NA	Added	Cover	Validity	647	N/A	N/A	For banking Edge and agreement corporations, (consolidated respondent field equals 1), A5A must not equal null	If consolidated respondent field eq 1 then A5A ne eq null

For edits validating that a value must be "X" or must be "Y", NULL is not a valid value unless explicitly stated.
 NULL is a valid entry for items on the report form unless explicitly stated. This is only a quality edit check and should not prohibit the institution from submitting their data.

Notes:

- 1) The positive check for EDCK 015 should be ignored for all items on
- 2) V480 and V485 should be bypassed if RC-5 is less than \$2 million.)
- 3) For EDCK 015 all schedule D items can be Null

FR 2886b Quality (Q) and Intraseries (I) Edits
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FR2886B	20131231	99991231	Revised	RI	Intraseries	145	RI1a1 through RI1b	RIAD4094 RIAD4115 RIAD4020 RIAD4315 RIAD8622	For June, September, and December, the current period should be greater than or equal to the previous period for RI1a1 through RI1b1	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then (riad4094-q1 ge riad4094-q2) and (riad4115-q1 ge riad4115-q2) and (riad4020-q1 ge riad4020-q2) and (riada315-q1 ge riada315-q2) and (riad8622-q1 ge riad8622-q2) and (riad4028-q1 ge riad4028-q2)
FR2886B	20131231	99991231	Revised	RI	Intraseries	146	RI2a and RI2b	RIAD4028 RIAD4126	For June, September, and December, the current period should be greater than or equal to the previous period for RI2a1 and RI2b1	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then (riad5466-q1 ge riad5466-q2) and (riad4126-q1 ge riad4126-q2)
FR2886B	20131231	99991231	No change	RI	Intraseries	147	RI5a3, RI5a5, and RI5b	RIAD4070 RIAD4090 RIAD4619	For June, September, and December, the current period should be greater than or equal to the previous period for RI5a3, RI5a5, and RI5b	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then (riad4070-q1 ge riad4070-q2) and (riad4090-q1 ge riad4090-q2) and (riad4619-q1 ge riad4619-q2)
FR2886B	20131231	99991231	No change	RI	Intraseries	148	RI7a1, RI7a2, and RI7b	RIAD4135 RIAD4217RI AD4127	For June, September, and December, the current period should be greater than or equal to the previous period for RI7a1, RI7a2, and RI7b	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then (riad4135-q1 ge riad4135-q2) and (riad4217-q1 ge riad4217-q2)
FR2886B	20131231	99991231	No change	RI	Quality	149	RI1a1	RIAD4094	For March, if RC-4a is greater than zero, then RI1a1 should be greater than zero	if (mm-q1 eq 03 and rcf2122 gt 0) then (riad4094 gt 0)
FR2886B	20131231	99991231	No change	RI	Intraseries	150	RI1a1	RIAD4094	For June, September, and December, if the current period RC-4a is greater than zero, then RI1a1 (current minus previous) should be greater than zero	if ((mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and (rcfd2122-q1 gt 0)) then ((riad4094-q1 - riad4094-q2) gt 0)
FR2886B	20131231	99991231	No change	RI	Quality	151	RI1a2	RIAD4115	For March, if RC-1bA is greater than zero, then RI1a2 should be greater than zero	if (mm-q1 eq 03 and rcf0071 gt 0) then (riad4115 gt 0)
FR2886B	20131231	99991231	No change	RI	Intraseries	152	RI1a2	RIAD4115	For June, September, and December, if the current period RC-1bA is greater than zero, then RI1a2 (current minus previous) should be greater than zero	if ((mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and (rcfd0071-q1 gt 0)) then ((riad4115-q1 - riad4115-q2) gt 0)
FR2886B	20131231	99991231	No change	RI	Quality	153	RI1a3	RIAD4020	For March, if RC-3A is greater than zero, then RI1a3 should be greater than zero	if (mm-q1 eq 03 and rcf1350 gt 0) then (riad4020 gt 0)
FR2886B	20131231	99991231	No change	RI	Intraseries	154	RI1a3	RIAD4020	For June, September, and December, if RC-3A is greater than zero, then RI1a3 (current minus previous) should be greater than zero	if ((mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and (rcfd1350-q1 gt 0)) then ((riad4020-q1 - riad4020-q2) gt 0)
FR2886B	20131231	99991231	Revised	RI	Quality	157	RI-Mem1	RIADJ980	If RC-Mem2aA is greater than zero, then RI-Mem1 should not equal zero	if (rcfdf819 gt 0) then (riadj980 ne 0)
FR2886B	20131231	99991231	Revised	RI	Quality	159	RI-Mem1	RIADJ980	If RC-Mem2bA is greater than zero, then RI-Mem1 should not equal zero	if (rcfdf820 gt 0) then (riadj980 ne 0)
FR2886B	20131231	99991231	No change	RI	Quality	161	RI-5a6	RIAD4101	If RI-Mem1 is not equal to zero, then RI-5a6 should not equal zero	if (riadj980 ne 0) then (riad4101 ne 0)
FR2886B	20131231	99991231	No change	RI	Intraseries	177	RI-Mem1	RIADJ980	For June, September and December if RI-Mem1 (previous) is not equal to zero, then RI-Mem1 (current) should not equal zero	if ((mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) and (riadj980-q2 ne 0)) then (riadj980-q1 ne 0)
FR2886B	20131231	99991231	Revised	RI	Intraseries	178	RI-Mem1	RIADJ980	If RC-Mem2aA (current minus previous) is not equal to zero, then RI-Mem1 (current) should not equal zero	if ((rcfdf819-q1 - rcfdf819-q2) ne 0) then (riadj980-q1 ne 0)
FR2886B	20131231	99991231	Revised	RI	Intraseries	179	RI-Mem1	RIADJ980	If RC-Mem2bA (current minus previous) is not equal to zero, then RI-Mem1 (current) should not equal zero	if ((rcfdf820-q1 - rcfdf820-q2) ne 0) then (riadj980-q1 ne 0)

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FR2886B	20131231	99991231	Revised	RI	Intraseries	180	RI-Mem1	RIADJ980	For June, September, and December, RI-Mem1 (current minus previous) should be less than or equal to 25% of (RC-Mem2aA plus RC-Mem2bA)	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then (riadj980-q1 - riadj980-q2) le 0.25 (rcdf819 + rcdf820)
FR2886B	20131231	99991231	Revised	RI	Quality	181	RI-Mem1	RIADJ980	For March, RI-Mem1 should be less than or equal to 25% of (RC-Mem2aA plus RC-Mem2bA)	riadj980 le 0.25 (rcdf819 + rcdf820)
FR2886B	20131231	99991231	No change	RI-A	Quality	156	RIA4	RIAD4475	RIA4 should be less than or equal to RC-18A	riad4475 le rcdf2930
FR2886B	20131231	99991231	No change	RI-A	Intraseries	158	RIA5	RIADB511	If RC-24 December (previous) is not equal to zero, then RC-24 (current) minus RC-24 December (previous) should equal RIA5	if ((mm-q1 eq 03) and (rcfdb530-q2 ne 0)) then ((rcfdb530-q1 - rcfdb530-q2) eq riadb511-q1) or if ((mm-q1 eq 06) and (rcfdb530-q3 ne 0)) then ((rcfdb530-q1 - rcfdb530-q3) eq riadb511-q1) or if ((mm-q1 eq 09) and (rcfdb530-q4 ne 0)) then ((rcfdb530-q1 - rcfdb530-q4) eq riadb511-q1) or if ((mm-q1 eq 12) and (rcfdb530-q5 ne 0)) then ((rcfdb530-q1 - rcfdb530-q5) eq riadb511-q1)
FR2886B	20131231	99991231	Revised	RI-B	Intraseries	160	RIB1A1	RIAD3124	RIB1A (current) should equal RIB6A for December of the previous year	if (mm-q1 eq 03) then (riad3124-q1 eq riad3123-q2) or if (mm-q1 eq 06) then (riad3124-q1 eq riad3123-q3) or if (mm-q1 eq 09) then (riad3124-q1 eq riad3123-q4) or if (mm-q1 eq 12) then (riad3124-q1 eq riad3123-q5)
FR2886B	20131231	99991231	Revised	RI-B	Intraseries	162	RIB1B1	RIAD3131	RIB1B (current) should equal RIB6B for December of the previous year	if (mm-q1 eq 03) then (riad3131-q1 eq riad3128-q2) or if (mm-q1 eq 06) then (riad3131-q1 eq riad3128-q3) or if (mm-q1 eq 09) then (riad3131-q1 eq riad3128-q4) or if (mm-q1 eq 12) then (riad3131-q1 eq riad3128-q5)
FR2886B	20131231	99991231	No change	RC	Quality	025	RC-10B	RCFN3002	RC-10B should be less than or equal to RC-10A	rcfn3002 le rcdf3002
FR2886B	20131231	99991231	No change	RC	Quality	032	RC-11B	RCFN2170	RC-11B should be less than or equal to RC-11A	rcfn2170 le rcdf2170
FR2886B	20131231	99991231	No change	RC	Quality	045	RC-20B	RCFN3001	RC-20B should be less than or equal to RC-20A	rcfn3001 le rcdf3001
FR2886B	20131231	99991231	No change	RC	Quality	050	RC-22	RCFD3240	Sum of RC-21 and RC-22 should be greater than or equal to \$2 million	(rcfd3219 + rcfd3240) ge 2000000
FR2886B	20131231	99991231	No change	RC	Quality	060	RC-27B	RCFN3300	RC-27B should be less than or equal to RC-27A	rcfn3300 le rcdf3300
FR2886B	20131231	99991231	Revised	RC	Quality	075	RC-Mem2aA	RCDF819	If RI-Mem1 is greater than zero, then RC-Mem2aA or RC-Mem2bA should not equal zero	if (riadj980 gt 0) then (rcdf819 ne 0) or (rcdf820 ne 0)
FR2886B	20131231	99991231	Revised	RC	Quality	076	RC-Mem2aA	RCDF819	If RC-Mem2aA is not equal to null, then RC-Mem2bA should not equal null	if (rcdf819 ne null) then (rcdf820 ne null)
FR2886B	20131231	99991231	Revised	RC	Quality	077	RC-Mem2B	RCDF820	If RC-Mem2bA is not equal to null, then RC-Mem2aA should not equal null	if (rcdf820 ne null) then (rcdf819 ne null)
FR2886B	20131231	99991231	Revised	RC	Quality	078	RC-Mem2aA	RCDF819	RC-Mem2aA should be less than or equal to RC-11A	rcdf819 le rcdf2170
FR2886B	20131231	99991231	No change	RC	Quality	079	RC-Mem2bA	RCDF820	RC-Mem2bA should be less than or equal to (RC-27A minus RC-26A)	rcdf820 le (rcfd3300 - rcfd3210)
FR2886B	20131231	99991231	Revised	RC	Intraseries	081	RC-Mem2aA	RCDF819	If RC-Mem2aA (previous) is not equal to zero, then RC-Mem2A (current) should not equal zero	if (rcdf819-q2 ne 0) then (rcdf819-q1 ne 0)
FR2886B	20131231	99991231	Revised	RC	Intraseries	082	RC-Mem2bA	RCDF820	If RC-Mem2bA (previous) is not equal to zero, then RC-Mem2bA (current) should not equal zero	if (rcdf820-q2 ne 0) then (rcdf820-q1 ne 0)

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FR2886B	20131231	99991231	No change	B	Quality	085	B4B	RCFDA208	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if B4A is greater than zero, then B4B should be greater than zero or if B4B is greater than zero, then B4A should be greater than zero	If consolidated respondent field eq 1 and if (rcfd1754 gt 0) then (rcfda208 gt 0) or if (rcfda208 gt 0) then (rcfd1754 gt 0)
FR2886B	20131231	99991231	No change	B	Quality	088	B4C	RCFDA209	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if B4D is greater than zero, then B4C should be greater than zero or if B4C is greater than zero, then B4D should be greater than zero	If consolidated respondent field eq 1 and if (rcfd1773 gt 0) then (rcfda209 gt 0) or if (rcfda209 gt 0) then (rcfd1773 gt 0)
FR2886B	20131231	99991231	No change	N	Quality	135	N4	RCFD1477	N4 should be less than or equal to RC-4a	rcfd1477 le rcfda2122
FR2886B	20131231	99991231	No change	K	Intraseries	163	K1	RCFD3381	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K1 is greater than zero, then K1 divided by RC-1bA (current plus previous(2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3381-q1 gt 0) then (((rcfd3381-q1 / rcfda0071-q1) + (rcfd3381-q2 / rcfda0071-q2)) / 2) ge 0.50 and (((rcfd3381-q1 / rcfda0071-q1) + (rcfd3381-q2 / rcfda0071-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	164	K1	RCFD3381	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K1 equals zero, then RC-1bA should equal zero	If consolidated respondent field eq 1 and if (rcfd3381 eq 0) then (rcfd0071 eq 0)
FR2886B	20131231	99991231	No change	K	Intraseries	165	K2	RCFD3365	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K2 is greater than zero, then K2 divided by RC-3A (current plus previous(2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3365-q1 gt 0) then (((rcfd3365-q1 / rcfda1350-q1) + (rcfd3365-q2 / rcfda1350-q2)) / 2) ge 0.50 and (((rcfd3365-q1 / rcfda1350-q1) + (rcfd3365-q2 / rcfda1350-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	166	K2	RCFD3365	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K2 equals zero, then RC-3A should equal zero	If consolidated respondent field eq 1 and if (rcfd3365 eq 0) then (rcfd1350 eq 0)
FR2886B	20131231	99991231	No change	K	Intraseries	167	K3	RCFD3360	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K3 is greater than zero, then K3 divided by RC-4a (current plus previous(2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3360-q1 gt 0) then (((rcfd3360-q1 / rcfda2122-q1) + (rcfd3360-q2 / rcfda2122-q2)) / 2) ge 0.50 and (((rcfd3360-q1 / rcfda2122-q1) + (rcfd3360-q2 / rcfda2122-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	168	K3	RCFD3360	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K3 equals zero, then RC-4a should equal zero	If consolidated respondent field eq 1 and if (rcfd3360 eq 0) then (rcfd2122 eq 0)
FR2886B	20131231	99991231	No change	K	Intraseries	169	K4	RCFD3404	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K4 is greater than zero, then K4 divided by RC-12bA (current plus previous(2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3404-q1 gt 0) then (((rcfd3404-q1 / rcfda6636-q1) + (rcfd3404-q2 / rcfda6636-q2)) / 2) ge 0.50 and (((rcfd3404-q1 / rcfda6636-q1) + (rcfd3404-q2 / rcfda6636-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	170	K4	RCFD3404	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K4 equals zero, then RC-12bA should equal zero	If consolidated respondent field eq 1 and if (rcfd3404 eq 0) then (rcfd6636 eq 0)
FR2886B	20131231	99991231	No change	K	Intraseries	171	K5	RCFD3353	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K5 equals zero, then RC-13A should equal zero	If consolidated respondent field eq 1 and if (rcfd3353 eq 0) then (rcfd2800 eq 0)
FR2886B	20131231	99991231	No change	K	Quality	172	K5	RCFD3353	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K5 equals zero, then RC-13A should equal zero	If consolidated respondent field eq 1 and if (rcfd3353 eq 0) then (rcfd2800 eq 0)

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FR2886B	20131231	99991231	No change	K	Intraseries	173	K6	RCFD3355	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K6 is greater than zero, then K6 divided by RC-15A (current plus previous/2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3355-q1 gt 0) then (((rcfd3355-q1 / rcf2850-q1) + (rcfd3355-q2 / rcf2850-q2)) / 2) ge 0.50 and (((rcfd3355-q1 / rcf2850-q1) + rcf3355-q2 / rcf2850-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	174	K6	RCFD3355	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K6 equals zero, then RC-15A should equal zero	If consolidated respondent field eq 1 and if (rcfd3355 eq 0) then (rcfd2850 eq 0)
FR2886B	20131231	99991231	No change	K	Intraseries	175	K7	RCFD3368	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K7 is greater than zero, then K7 divided by RC-11A (current plus previous/2) should be in the range of 50-150%	If consolidated respondent field eq 1 and if (rcfd3368-q1 gt 0) then (((rcfd3368-q1 / rcf2170-q1) + (rcfd3368-q2 / rcf2170-q2)) / 2) ge 0.50 and (((rcfd3368-q1 / rcf2170-q1) + rcf3368-q2 / rcf2170-q2)) / 2) le 1.50
FR2886B	20131231	99991231	No change	K	Quality	176	K7	RCFD3368	For banking Edge and agreement corporations only (consolidated respondent field equals 1), if K7 equals zero, then RC-11A should equal zero	If consolidated respondent field eq 1 and if (rcfd3368 eq 0) then (rcfd2170 eq 0)
FR2886B	20131231	99991231	No change	V	Quality	300	V1	RCF0 0010 through RCF9	If V1 is greater than zero, then V1 should be less than the sum of RC-1aA and RC-1bA	if (rcf00010 gt 0) then ((rcf00010 lt (rcfd0081 + rcf0071)) and if (rcf10010 gt 0) then ((rcf10010 lt (rcfd0081 + rcf0071)) and if (rcf20010 gt 0) then ((rcf20010 lt (rcfd0081 + rcf0071)) and if (rcf30010 gt 0) then ((rcf30010 lt (rcfd0081 + rcf0071)) and if (rcf40010 gt 0) then ((rcf40010 lt (rcfd0081 + rcf0071)) and if (rcf50010 gt 0) then ((rcf50010 lt (rcfd0081 + rcf0071)) and if (rcf60010 gt 0) then ((rcf60010 lt (rcfd0081 + rcf0071)) and if (rcf70010 gt 0) then ((rcf70010 lt (rcfd0081 + rcf0071)) and if (rcf80010 gt 0) then ((rcf80010 lt (rcfd0081 + rcf0071)) and if (rcf90010 gt 0) then ((rcf90010 lt (rcfd0081 + rcf0071))
FR2886B	20131231	99991231	No change	V	Quality	305	V2	RCF0 2122 through RCF9	If V2 is greater than zero, then V2 should be less than RC-4a	if (rcf02122 gt 0) then ((rcf02122 lt rcf2122) and if (rcf12122 gt 0) then ((rcf12122 lt rcf2122) and if (rcf22122 gt 0) then ((rcf22122 lt rcf2122) and if (rcf32122 gt 0) then ((rcf32122 lt rcf2122) and if (rcf42122 gt 0) then ((rcf42122 lt rcf2122) and if (rcf52122 gt 0) then ((rcf52122 lt rcf2122) and if (rcf62122 gt 0) then ((rcf62122 lt rcf2122) and if (rcf72122 gt 0) then ((rcf72122 lt rcf2122) and if (rcf82122 gt 0) then ((rcf82122 lt rcf2122) and if (rcf92122 gt 0) then ((rcf92122 lt rcf2122)

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FR2886B	20131231	99991231	No change	V	Quality	310	V3	RCF0 3002 through RCF9	If V3 is greater than zero, then V3 should be less than RC-10A	if ((rcf03002 gt 0) then ((rcf03002 lt rcf03002) and if ((rcf13002 gt 0) then ((rcf13002 lt rcf03002) and if ((rcf23002 gt 0) then ((rcf23002 lt rcf03002) and if ((rcf33002 gt 0) then ((rcf33002 lt rcf03002) and if ((rcf43002 gt 0) then ((rcf43002 lt rcf03002) and if ((rcf53002 gt 0) then ((rcf53002 lt rcf03002) and if ((rcf63002 gt 0) then ((rcf63002 lt rcf03002) and if ((rcf73002 gt 0) then ((rcf73002 lt rcf03002) and if ((rcf83002 gt 0) then ((rcf83002 lt rcf03002) and if ((rcf93002 gt 0) then ((rcf93002 lt rcf03002)
FR2886B	20131231	99991231	No change	V	Quality	315	V4	RCF02170 through RCF9	Sum of V1 through V3 should be less than or equal to V4.	((rcf00010 + rcf02122 + rcf03002) le rcf02170) and ((rcf10010 + rcf12122 + rcf13002) le rcf12170) and ((rcf20010 + rcf22122 + rcf23002) le rcf22170) and ((rcf30010 + rcf32122 + rcf33002) le rcf32170) and ((rcf40010 + rcf42122 + rcf43002) le rcf42170) and ((rcf50010 + rcf52122 + rcf53002) le rcf52170) and ((rcf60010 + rcf62122 + rcf63002) le rcf62170) and ((rcf70010 + rcf72122 + rcf73002) le rcf72170) and ((rcf80010 + rcf82122 + rcf83002) le rcf82170) and ((rcf90010 + rcf92122 + rcf93002) le rcf92170)
FR2886B	20131231	99991231	No change	V	Quality	320	V4	RCF02170 through RCF9	If V4 is greater than zero, then V4 should be less than RC-11A	if ((rcf02170 gt 0) then ((rcf02170 lt rcf02170) and if ((rcf12170 gt 0) then ((rcf12170 lt rcf02170) and if ((rcf22170 gt 0) then ((rcf22170 lt rcf02170) and if ((rcf32170 gt 0) then ((rcf32170 lt rcf02170) and if ((rcf42170 gt 0) then ((rcf42170 lt rcf02170) and if ((rcf52170 gt 0) then ((rcf52170 lt rcf02170) and if ((rcf62170 gt 0) then ((rcf62170 lt rcf02170) and if ((rcf72170 gt 0) then ((rcf72170 lt rcf02170) and if ((rcf82170 gt 0) then ((rcf82170 lt rcf02170) and if ((rcf92170 gt 0) then ((rcf92170 lt rcf02170)
FR2886B	20131231	99991231	No change	V	Quality	325	V5	RCF02200 through RCF9	If V5 is greater than zero, then V5 should be less than the sum of RC-12aA and RC-12bA	if ((rcf02200 gt 0) then ((rcf02200 lt (rcfd6631 + rcf06636)) and if ((rcf12200 gt 0) then ((rcf12200 lt (rcfd6631 + rcf06636)) and if ((rcf22200 gt 0) then ((rcf22200 lt (rcfd6631 + rcf06636)) and if ((rcf32200 gt 0) then ((rcf32200 lt (rcfd6631 + rcf06636)) and if ((rcf42200 gt 0) then ((rcf42200 lt (rcfd6631 + rcf06636)) and if ((rcf52200 gt 0) then ((rcf52200 lt (rcfd6631 + rcf06636)) and if ((rcf62200 gt 0) then ((rcf62200 lt (rcfd6631 + rcf06636)) and if ((rcf72200 gt 0) then ((rcf72200 lt (rcfd6631 + rcf06636)) and if ((rcf82200 gt 0) then ((rcf82200 lt (rcfd6631 + rcf06636)) and if ((rcf92200 gt 0) then ((rcf92200 lt (rcfd6631 + rcf06636))

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FR2886B	20131231	99991231	No change	V	Quality	330	V6	RCF03001 through RCF9	If V6 is greater than zero, then V6 should be less than RC-20A	if ((rcf03001 gt 0) then ((rcf03001 lt rcf03001) and if ((rcf13001 gt 0) then ((rcf13001 lt rcf03001) and if ((rcf23001 gt 0) then ((rcf23001 lt rcf03001) and if ((rcf33001 gt 0) then ((rcf33001 lt rcf03001) and if ((rcf43001 gt 0) then ((rcf43001 lt rcf03001) and if ((rcf53001 gt 0) then ((rcf53001 lt rcf03001) and if ((rcf63001 gt 0) then ((rcf63001 lt rcf03001) and if ((rcf73001 gt 0) then ((rcf73001 lt rcf03001) and if ((rcf83001 gt 0) then ((rcf83001 lt rcf03001) and if ((rcf93001 gt 0) then ((rcf93001 lt rcf03001)
FR2886B	20131231	99991231	No change	V	Quality	335	V7	RCF03411 through RCF9	If V7 is greater than zero, then V7 should be less than L5	if ((rcf03411 gt 0) then ((rcf03411 lt rcf03411) and if ((rcf13411 gt 0) then ((rcf13411 lt rcf03411) and if ((rcf23411 gt 0) then ((rcf23411 lt rcf03411) and if ((rcf33411 gt 0) then ((rcf33411 lt rcf03411) and if ((rcf43411 gt 0) then ((rcf43411 lt rcf03411) and if ((rcf53411 gt 0) then ((rcf53411 lt rcf03411) and if ((rcf63411 gt 0) then ((rcf63411 lt rcf03411) and if ((rcf73411 gt 0) then ((rcf73411 lt rcf03411) and if ((rcf83411 gt 0) then ((rcf83411 lt rcf03411) and if ((rcf93411 gt 0) then ((rcf93411 lt rcf03411)
FR2886B	20131231	99991231	No change	D	Quality	270	RC-DM6b	RCFDG213	Sum of RC-D Memo1a. through RC-D M 6b. should be less than or equal RC-D9	(rcfdf643 + rcfdf644 + rcfdf645 + rcfdf646 + rcfdf647 + rcfdf648 + rcfdf649 + rcfdf654 + rcfdf655 + rcfdf651 + rcfdf652 + rcfdf653 + rcfdf654 + rcfdf655) le ((rcfd3541) le ((rcfdf652 + rcfdf653)
FR2886B	20131231	99991231	No change	D	Quality	565	RC-D7	RCFD3541	Sum of RC-DM4a and RC-DM4b should be less than or equal RC-D7	(rcfdf652 + rcfdf653) le ((rcfd3541)
FR2886B	20131231	99991231	No change	D	Quality	570	RC-5A	RCFD3545	If RC-5A is equal to or greater than \$2 million, then sum of RC-D1 through RC-D8 should be greater than 0	If RCFD3545 ge 2000000((rcfd3531 + rcf03532 + rcf03533 + rcfdf641 + rcfdf642 +(rcfd3537+ rcf03532 + rcf03541 + rcf03543) gt 0
FR2886B	20131231	99991231	No change	D	Quality	575	RC-5A	RCFD3545	If RC-5A is equal to or greater than \$1 billion, then sum of RC-DM1a. through RC-DM6b. should be greater than 0	If RCFD3545 ge 1000000000((rcfdf643 + rcfdf644 + rcfdf645 + rcfdf646 + rcfdf647 + rcfdf648 + rcfdf649 + rcfdf652 + rcfdf651 + rcfdf652 + rcfdf653 + rcfdf654 + rcfdf655) gt 0
FR2886B	20131231	99991231	No change	D	Quality	580	RC-D12	RCFD3547	If RC-D9 is equal to or greater than \$2 million, then sum of RC-D10a through RC-D12 should be greater than or equal 0	If RCFD3545 ge 2000000((rcfdf6209 + rcfdf6210 + rcfdf6211 + rcfdf624 + rcfdf654) ge 0
FR2886B	20131231	99991231	No change	D	Quality	585	RC-D1 thru RC-D8	RCFD3581 THRU 3545	If RC-5A is less than \$2 million, then RC-D1 thru RC-D8 should equal null	If RCFD3545 lt 2000000((rcfd3531 + rcf03532 + rcf03533 + rcfdf641 + rcfdf642 + rcfdf6537 + rcfdf6208 + rcfdf6541 + rcfdf6543) eq null
FR2886B	20131231	99991231	No change	D	Quality	590	RC-D10a thru RC-D12	RCFDG209 THRU 3547	If RC-5A is less than \$2 million, then RC-D10a thru RC-D12 should equal null	If RCFD3545 lt 2000000((rcfdf6209 + rcfdf6210 + rcfdf6211 + rcfdf624 + rcfdf6547) eq null
FR2886B	20131231	99991231	No change	D	Quality	595	RC-DM1a thru RC-DM6b	RCFDG643 THRU G213	If RC-5 is less than \$1 billion, then RC-DM1a thru RC-DM6b should equal null	If RCFD3545 lt 1000000000((rcfdf643 + rcfdf644 + rcfdf645 + rcfdf646 + rcfdf647 + rcfdf648 + rcfdf651 + rcfdf652 + rcfdf653 + rcfdf654 + rcfdf655) eq null

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FR2886B	20131231	99991231	No change	D	Quality	405	RC-D1	RCFD3531	RC-D1 should be greater than or equal 0, or should equal null	(rcfd3531) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	410	RC-D2	RCFD3532	RC-D2 should be greater than or equal 0, or should equal null	(rcfd3532) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	415	RC-D3	RCFD3533	RC-D3 should be greater than or equal 0, or should equal null	(rcfd3533) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	420	RC-D4a	RCDF641	RC-D4a should be greater than or equal 0, or should equal null	(rcdff641) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	425	RC-D4b	RCDF642	RC-D4b should be greater than or equal 0, or should equal null	(rcdff642) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	430	RC-D5	RCFD3537	RC-D5 should be greater than or equal 0, or should equal null	(rcfd3537) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	435	RC-D6	RCFDG208	RC-D6 should be greater than or equal 0, or should equal null	(rcfdg208) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	440	RC-D7	RCFD3541	RC-D7 should be greater than or equal 0, or should equal null	(rcfd3541) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	445	RC-D8	RCFD3543	RC-D8 should be greater than or equal 0, or should equal null	(rcfd3543) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	450	RC-5A	RCFD3545	RC-D9 should be greater than or equal 0, or should equal null	(rcfd3545) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	455	RC-D10a	RCFDG209	RC-D10a should be greater than or equal 0, or must equal null	(rcfdg209) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	460	RC-D10b	RCFDG210	RC-D10b should be greater than or equal 0, or should equal null	(rcfdg210) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	465	RC-D10c	RCFDG211	RC-D10c should be greater than or equal 0, or should equal null	(rcfdg211) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	475	RC-D11	RCDF624	RC-D11 should be greater than or equal 0, or should equal null	(rcdff624) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	480	RC-D12	RCFD3547	RC-D12 should be greater than or equal 0, or should equal null	(rcfd3547) ge 0, or eq null
FR2886B	20131231	99991231	No change	D	Quality	485	RC-14A	RCFD3548	RC-D13 should be greater than or equal 0, or should equal null	(rcfd3548) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	490	RC-DM1a	RCDF643	RC-DM1a should be greater than or equal 0, or should equal null	(rcdff643) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	495	RC-DM1b	RCFD3548	RC-DM1b should be greater than or equal 0, or should equal null	(rcdff644) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	500	RC-DM1c	RCDF645	RC-DM1c should be greater than or equal 0, or should equal null	(rcdff645) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	505	RC-DM1d	RCDF646	RC-DM1d should be greater than or equal 0, or should equal null	(rcdff646) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	510	RC-DM1e	RCDF647	RC-DM1e should be greater than or equal 0, or should equal null	(rcdff647) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	515	RC-DM1f	RCDF648	RC-DM1f should be greater than or equal 0, or should equal null	(rcdff648) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	520	RC-DM2a	RCFDG231	RC-DM2a should be greater than or equal 0, or should equal null	(rcfdg231) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	525	RC-DM2b	RCDF649	RC-DM2b should be greater than or equal 0, or should equal null	(rcdff649) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	530	RC-DM2c	RCFDG232	RC-DM2c should be greater than or equal 0, or should equal null	(rcfdg232) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	535	RC-DM3	RCDF651	RC-DM3 should be greater than or equal 0, or should equal null	(rcdff651) ge 0, or eq null

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FR2886B	20131231	99991231	No change	RC-D memo	Quality	540	RC-DM4a	RCDF652	RC-DM4a should be greater than or equal 0, or should equal null	(rcdf652) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	545	RC-DM4b	RCDF653	RC-DM4b should be greater than or equal 0, or should equal null	(rcdf653) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	550	RC-DM5	RCDF654	RC-DM5 should be greater than or equal 0, or should equal null	(rcdf654) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	555	RC-DM6a	RCFDG212	RC-DM6a should be greater than or equal 0, or should equal null	(rcfdG212) ge 0, or eq null
FR2886B	20131231	99991231	No change	RC-D memo	Quality	560	RC-D6M6b	RCFDG213	RC-DM6b should be greater than or equal 0, or should equal null	(rcfdG213) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	340	RC-L10a1	RCFD3824	RC-L10a1 should be greater than or equal 0, or should equal null	(rcfd3824) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	345	RC-L10a2	RCFD3827	RC-L10a2 should be greater than or equal 0, or should equal null	(rcfd3827) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	350	RC-L10a3	RCFDG229	RC-L10a3 should be greater than or equal 0, or should equal null	(rcfdg229) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	355	RC-L10a4	RCFD3831	RC-L10a4 should be greater than or equal 0, or should equal null	(rcfd3831) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	360	RC-L10b1	RCFD3825	RC-L10b1 should be greater than or equal 0, or should equal null	(rcfd3825) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	365	RC-L10b2	RCFD3828	RC-L10b2 should be greater than or equal 0, or should equal null	(rcfd3828) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	370	RC-L10b3	RCFDG230	RC-L10b3 should be greater than or equal 0, or should equal null	(rcfdg230) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	375	RC-L10b4	RCFD3832	RC-L10b4 should be greater than or equal 0, or should equal null	(rcfd3832) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	380	RC-L11c	RCFD8719	RC-L11c should be greater than or equal 0, or should equal null	(rcfd8719) ge 0, or eq null
FR2886B	20131231	99991231	No change	L	Quality	385	RC-L11d	RCFD8720	RC-L11d should be greater than or equal 0, or should equal null	(rcfd8720) ge 0, or eq null
FR2886B	20131231	99991231	Revised		Intraseries	20	2122-RC-4A		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	30	2170-RC-11A		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	35	6631-RC-12aA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	40	6636-RC-12bA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	55	3210-RC-26A		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	115	1761-RC-C4aA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	120	1762-RC-C4bA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	125	C040-RC-E1aA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	130	C041-RC-E1aB		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	135	C043-RC-E1bA		See footnote 1	
FR2886B	20131231	99991231	Revised		Intraseries	140	C044-RC-E1bB		See footnote 1	

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FR2886B	20141231	99991231	Added	V	Quality	0900	0900	TEXT0900	If V4(RCFD02170) is not equal to 0 or null, then 0900 should not equal null	if RCFD02170 ne 0 or null, then text0900 ne null
FR2886B	20141231	99991231	Added	V	Quality	1900	1900	TEXT1900	If V4(RCFD12170) is not equal to 0 or null, then 1900 should not equal null	if RCFD12170 ne 0 or null, then text1900 ne null
FR2886B	20141231	99991231	Added	V	Quality	2900	2900	TEXT2900	If V4(RCFD22170) is not equal to 0 or null, then 2900 should not equal null	if RCFD22170 ne 0 or null, then text2900 ne null
FR2886B	20141231	99991231	Added	V	Quality	3900	3900	TEXT3900	If V4(RCFD32170) is not equal to 0 or null, then 3900 should not equal null	if RCFD32170 ne 0 or null, then text3900 ne null
FR2886B	20141231	99991231	Added	V	Quality	4900	4900	TEXT4900	If V4(RCFD42170) is not equal to 0 or null, then 4900 should not equal null	if RCFD42170 ne 0 or null, then text4900 ne null
FR2886B	20141231	99991231	Added	V	Quality	5900	5900	TEXT5900	If V4(RCFD52170) is not equal to 0 or null, then 5900 should not equal null	if RCFD52170 ne 0 or null, then text5900 ne null
FR2886B	20141231	99991231	Added	V	Quality	6900	6900	TEXT6900	If V4(RCFD62170) is not equal to 0 or null, then 6900 should not equal null	if RCFD62170 ne 0 or null, then text6900 ne null
FR2886B	20141231	99991231	Added	V	Quality	7900	7900	TEXT7900	If V4(RCFD72170) is not equal to 0 or null, then 7900 should not equal null	if RCFD72170 ne 0 or null, then text7900 ne null
FR2886B	20141231	99991231	Added	V	Quality	8900	8900	TEXT8900	If V4(RCFD82170) is not equal to 0 or null, then 8900 should not equal null	if RCFD82170 ne 0 or null, then text8900 ne null
FR2886B	20141231	99991231	Added	V	Quality	9900	9900	TEXT9900	If V4(RCFD92170) is not equal to 0 or null, then 9900 should not equal null	if RCFD92170 ne 0 or null, then text9900 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C366	C366	TEXTC366	C366 should not equal null	textc366 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C367	C367	TEXTC367	C367 should not equal null	textc367 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C368	C368	TEXTC368	C368 should not equal null	textc368 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C369	C369	TEXTC369	C369 should not equal null	textc369 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C370	C370	TEXTC370	C370 should not equal null	textc370 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C371	C371	TEXTC371	C371 should not equal null	textc371 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C372	C372	TEXTC372	C372 should not equal null	textc372 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C373	C373	TEXTC373	C373 should not equal null	textc373 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C374	C374	TEXTC374	C374 should not equal null	textc374 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C375	C375	TEXTC375	C375 should not equal null	textc375 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C437	C437	TEXTC437	C437 should not equal null	textc437 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C438	C438	TEXTC438	C438 should not equal null	textc438 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C439	C439	TEXTC439	C439 should not equal null	textc439 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C440	C440	TEXTC440	C440 should not equal null	textc440 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C441	C441	TEXTC441	C441 should not equal null	textc441 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C442	C442	TEXTC442	C442 should not equal null	textc442 ne null

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FR2886B	NA	NA	Removed	Cover Page	Quality	C443	C443	TEXTC443	C443 should not equal null	textc443 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C444	C444	TEXTC444	C444 should not equal null	textc444 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C445	C445	TEXTC445	C445 should not equal null	textc445 ne null
FR2886B	NA	NA	Removed	Cover Page	Quality	C446	C446	TEXTC446	C446 should not equal null	textc446 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C490	C490	TEXTC490	C490 should not equal null	textc490 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	C491	C491	TEXTC491	C491 should not equal null	textc491 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	J196	J196	TEXTJ196	J196 should not equal null	textj196 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	8901	8901	TEXT8901	8901 should not equal null	text8901 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	8902	8902	TEXT8902	8902 should not equal null	text8902 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	9116	9116	TEXT9116	9116 should not equal null	text9116 ne null
FR2886B	20141231	99991231	Added	Cover Page	Quality	4086	4086	TEXT4086	4086 should not equal null	text4086 ne null

For edits validating that a value must be "X" or must be "Y", NULL is not a valid value unless explicitly stated.
NULL is a valid entry for items on the report form unless explicitly stated. This is only a quality edit check and should not prohibit the institution from submitting their data.

NOTES:

- 1) Schedule V (300 through 335): Edits applicable for each branch 1-9 and head office (RCF0 through RCF9).
- 2) Schedule D (570 through 595): The Total Trading Assets test calculation should be based on any four preceding quarters, as discussed in the reporting instructions.