Board of Governors of the Federal Reserve System

Instructions for Preparation of

Consolidated Financial Statements for Holding Companies

Reporting Form FR Y-9C

December 2024

Effective ~~September 2023~~

(26) Schedule HC-R, Part I item 51, "Eligible retained income," and

(27) Schedule HC-R Part II column B, "Adjustments to Totals Reported in Column A," for the asset categories in items 1 through 11

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 Consolidated Report of Income (Schedule HI), 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 generally is available to the public upon request on an individual basis with the exception of any amounts reported in Schedule HI, memoranda item 7(g), "FDIC deposit insurance assessments," for report dates beginning June 30, 2009, Schedule HC, Memorandum item 2b(1), "Name of Engagement Partner," item 2b(2), "E-mail Address," and in Schedule HC-P, item 7(a), "Representation and warranty reserves for 1-4 family residential mortgage loans sold to U.S. government agencies and government-sponsored agencies," item 7(b), and "Representation and warranty reserves for 1-4 family residential mortgage loans sold to other parties." The CEO contact information is for the confidential use of the Board and will not be released to the public. However, a reporting holding company may request confidential treatment for the *Consolidated Financial Statements for Holding Companies* (FR Y-9C) 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.

Check Box. Holding companies must select on page 1 of the form whether any confidential treatment is requested for any portion of the report. If the answer to the first question is "Yes," the Reporter must indicate whether a letter justifying the request for confidential treatment is included with the submission or has been provided separately. If an institution does not fulfill both requirements, or does not check the appropriate boxes, confidential treatment will not be considered.

Note: Responses to the questions regarding confidential treatment on page 1 of the form will be considered public information.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System in accordance with the terms of 12 CFR 261.16, or otherwise provided by law. The Federal Reserve may subsequently release information for which confidential treatment is accorded if the Board of Governors determines that the disclosure of such information is in the public interest. If the Federal Reserve deems it necessary to release confidential data, the reporting institution will be notified before it is released.

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. A physical or electronic copy of the *Consolidated Financial Statements for Holding Companies* must be ~~manually signed~~ signed physically in ink or electronically by the Chief Financial Officer of the holding company (or by the individual performing this equivalent function). By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact may subject the officer to legal sanctions provided by 18 USC 1001 and 1007.

Holding companies that use a physical (ink) signature *must maintain in their files a physical copy of the ~~manually~~ signed FR Y-9C submission for a period of three years following submission. ~~A signature is not submitted as part of the electronic submission.~~* Insert A

Insert A

Electronic signatures may be used instead of physical (ink) signatures, provided the holding company's electronic signature process satisfies the following principles:

• Form of signature: May be the typed name of the signer; an electronic version of the signer's physical signature; or application of an electronic signature. The electronic signature can be applied through various means, including checking a box or entering a Personal Identification Number (PIN).

• Intent to sign: The Chief Financial Officer or appropriate personnel must intend to sign the FR Y-9C as the attestation that it is prepared in accordance with the instructions and is true and correct, as stated on the signature page of the FR Y-9C. This intent and capacity must be included as part of the electronic signature process by using an electronic version of the relevant attestation text on the FR Y-9C signature page.

• Association of signature: The electronic signature process must associate the signature with a full version of the holding company's FR Y-9C. This association can be made by using a process that appends the signature data to the record signed, or which establishes a database-type link between the signature data and the record signed. The holding company must include the date of signing as part of the signature process to validate that the electronic signature occurred prior to FR Y-9C submission.

• Identification and authentication of signer: The holding company must use a reliable information technology system identification and authentication method or process that associates access to and execution of the electronic signature transaction with the identity of the signer, such as requiring the signer to log into the holding company's systems to verify identity.

• Integrity of the signed record: A holding company must have sufficient data security and data integrity practices to ensure that the FR Y-9C with electronic signature is safely stored, readily retrievable, and cannot be lost or altered. The FR Y-9C with an electronic signature must be retained for three years after the report date, unless state law or the Board requires a longer retention period. The electronic signatures would not be submitted as part of the electronic submission to Reporting Central along with the FR Y-9C data, but the electronically signed FR Y-9C would need to be available to Board examiners upon request.

A holding company that uses electronic signatures for its FR Y-9C would not be required to print or maintain a paper version of the submitted FR Y-9C, as the electronic version of the FR Y-9C and signatures would be stored in electronic form.

Exclude from the amounts reported in this item the structured financial products that are reported in item 5.b. For example, securitizations that involve more than one trust to structure principal and interest cash flows to investors or that are collateralized by debt instruments, such as FHLMC K-deals and Q-deals and similar securitizations, should be reported in item 5.b.

of commercial mortgage pass-through securities. In general, a commercial mortgage pass-through security represents an undivided interest in a pool of loans secured by properties other than 1-4 family residential properties that provides the holder with a pro rata share of all principal and interest payments on the mortgages in the pool.

Line Item 4(c)(1)(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.

Report in the appropriate columns the amortized cost and fair value of all holdings of commercial mortgage pass-through securities issued by the Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC) or guaranteed by the Government National Mortgage Association (GNMA). Also include commercial mortgage pass-through securities guaranteed by the Small Business Administration.

Line Item 4(c)(1)(b) Other pass-through securities.

Report in the appropriate columns the amortized cost and fair value of all holdings of commercial mortgage pass-through securities issued or guaranteed by non-U.S. Government issuers.

Line Item 4(c)(2) Other commercial mortgage-backed securities.

Report in the appropriate columns of the appropriate subitems the amortized cost and fair value of all CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and commercial paper backed by loans secured by properties other than 1-4 family residential properties. Exclude commercial mortgage pass-through securities (report in Schedule HC-B, item 4(c)(1), above).

Line Item 4(c)(2)(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies.

Report in the appropriate columns the amortized cost and fair value of all CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and commercial paper backed by loans, or securities secured by properties other than 1-4 family residential properties that have been issued by U.S. Government agencies or U.S. Government-sponsored agencies.

U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Line Item 4(c)(2)(b) All other commercial MBS.

Report in the appropriate columns the amortized cost and fair value of all CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and commercial paper backed by loans secured by properties other than 1-4 family residential properties that have been issued or guaranteed by non-U.S. Government issuers.

Line Item 5 Asset-backed securities and structured financial products:

Line Item 5(a) Asset-backed securities.

Report in the appropriate columns the amortized cost and fair value of all asset-backed securities (other than mortgage-backed securities), including asset-backed commercial paper, not held for trading. Include asset backed securities issued by non-U.S. issuers. For holding companies with foreign offices or with $1 billion or more in total assets, this item must equal Schedule HC-B, sum of Memorandum items 5(a) through 5(f).

Line Item 5(b) Structured financial products.

Report in the appropriate columns the amortized cost and fair value of all structured financial products not held for trading. Include cash, synthetic, and hybrid instruments, including those issued by non-U.S. issuers. For holding companies with $10 billion or more in total assets, this item must equal Schedule HC-B, sum of Memorandum items 6(a) through 6(g). 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.

(1) A cash instrument means that the instrument represents a claim against a reference pool of assets.

(2) A synthetic instrument means that the investors do not have a claim against a reference pool of assets; rather, the originating bank merely transfers the inherent credit risk of the reference pool of assets by

Schedule HC-B

securitizations involving more than one trust to structure principal and interest cash flows to investors or that are collateralized by debt instruments and are

(6) Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA (report in Schedule RC-B, item 4.c.(1)(a), above).

as a credit default swap, a total return ... other arrangement in which the counter- ... upon specific contractual covenants to cover a predetermined amount of losses in the loan pool.

(3) A hybrid instrument means that the instrument is a mix of both cash and synthetic instruments.

One of the more common cash instrument structured financial products is referred to as a collateralized debt obligation (CDO). For example, include in this item investments in CDOs for which the underlying collateral is a pool of trust preferred securities issued by U.S. business trusts organized by financial institutions or real estate investment trusts. However, exclude from this item investments in trust preferred securities issued by a single U.S. business trust (report in Schedule HC-B, item 6(a), "Other domestic debt securities").

Include structured financial products that are guaranteed by U.S. Government agencies or U.S. Government-sponsored agencies, such as FHLMC K-Deals and Q-Deals (report, if applicable, in Schedule HC-B, Memorandum item 6.g, "Other collateral or reference assets," below).

Other products include synthetic structured financial products (such as synthetic 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 HC-B, item 4, 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 HC-B, item 4, above).

(3) Asset-backed commercial paper not held for trading (report in Schedule HC-B, item 5(a), above).

(4) Asset-backed securities that are primarily secured by one type of asset (report in Schedule HC-B, item 5(a), above).

(5) Securities backed by loans that are commonly regarded as asset-backed securities rather than collateralized loan obligations in the marketplace (report in Schedule HC-B, item 5(a), above).

Line Item 6 Other debt securities.

Report in the appropriate columns the amortized cost and fair value of all other debt securities that are not held for trading that cannot properly be reported in Schedule HC-B, items 1 through 5 above.

Exclude from other debt securities:

(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 HC-B, item 4 above).

(2) Holdings of bankers acceptances and certificates of deposit (CDs), even if the CDs are negotiable or have CUSIP numbers. (Report holdings of bankers acceptances as loans in Schedule HC, item 4(a) if held for sale; item 4(b) if held for investment; and item 5, if held for trading. Report holdings of CDs in Schedule HC, item 1(b) if not held for trading; and item 5, if held for trading.)

(3) All securities that meet the definition of an "equity security" in ASC Topic 321, Investments-Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*), for example, common and perpetual preferred stock. (See, for example, the instructions to Schedule HC, item 2(c), Schedule HC-B, item 7, and Schedule HC-F, item 4.)

Line Item 6(a) Other domestic debt securities.

Include in this item:

(1) Bonds, notes, debenture, equipment trust certificates, and commercial paper issued by U.S.-chartered corporations and other U.S. issuers and not reportable elsewhere in Schedule HC-B.

(2) Preferred stock of U.S.-chartered corporations and business trusts that by its terms either must be

Line Item M6(f) Diversified (mixed) pools of structured financial products.

Report in the appropriate columns the amortized cost and fair value of structured financial products supported predominantly by diversified (mixed) pools of structured financial products. Include such products as CDOs squared and cubed (also known as "pools of pools").

Line Item M7 Structured financial products guaranteed by U.S. Government agencies or sponsored agencies included in Schedule HC-B, item 5.b.

Report in the appropriate columns the amortized cost and fair value of the maximum amount recoverable from the U.S. Government, including its agencies and its government-sponsored agencies, under the guarantee applicable to the structured securities included in Schedule HC-B, item 5.b.

Line Item M6(g) Other collateral or reference assets.

Report in the appropriate columns the amortized cost and fair value of structured financial products supported predominantly by other types of collateral or reference assets not identified above.

mortgage credit, consumer credit, business credit intermediaries, private equity funds,

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 multifamily 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 SBA "Guaranteed Interest Certificates," which represent a beneficial interest in the entire SBA-guaranteed portion of an individual loan, provided the loan is a loan secured by real estate. (Exclude SBA "Guaranteed Loan Pool Certificates," which represent an undivided interest in a pool of SBA-guaranteed portions of loans. SBA "Guaranteed Loan Pool Certificates" should be reported as securities in Schedule HC-B, item 2, or, if held for trading, in Schedule HC, item 5.)

Exclude the following from loans secured by real estate:

(1) Obligations (other than securities) of states and political subdivisions in the U.S. secured by real estate (report in item 9 below).

(2) All loans and sales contracts indirectly representing other real estate (report in Schedule HC, item 7, "Other real estate owned").

(3) Loans to real estate companies, real estate investment trusts, mortgage lenders, and foreign non-governmental entities that specialize in mortgage loan originations and that service mortgages for other lending institutions when the real estate mortgages or similar liens on real estate are not sold to the holding company but are merely pledged as collateral (report below in item 2, "Loans to depository institutions and acceptances of other banks," or as all other loans in item 9, "Loans to nondepository financial institutions and other loans," as appropriate).

(4) Notes issued and insured by the Farmers Home Administration and instruments (certificates of beneficial ownership and insured note insurance contracts) representing an interest in Farmers Home Administration-insured notes (report in Schedule HC-B, item 2, "U.S. government agency obligations").

(5) Bonds issued by the Federal National Mortgage Association or by the Federal Home Loan Mortgage Corporation that are collateralized by residential mortgages (report in Schedule HC-B, item 2).

(6) Pooled residential mortgages for which participation certificates have been issued or guaranteed by the Government National Mortgage Association, the Federal National Mortgage Association, or the Federal Home Loan Mortgage Corporation (report in Schedule HC-B, item 4(a)). However, if the reporting holding company is the seller-servicer of the residential mortgages backing such securities and, as a result of a change in circumstances, it must rebook any of these mortgages because one or more of the conditions for sale accounting in ASC Topic 860, Transfers and Servicing (formerly FASB Statement

(2) Loans to depository institutions for which the collateral is a mortgage instrument and not the underlying real property. Report loans to depository institutions where the collateral is the real estate itself, as evidenced by mortgages or similar liens, in item 1.

(3) Purchases of mortgages and other loans under agreements to resell that do not involve the lending of immediately available funds or that mature in more than one business day, if acquired from depository institutions.

(4) The acceptances of the consolidated subsidiary banks of the reporting holding company discounted and held in their portfolios when the account party is another depository institution.

(5) Any borrowing or lending of immediately available funds that matures in more than one business day, other than security repurchase and resale agreements. Such transactions are sometimes referred to as ''term federal funds.''

Exclude the following from loans to depository institutions:

(1) All transactions reported in Schedule HC, item 3, ''Federal funds sold and securities purchased under agreements to resell.''

(2) Loans secured by real estate, even if extended to depository institutions (report in item 1).

(3) Loans to holding companies of depository institutions not owned or controlled by the reporting holding company (report in Schedule HC-C, item 9(a)).

(4) Loans to real estate investment trusts and to mortgage companies that specialize in mortgage loan originations and warehousing or in mortgage loan servicing (report in Schedule HC-C, item 9(a)).

(5) Loans to finance companies and insurance companies (report in Schedule HC-C, item 9(a)).

(6) Loans to brokers and dealers in securities, investment companies, and mutual funds (report in Schedule HC-C, item 9~~(b)(1)~~). (a)

(7) Loans to Small Business Investment Companies (report in Schedule HC-C, item 9(a)).

(8) Loans to lenders other than brokers, dealers, and banks whose principal business is to extend credit for the purpose of purchasing or carrying securities , including margin loans, (as described in Federal Reserve Regulation U) and loans to ''plan lenders'' (as defined in Federal Reserve Regulation G) (report in Schedule HC-C, item 9(b)(1)).

(9) Loans to federally sponsored lending agencies (report in Schedule HC-C, item 9(a)). (Refer to the Glossary entry for ''federally sponsored lending agency'' for the definition of this term.)

(10) Dollar exchange acceptances created by foreign governments and official institutions (report in Schedule HC-C, item 7).

(11) Loans to foreign governments and official institutions, including foreign central banks (report in Schedule HC-C, item 7). See the Glossary entry for ''foreign governments and official institutions'' for the definition of this term.

(12) Acceptances accepted by the reporting holding company, discounted, and held in its portfolio, when the account party is not another depository institution. Report such acceptances in other items of Schedule HC-C, according to the account party.

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

Report in this item for the fully consolidated holding company all loans and acceptances and all other instruments evidencing loans (except those secured by real estate) to depository institutions chartered and headquartered in the U.S. (including U.S.-chartered banks owned by foreigners), but excluding U.S. branches and agencies of foreign banks. Include in this item loans to both the U.S. and foreign branches of U.S. banks. U.S. depository institutions cover the following:

(1) U.S. commercial banks and their branches, wherever located; and

(2) other depository institutions in the U.S., i.e.,

(a) credit unions;

(b) mutual or stock savings banks;

(c) savings or building and loan associations;

(d) cooperative banks; and

(e) other similar depository institutions.

pool of SBA-guaranteed portions of loans. SBA "Guaranteed Loan Pool Certificates" should be reported as securities in Schedule HC-B, item 2.a, or, if held for trading, in Schedule HC, item 5.)

(4) Loans to farmers for commercial and industrial purposes (when farmers operate a business enterprise as well as a farm).

(5) Loans supported by letters of commitment from the Agency for International Development.

, including margin loans

(6) Loans made to finance construction that do not meet the definition of a "loan secured by real estate."

(7) Loans to merchants or dealers on their own promissory notes secured by the pledge of their own installment paper.

(8) Loans extended under credit cards and related plans that are readily identifiable as being issued in the name of a commercial or industrial enterprise.

(9) Dealer flooring or floor-plan loans.

(10) Loans collateralized by production payments (e.g., oil or mining production payments). Treat as a loan to the original seller of the production payment rather than to the holder of the production payment. For example, report in this item, as a loan to an oil company, a loan made to a nonprofit organization collateralized by an oil production payment; do not include in item 9 as a loan to the nonprofit organization.

(11) Loans and participations in loans secured by conditional sales contracts made to finance the purchase of commercial transportation equipment.

(12) Commercial and industrial loans guaranteed by foreign governmental institutions.

(13) Overnight lending for commercial and industrial purposes.

Exclude the following from commercial and industrial loans:

(1) Loans that meet the definition of a "loan secured by real estate," even if for commercial and industrial purposes (report in item 1).

(2) Loans to depository institutions (report in item 2).

(3) Loans to nondepository financial institutions such as real estate investment trusts, mortgage companies, and insurance companies (report in Schedule HC-C, item 9(a)).

(4) Loans for the purpose of purchasing or carrying securities (report in Schedule HC-C, item 9(b)(1)).

(5) Loans for the purpose of financing agricultural production, whether made to farmers or to nonagricultural businesses (report in item 3).

(6) Loans to nonprofit organizations, such as hospitals or educational institutions (report in Schedule HC-C, item 9(b)(2)), except those for which oil or mining production payments serve as collateral that are to be reported in this item.

(7) Holdings of acceptances accepted by other banks, i.e., that are not consolidated on this report by the reporting holding company (report in item 2).

(8) Holdings of acceptances of banking subsidiaries of the consolidated holding company when the account party is another bank (report in item 2) or a foreign government or official institution (report in item 7).

(9) Equipment trust certificates (report in Schedule HC-B, item 7, or HC-F item 4, as appropriate).

(10) Any commercial or industrial loans and bankers acceptances, held in the holding company's trading accounts (report in Schedule HC, item 5, "Trading assets").

(11) Commercial paper (report in Schedule HC-B or Schedule HC-D, as appropriate).

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

Report in column A, as appropriate, all commercial and industrial loans to U.S. addressees. (For a detailed discussion of U.S. and non-U.S. addressees, see the Glossary entry for "domicile.")

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

Report in column A, as appropriate, all commercial and industrial loans to non-U.S. addressees. (For a detailed discussion of U.S. and non-U.S. addressees, see the Glossary entry for "domicile.")

Line Item 4(c) To U.S. addressees and non-U.S. addresses (domicile)

Holding companies with less than $5 billion should report in column A, as appropriate, all commercial and industrial loans to U.S. and non-U.S. addressees. (For a detailed discussion of U.S. and non-U.S. addressees, see the Glossary entry for ''domicile.'')

Line Item 5 Not applicable.

Line Item 6 Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).

For holding companies with foreign offices, report the amount outstanding of loans to individuals for household, family, and personal expenditures in domestic offices in column B. Report in column A, on a fully consolidated basis, the breakdown between credit cards, other revolving credit plans, and other consumer loans.

For holding companies with domestic offices only, report in column A in the appropriate subitem below credit cards, other revolving credit plans, and other consumer loans. Report the total in column B.

Report in the appropriate subitem all credit cards, other revolving credit plans, and other loans to individuals for household, family, and personal expenditures. Include all loans to individuals for household, family, and other personal expenditures that does not meet the definition of a ''loan secured by real estate,'' whether direct loans or purchased paper. Exclude loans to individuals for the purpose of purchasing or carrying securities (report in Schedule HC-C, item 9(b)(1)).

Deposits accumulated by borrowers for the payment of personal loans (i.e., hypothecated deposits) should be netted against the related loans.

,including margin loans,

Line Item 6(a) Credit cards.

Report all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards. Report the total amount outstanding of all funds advanced under these credit cards regardless of whether there is a period before interest charges are made. Report the total amount outstanding of all funds advanced under these credit card plans, regardless of whether there is a period before interest charges are made. Report only amounts carried on the books of the reporting holding company as loans that are outstanding on the report date, even if the plan is shared with other organizations and even if accounting and billing are done by a correspondent bank or the accounting center of a plan administered by others.

If the reporting holding company has securitized credit cards and has retained a seller's interest that is not in the form of a security, the carrying value of the seller's interest should be reported as credit card loans in this item. For purposes of these reports, the term ''seller's interest'' means the reporting holding company's ownership interest in loans that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Do *not* net credit balances resulting from overpayment of account balances on credit cards. Report credit balances in Schedule HC-E, items 1(a) or 2(a), as appropriate.

Exclude from credit cards:

(1) Credit extended under credit plans to business enterprises (report in Schedule HC-C, item 4, ''Commercial and industrial loans'').

(2) All credit extended to individuals through credit cards that meet the definition of a ''loan secured by real estate'' (report in Schedule HC-C, item 1).

(3) All credit extended to individuals for household, family, and other personal expenditures under prearranged overdraft plans (report in Schedule HC-C, item 6(b)).

If the holding company acts only as agent or correspondent for the other banks or nonbank corporations and carries no credit card or related plan assets on its books, enter a ''zero.'' Holding companies that do not participate in any such plan should also enter a zero.

Line Item 6(b) Other revolving credit plans.

Report all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards. Report the total amount outstanding of all funds advanced under these revolving credit plans, regardless of whether there is a period before interest charges are made.

Do *not* net balances resulting from overpayment of account balances on revolving credit plans. Report credit balances in Schedule HC-E, items 1(a) and 2(a) as appropriate.

Exclude from other revolving credit plans:

(1) All ordinary (unplanned) overdrafts on transaction accounts not associated with check credit or revolving credit operations (report in other items of Schedule HC-C as appropriate).

(2) Credit extended to individuals for household, family, and other personal expenditures arising from credit cards (report in Schedule HC-C, item 6(a)).

Line Item 6(c) Automobile loans.

Report all consumer loans extended for the purpose of purchasing new and used passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use. Include both direct and indirect consumer automobile loans as well as retail installment sales paper purchased by the bank from automobile dealers.

Exclude from automobile loans:

(1) Loans that meet the definition of a ''loan secured by real estate,'' even if extended for the purpose of purchasing an automobile.

(2) Consumer loans for purchases of, or otherwise secured by, motorcycles, recreational vehicles, golf carts, boats, and airplanes (report in Schedule HC-C, item 6.d).

(3) Personal cash loans secured by automobiles already paid for (report in Schedule HC-C, item 6(d)).

(4) Vehicle flooring or floor-plan loans (report in Schedule HC-C, item 4).

(5) Loans to finance purchases of passenger cars and other vehicles for commercial, industrial, state or local government, or other nonpersonal nonagricultural use (report in Schedule HC-C, item 4, item 8, or item 9, as appropriate).

(6) Loans to finance vehicle fleet sales (report in Schedule HC-C, item 4).

(7) Loans to farmers for purchases of passenger cars and other vehicles used in association with the maintenance or operations of the farm, and loans for purchases of farm equipment (report in Schedule HC-C, item 3).

(8) Consumer automobile lease financing receivables (report in Schedule HC-C, item 10(a)).

All loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) originated or purchased before April 1, 2011, that are collateralized by automobiles, regardless of the purpose of the loan, may be classified as automobile loans for purposes of this schedule and other schedules in which information on automobile loans is to be reported. For consumer loans originated or purchased on or after April 1, 2011, banks should exclude from automobile loans any personal cash loans secured by automobiles already paid for and consumer loans where the purchase of an automobile is not the primary purpose of the loan (report in Schedule HC-C, item 6(d)).

Line Item 6(d) Other consumer loans.

Report all other loans to individuals for household, family, and other personal expenditures (other than those that meet the definition of a ''loan secured by real estate'' and other than those for purchasing or carrying securities). Include loans for such purposes as:

(1) purchases of household appliances, furniture, trailers, and boats;

(2) repairs or improvements to the borrower's residence (that do not meet the definition of a ''loan secured by real estate'');

(3) educational expenses, including student loans;

(4) medical expenses;

(5) personal taxes;

(6) vacations;

(7) consolidation of personal (nonbusiness) debts;

(8) purchases of real estate or mobile homes to be used as a residence by the borrower's family (that do not meet the definition of a ''loan secured by real estate''); and

(9) other personal expenditures.

Other consumer loans may take the form of:

(1) Installment loans, demand loans, single payment time loans, and hire purchase contracts (for purposes other than retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for

personal use), and should be reported as loans to individuals for household, family, and other personal expenditures regardless of size or maturity and regardless of whether the loans are made by the consumer loan department or by any other department of the holding company.

(2) Retail installment sales paper purchased by the holding company from merchants or dealers (other than dealers of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks), finance companies, and others.

Exclude from other consumer loans:

(1) All direct and purchased loans, regardless of purpose, that meet the definition of a ''loan 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, second mortgages), on real estate (report in Schedule HC-C, item 1).

(2) Loans to individuals that do not meet the definition of a ''loan secured by real estate'' for the purpose of investing in real estate when the real estate is not to be used as a residence or vacation home by the borrower or by members of the borrower's family (report as all other loans in Schedule HC-C, item ~~9(b)~~ 9(b)(2) or 9(b)(3), as appropriate.).

(3) Loans to individuals for commercial, industrial, and professional purposes and for ''floor plan'' or other wholesale financing (report in Schedule HC-C, item 4).

(4) Loans to individuals for the purpose of purchasing or carrying securities (report in Schedule HC-C, item ~~9(b)~~ 9(b)(1) or 9(b)(3), as appropriate).

(5) Loans to individ[illegible]stinct from commercial, industrial, or professional) purposes other than those for purchasing or carrying securities, including margin loans (report as all other loans in Schedule HC-C, item ~~9(b)~~ 9(b)(2) or 9(b)(3), as appropriate.).

(6) Loans to merchants, automobile dealers, and finance companies on their own promissory notes, secured by the pledge of installment paper or similar instruments (report in Schedule HC-C, item 4, or as loans to nondepository financial institutions in Schedule HC-C, item 9(a), as appropriate).

(7) Loans to farmers, regardless of purpose, to the extent that can be readily identified as such loans (report in Schedule HC-C, item 3).

(8) All credit extended to individuals for household, family, and other personal expenditures arising from:

(a) Credit cards (report in Schedule HC-C, item 6(a));

(b) Prearranged overdraft plans (report in Schedule HC-C, item 6(b)); and

(c) Retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use (report in Schedule HC-C, item 6(c)).

Line Item 7 Loans to foreign governments and official institutions.

Report (in columns A and B when appropriate) all loans (other than those secured by real estate), including planned and unplanned overdrafts, to governments in foreign countries, to their official institutions, and to international and regional institutions. (See the Glossary entry for ''foreign governments and official institutions'' for the definition of this term.)

Include bankers acceptances accepted by the subsidiary banks of the reporting holding company and held in their portfolio when the account party is a foreign government or official institution, including such acceptances for the purpose of financing dollar exchange. Exclude acceptances that are held in trading accounts.

Include loans to foreign governments, official institutions, and international and regional institutions (other than those that meet the definition of a ''loan secured by real estate''), including planned and unplanned overdrafts.

Exclude the following from loans to foreign governments and official institutions:

(1) Loans to nationalized banks and other banking institutions owned by foreign governments and not functioning as central banks, banks of issue, or development banks (report in item 2 above).

(2) Loans to U.S. branches and agencies of foreign official banking institutions (report as a loan to a commercial bank in the U.S. in item 2).

(2) All purpose and non-purpose securities-based margin loans, regardless of borrower type, that are predominately secured (greater than 50% of underlying collateral) by securities with readily determinable fair values. A securities-based margin loan is a loan provided to an investor that is secured by the borrower's investment portfolio, which generally consists of equity and debt securities with readily determinable fair values. Securities-based margin loans are further distinguished by routine monitoring and margining practices, which generally involves ongoing assessment and adjustment of the loan's credit availability. Margining is a risk management practice where the lender routinely reviews the value of the underlying securities collateral to ensure it remains sufficient to secure the loan based on agreed upon terms. If the market value of the underlying securities falls below a certain threshold, the lender may initiate a "margin call".

Line Item 8 Not applicable.

Line Item 9 Loans to nondepository financial institutions and other loans.

Insert B

Report in columns A and B, as appropriate, loans to nondepository financial institutions, loans for purchasing or carrying securities, including margin loans, and all other loans that cannot properly be reported in one of the preceding items in this schedule.

~~Loans to nondepository financial institutions include:~~

~~(1) Loans (other than those that meet the definition of a "loan secured by real estate") to real estate investment trusts and to mortgage companies that specialize in mortgage loan originations and warehousing or in mortgage loan servicing. (Exclude outright purchases of mortgages or similar instruments by the holding company from such companies, which - unless held for trading - are to be reported in Schedule HC-C, item 1.)~~

~~(2) Loans to other unrelated holding companies.~~

~~(3) Loans to insurance companies.~~

~~(4) Loans to finance companies, mortgage finance companies, factors and other financial intermediaries, short-term business credit institutions that extend credit to finance inventories or carry accounts receivable, and institutions whose functions are predominantly to finance personal expenditures (exclude loans to financial corporations whose sole function is to borrow money and relend it to its affiliated companies or a corporate joint venture in which an affiliated company is a joint venturer).~~

~~(5) Loans to federally-sponsored lending agencies (see the Glossary entry for "federally-sponsored lending agency" for the definition of this term).~~

~~(6) Loans to investment banks.~~

~~(7) Loans and advances made to a bank subsidiary's own trust department.~~

~~(8) Loans to other domestic and foreign financial intermediaries whose functions are predominantly the extending of credit for business purposes, such as investment companies that hold stock of operating companies for management or development purposes.~~

~~(9) Loans to Small Business Investment Companies.~~

~~Other loans include (1) loans for purchasing or carrying securities and (2) all other loans, as described below.~~

~~Loans for purchasing or carrying securities include:~~

~~(1) All loans to brokers and dealers in securities (other than those that meet the definition of a "loan secured by real estate" and those to depository institutions).~~

(1) All loans, whether secured (other than those that meet the definition of a "loan secured by real estate") or unsecured, to any other borrower for the purpose of purchasing or carrying securities, including margin loans, such as:

(a) Loans made to provide funds to pay for the purchase of securities at settlement date.

(b) Loans made to provide funds to repay indebtedness incurred in purchasing securities.

(c) Loans that represent the renewal of loans to purchase or carry securities.

~~(d) Loans to investment companies and mutual funds, but excluding loans to Small Business Investment Companies.~~

(d) Loans to "plan lenders" as defined in Section 221.4(a) of Federal Reserve Regulation U.

(e) Loans to Employee Stock Ownership Plans (ESOPs).

For purposes of this report, the purpose of a loan collateralized by "stock" is determined as follows:

(a) For loans that are collateralized in whole or in part by "margin stock," as defined by Federal Reserve Regulation U, the purpose of the loan is determined by the latest Statement of Purpose (Form FR U-1) on file.

(b) For loans that are collateralized by "stock" other than "margin stock," the holding company may determine the purpose of the loan according to the most current information available.

Exclude from loans for purchasing or carrying securities, including margin loans:

(1) Loans to banks in foreign countries that act as brokers and dealers in securities (report in Schedule HC-C, item 2).

Insert B

Line item 9.a Loans to nondepository financial institutions.

Report loans to nondepository financial institutions (NDFIs) in columns A and B, as appropriate, as defined below. For holding companies with $10 billion or more in total assets, the amounts reported in this item must equal Schedule HC-C, sum of Memorandum items 10.a through 10.e, columns A and B, respectively.

NDFIs encompass a wide range of financial entities that provide services similar to those of traditional banks but do not accept deposits from the general public and are not regulated by the Federal banking agencies. NDFIs include, but are not limited to, mortgage companies, insurance companies, investment funds (such as mutual funds, money market funds, hedge funds, and private capital funds), pension funds, broker-dealers, securitization vehicles, and other financial entities engaged in credit intermediation, asset management, market-making, and other financial services activities.

Include the following loans in this item:

(1) Loans to mortgage credit intermediaries. Include loans to mortgage companies that specialize in residential or commercial mortgage loan origination or servicing activities. Include loans to special purpose entities designed to facilitate residential or commercial mortgage-related securitizations activities, such as mortgage warehousing facilities, including loans to direct lenders, real estate investment trusts (REITs), collateralized debt obligations (CDOs), collateralized loan obligations (CLOs), private debt funds, asset-backed commercial paper (ABCP) conduits, or other financial intermediaries in which the underlying assets are predominately (greater than 50% of assets or lending activities) comprised of residential or commercial mortgages. Include CLO tranche holdings that are reported as “loans” in accordance with GAAP. Report in Schedule HC-C, Memorandum item 10.a, “Loans to mortgage credit intermediaries,” if applicable.

Exclude outright purchases of mortgages or other loans that meet the definition of a “loan secured by real estate”, which – unless held for trading –are to be reported in Schedule HC-C, item 1.).

(2) Loans to business credit intermediaries. Include loans to special purpose entities, finance companies, direct lenders, CDOs, CLOs, private debt funds, leasing companies, ABCP conduits, Business Development Companies (BDCs), Small Business Investment Companies (SBICs), or other financial intermediaries in which the underlying assets are *predominately* (greater than 50% of assets or lending activities) comprised of loans to businesses. Include CLO tranche holdings that are reported as “loans” in accordance with GAAP. Include loans to other non-bank business lenders, including internet-based lending platforms and other marketplace lenders. Report in Schedule HC-C, Memorandum item 10.b, “Loans to business credit intermediaries,” if applicable.

(3) Loans to private equity funds. Include loans to private equity funds. Include capital call commitment and other subscription-based facilities to private equity and venture capital funds, or any other general partnership funds that raise capital through limited partnership arrangements in which the underlying investment assets are *predominately* (greater than 50% of assets) comprised of equity investments in private, non-listed assets or companies. Report in Schedule HC-C, Memorandum item 10.c, “Loans to private equity funds,” if applicable.

(4) Loans to consumer credit intermediaries. Include loans to special purposes entities, finance companies, direct lenders, private debt funds, leasing companies, ABCP conduits, or other financial intermediaries in which the underlying assets are *predominately* (greater than 50% of assets or lending activities) comprised of loans to consumers. Include loans designed to facilitate asset-backed securitization (ABS) activities for consumer credit products, such as auto ABS, credit card ABS, student loan ABS, etc. Include loans to other non-bank consumer lenders, including internet-based lending platforms and other marketplace lenders. Report in Schedule HC-C, Memorandum item 10.d, “Loans to consumer credit intermediaries,” if applicable.

Insert B continued

(5) Other loans to nondepository financial institutions. Include other loans to nondepository financial institutions as described below. Report in Schedule HC-C, Memorandum item 10.e, "Other loans to nondepository financial institutions," if applicable.

Include the following loans in the amounts reported in this item:

(a) Loans to other unrelated holding companies.

(b) Loans to insurance companies.

(c) Loans to federally-sponsored lending agencies (see the Glossary entry for "federally-sponsored lending agency" for the definition of this term).

(d) Loans to investment banks and brokers and dealers. Exclude loans that meet the definition of a "loan secured by real estate" (Report in Schedule HC-C, item 1) and loans that meet the definition of "loans for purchasing or carrying securities, including margin loans" (Report in Schedule HC-C, item 9(b)(1) or 9(b)(3), as appropriate.

(e) Loans and advances made to the bank's own trust department.

(f) Loans to publicly-listed investment funds, such as money market funds, mutual funds (both open and closed-end), index funds, or exchange-traded funds.

(g) Loans to private capital funds, including private equity and private debt funds.

(h) Loans to hedge funds.

(i) Loans to pension funds, endowments, family offices and sovereign wealth funds.

(j) Loans to securitization vehicles

(k) Loans to other investment firms and financial vehicles.

Exclude from loans to nondepository institutions, loans for the purpose of purchasing or carrying securities, including margin loans (report in Schedule HC-C, 9(b)(1)).

Line item 9(b) Other loans.

Note: Items 9(b)(1) and 9(b)(2) are to be completed by holding companies with $5 billion or more in total consolidated assets. Item 9(b)(3) is to be reported by holding companies with less than $5 billion in total assets.

Line item 9(b)(1) Loans for purchasing or carrying securities, including margin loans.

Report all loans for purchasing or carrying securities, including margin loans as described below.

Include:

Schedule HC-C

Line item 9.b.(2) All Other Loans

Include all loans and discounts (other than loans to nondepository financial institutions and loans for purchasing or carrying securities) that cannot properly be reported in one of the preceding items in Schedule HC-C, such as:

(2) Loans to depository institutions for the purpose of purchasing or carrying securities (report Schedule HC-C, item 2).

(3) Transactions reportable in Schedule HC, item 3, ''Federal funds sold and securities purchased under agreements to resell.''

(4) Loans that meet the definition of a ''loan secured by real estate'' (report in Schedule HC-C, item 1).

~~All other loans include all loans and discounts (other than loans to nondepository financial institutions and loans for purchasing or carrying securities) that cannot properly be reported in one of the preceding items in Schedule HC-C, such as:~~

(1) Unplanned overdrafts to deposit accounts (except overdrafts of depository institutions, which are to be reported in Schedule HC-C, item 2; and overdrafts of foreign governments and official institutions, which are to be reported in Schedule HC-C, item 7.

(2) Loans (other than those that meet the definition of a ''loan secured by real estate'') to nonprofit organizations (e.g., churches, hospitals, educational and charitable institutions, clubs, and similar associations) except those collateralized by production payments where the proceeds ultimately go to a commercial or 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.**~~

~~***Note: Item 9(b)(1) and 9(b)(2) are to be completed by holding companies with $5 billion or more in total consolidated assets. Item 9(b)(3) is to be reported by holding companies with less than $5 billion in total assets.***~~

~~**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.~~

, including margin loans

Line Item 9(b)(3) Loans for purchasing or carrying securities and all other loans.

Holding companies with less than $5 billion should report in columns A an B, as appropriate, Loans for purchasing or carrying securities ~~(secured or unsecured)~~ and all other loans (exclude consumer loans) as described ~~above.~~

in line items 9(b)(1) and 9(b)(2) above.

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

Report the net investments in all:

(1) Direct financing leases accounted for under ASC Topic 840, Leases, by an institution that has not adopted ASC Topic 842, Leases, including the estimated residual value of leased property and any unamortized initial direct costs, net of unearned income;

(2) Direct financing and sales-type leases accounted for under ASC Topic 842 by an institution that has

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 Items M1(e)(3) To U.S. addresses and non-U.S. addresses (domicile).

Holding companies with less than $5 billion should report all commercial and industrial loans to U.S. addresses and non-U.S. addresses that have been restructured in troubled debt restructuring and are in compliance with their modified terms. Exclude from this item commercial and industrial loans restructured in troubled debt restructurings that, under their modified 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));

(7) Loans to nondepository financial 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 M1(g) Total loans restructured in troubled debt restructurings that are in compliance with their modified terms.

Report the sum of Memorandum items 1.a.(1) through (1.f.).

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, item 9(a), "Loans to nondepository financial institutions,"

9(b)

"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.

Note: Line items M3 and M4 are to be reported only by holding companies with $5 billion or more in total assets.

Line Item M3 Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)

Report the amount of loans secured by real estate to non-U.S. addressees included in Schedule HC-C, item 1. For a detailed discussion of U.S. and non-U.S. addressees, see the Glossary entry for "domicile."

Line Item M4 Outstanding credit card fees and finance charges.

This item is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables that exceed $500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies.

Outstanding credit card receivables are the sum of:

(a) Schedule HC-C, item 6(a), column A;

(b) Schedule HC-S, item 1, column C; and

(c) Schedule HC-S, item 6(a), column C.

Credit card specialty holding companies are defined as those holding companies that on a consolidated basis exceed 50 percent for the following two criteria:

(a) the sum of credit card loans (Schedule HC-C, item 6(a), column A) plus securitized and sold credit card receivables (Schedule HC-S, item 1, column C) divided by the sum of total loans (Schedule HC-C, item 12, column A) plus securitized and sold credit card receivables (Schedule HC-S, item 1, column C); and

(b) the sum of total loans (Schedule HC-C, item 12, column A) plus securitized and sold credit card receivables (Schedule HC-S, item 1, column C) divided by the sum of total assets (Schedule HC, item 12) plus securitized and sold credit card receivables (Schedule HC-S, item 1, column C).

Report the amount of fees and finance charges included in the amount of credit card receivables reported in Schedule HC-C, item 6(a), column A.

Line Item M5 Not applicable

Note: Memorandum items 6(a), 6(b), and 6(c) are to be completed semiannually in the June and December reports only.

Line Item M6 Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices.

Report in the appropriate subitem the amount of closed-end loans with negative amortization features secured by 1–4 family residential properties and, if certain criteria are met, the maximum remaining amount of negative amortization contractually permitted on these loans and the total amount of negative amortization included in the amount of these loans. Negative amortization refers to a method in which a loan is structured so that the borrower's minimum monthly (or other periodic) payment is contractually permitted to be less than the full amount of interest owed to the lender, with the unpaid interest added to the loan's principal balance. The contractual terms of the loan provide that if the borrower allows the principal balance to rise to a pre-specified amount or maximum cap, the loan payments are then recast to a fully amortizing schedule. Negative amortization features may be applied to either adjustable rate mortgages or fixed rate mortgages, the latter commonly referred to as graduated payment mortgages (GPMs).

Exclude reverse 1–4 family residential mortgage loans as described in the instructions for Schedule HC-C, item 1(c).

in Schedule HC-C item 12, column B) as of the previous December 31 report date.

Line Item M6(b) Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.

For all closed-end loans secured by 1–4 family residential properties whose terms allow for negative amortization (that were reported in Schedule HC-C, Memorandum item 6(a), report the total maximum remaining amount of negative amortization permitted under the terms of the loan contract (i.e., the maximum loan principal balance permitted under the negative amortization cap less the principal balance of the loan as of the quarter-end report date).

Line Item M6(c) Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6(a) above.

For all closed-end loans secured by 1–4 family residential properties whose terms allow for negative amortization, report the total amount of negative amortization included in the amount (i.e., the total amount of interest added to the original loan principal balance that has not yet been repaid) reported in Schedule HC-C, Memorandum item 6(a) above. Once a loan reaches its maximum principal balance, the amount of negative amortization included in the amount should continue to be reported until the principal balance of the loan has been reduced through cash payments below the original principal balance of the loan.

Line Item M7 Not applicable.

Line Item M8 Not applicable.

Line Item M9 Loans secured by 1–4 family residential properties (in domestic offices) in process of foreclosure.

Report the total unpaid principal balance of loans secured by 1–4 family residential properties (in domestic offices) included in Schedule HC-C, item 1(c), column B, for which formal foreclosure proceedings to seize the real estate collateral have started and are ongoing as of quarter-end, regardless of the date the foreclosure procedure was initiated. Loans should be classified as in process of foreclosure according to local requirements. If a loan is already in process of foreclosure and the mortgagor files a bankruptcy petition, the loan should continue to be reported as in process of foreclosure until the bankruptcy is resolved. Exclude loans where the foreclosure process has been completed and the holding company reports the real estate collateral as "Other real estate owned" in Schedule HC, item 7. This item should include both closed-end and open-end 1–4 family residential mortgage loans that are in process of foreclosure.

Line Item M10 ~~Not applicable.~~ Insert C

Line Item M11 Not applicable.

Line Item M12 Loans (not subject to the requirements of ASC 310-10) (Former AICPA of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year.

Note: Memorandum items 12(a), 12(b), 12(c) and 12(d) are to be completed semiannually in the June and December reports only and by HCs with $5 billion or more in total total assets. Item M12(e) is to be reported by holding companies with less than $5 billion in total assets.

Report in the appropriate subitem and column the specified information on loans and leases held for investment purposes that were acquired in a business combination, as prescribed under ASC Topic 805, Business Combinations (formerly FASB Statement No. 141(R), *Business Combinations*), with an acquisition date in the current calendar year. The acquisition date is the date on which the holding company obtains control[2] of the acquiree.

Loans and leases acquired in the current calendar year should be reported in this item in the reports for June 30 and December 31 of the current calendar year, as appropriate, regardless of whether the bank still holds the loans and leases. For example, loans and leases acquired in a business combination with an acquisition date in the first six months of the current calendar year should be reported in this item in both the June 30 and December 31 reports for the current calendar year; loans and leases acquired in the second six months of the current calendar

2. Control has the meaning of *controlling financial interest* in paragraph 2 of ASC Subtopic 810-10, Consolidation—Overall (formerly Accounting Research Bulletin No. 51, *Consolidated Financial Statements*, as amended.

Insert C

Note: Memorandum items 10(a) through 10(e) are to be completed by holding companies with $10 billion or more in total assets and the sum must equal the amounts reported on Schedule HC-C, item 9(a), column A and B, respectively.

Line item M10 Loans to nondepository financial institutions.

The sum of Memorandum items 10(a) through 10(e) must equal the amounts reported on Schedule HC-C, item 9(a), column A and column B, respectively.

Line item M10(a) Loans to mortgage credit intermediaries.

Report all loans to mortgage credit intermediaries, as defined for Schedule HC-C, item 9(a).

Line item M10(b) Loans to business credit intermediaries.

Report all loans to business credit intermediaries, as defined for Schedule HC-C, item 9(a).

Line item M10(c) Loans to private equity funds.

Report all loans to private equity funds, as defined for Schedule HC-C, item 9(a).

Line item M10(d) Loans to consumer credit intermediaries.

Report all loans to consumer credit intermediaries, as defined for Schedule HC-C, item 9(a).

Line item M10(e) Other loans to nondepository financial institutions.

Report all other loans to nondepository financial institutions, as defined for Schedule HC-C, item 9(a), that are not included in Memorandum items 10(a) through 10(d), above.

Schedule HC-L

Line Item 1(e) Other unused commitments.

Report in the appropriate subitem the unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments not reportable in Schedule HC-L, items 1(a) through 1(d), above. Include commitments to extend credit through overdraft facilities or commercial lines of credit, retail check credit and related plans, and those overdraft protection programs in which the holding company advises account holders of the available amount of protection.

Line Item 1(e)(1) Commercial and industrial loans.

Report the unused portions of commitments to extend credit for commercial and industrial purposes, i.e., commitments that, when funded, would be reportable as commercial and industrial loans in Schedule HC-C, item 4, "Commercial and industrial loans." Exclude unused credit card lines to commercial and industrial enterprises (report in Schedule HC-L, item 1(b)(2), above).

depository

Line Item 1(e)(2) Loans to financial institutions.

Report the unused portions of commitments to extend credit to financial institutions, i.e., commitments that, when funded, would be reportable ~~either~~ as loans to depository institutions in Schedule HC-C, item 2, "Loans to depository institutions and acceptances of other banks~~," or as loans to nondepository financial institutions in Schedule HC-C, item 9(a), "Loans to nondepository financial institutions~~."

Insert D

Line Item 1(e)(4) All other unused commitments.

Report the unused portions of commitments not reportable in Schedule HC-L, items 1(a) through 1(e)(~~2~~)(3), above.

Include commitments to extend credit secured by 1–4 family residential properties, except (a) revolving, open-end lines of credit secured by 1-4 family residential properties (e.g., home equity lines), which should be reported in Schedule HC-L, item 1(a), above, (b) commitments for 1–4 family residential construction and land development loans (that are secured by such properties), which should be reported in Schedule HC-L, item 1(c)(1), above, and (c) commitments that meet the definition of a derivative and must be accounted for in accordance with ASC Topic 815, Derivatives and Hedging (formerly FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities*, as amended), which should be reported in Schedule HC-L, item 11.

Line Items 2 and 3 General Instructions for Standby Letters of Credit.

Originating holding companies (or their subsidiaries) must report in items 2 and 3 the full amount outstanding and unused of financial and performance standby letters of credit, respectively. Include those standby letters of credit that are collateralized by cash on deposit, that have been acquired from others, and in which participations have been conveyed to others where (a) the originating and issuing holding company is obligated to pay the full amount of any draft drawn under the terms of the standby letter of credit and (b) the participating institutions have an obligation to partially or wholly reimburse the originating holding company, either directly in cash or through a participation in a loan to the account party.

For syndicated standby letters of credit where each holding company has a direct obligation to the beneficiary, each institution must report only its share in the syndication. Similarly, if several organizations participate in the issuance of a standby letter of credit under a bona fide binding agreement that provides that (a) regardless of any event, each participant shall be liable only up to a certain percentage or to a certain amount and (b) the beneficiary is advised and has agreed that each participating organization is only liable for a certain portion of the entire amount, each holding company shall report only its proportional share of the total standby letter of credit.

For a financial or performance standby letter of credit that is in turn backed by a financial standby letter of credit issued by another institution, each holding company must report the entire amount of the standby letter of credit it has issued in either item 2 or 3 below, as appropriate. The amount of the reporting holding company's financial or performance standby letter of credit that is backed by the other institution's financial standby letter of credit must be included in either item 2(a) or 3(a) as appropriate, since the backing of standby letters of credit has substantially the same effect as the conveying of participations in standby letters of credit.

Also, include all financial and performance guarantees issued by foreign offices of the reporting holding company pursuant to Section 211.4(a)(1) of Federal Reserve

Insert D

Line item 1(e)(3) Loans to nondepository financial institutions.

Report the unused portions of commitments to extend credit to financial institutions, i.e., commitments that, when funded, would be reportable as loans to nondepository financial institutions in Schedule HC-C, item 9.a, “Loans to nondepository financial institutions.” For holding companies with $10 billion or more in total assets, this item must equal Schedule HC-L, sum of items 1(e)(3)(a) through 1(e)(3)(e), below. Note: Items 1(e)(3)(a) through 1(e)(3)(e) are to be completed by holding companies with $10 billion or more in total assets.

Line item 1(e)(3)(a) Loans to mortgage credit intermediaries.

Report the unused portions of commitments to extend credit to mortgage intermediaries, i.e., commitments that, when funded, would be reportable as loans in Schedule HC-C, Memorandum item 10(a), “Loans to mortgage intermediaries."

Line item 1(e)(3)(b) Loans to business credit intermediaries.

Report the unused portions of commitments to extend credit to business credit intermediaries, i.e., commitments that, when funded, would be reportable as loans in Schedule HC-C, Memorandum item 10(b), “Loans to business credit intermediaries."

Line item 1(e)(3)(c) Loans to private equity funds.

Report the unused portions of commitments to extend credit to private equity funds, i.e., commitments that, when funded, would be reportable as loans in Schedule HC-C, Memorandum item 10(c), “Loans to private equity funds."

Line item 1(e)(3)(d) Loans to consumer credit intermediaries.

Report the unused portions of commitments to extend credit to consumer credit intermediaries, i.e., commitments that, when funded, would be reportable as loans in Schedule HC-C, Memorandum item 10(d), “Loans to consumer credit intermediaries."

Line item 1(e)(3)(e) Other loans to nondepository financial institutions.

Report the unused portions of commitments to extend credit to other nondepository financial institutions, i.e., commitments that, when funded, would be reportable as loans in Schedule HC-C, Memorandum item 10(e), “Other loans to nondepository financial institutions."

months ending on the semiannual (i.e., June 30 or December 31) report date for this item. Include those assets placed in nonaccrual status during this six month period that are included as of the current report date in Schedule HC-N, column C, items 1 through 8 and 10. Also include those assets placed in nonaccrual status during this six month period that, before the current semiannual report date for this item, have been sold, paid off, charged-off, settled through foreclosure or concession of collateral (or any other disposition of the nonaccrual asset) or have been returned to accrual status. In other words, the aggregate amount of assets placed in nonaccrual status since the prior semiannual report date that should be reported in this item should not be reduced, for example, by any charge-offs or sales of such nonaccrual assets. If a given asset is placed in nonaccrual status more than once during the six month period ending on the current semiannual report date, report the amount of the asset only once.

Line Item M8 Nonaccrual assets sold during the previous six months.

Report the total of the outstanding balances of all loans, leases, debt securities, and other assets held in nonaccrual status (i.e., reportable in Schedule HC-N, column C, items 1 through 9) that were sold during the six months ending on the semiannual (i.e., June 30 or December 31) report date for this item. The amount to be included in this item is the outstanding balance (net of unearned income) of each nonaccrual asset at the time of its sale. Do not report the sales price of the nonaccrual assets and do not include any gains or losses from the sale. For purposes of this item, only include those transfers of nonaccrual assets that meet the criteria for a sale as set forth in 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). For further information, see the Glossary entry for "Transfers of financial assets."

Insert E

~~**Line Item M9 Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3).**~~

~~Memorandum items 9(a) and 9(b) should be completed only by holding companies that have not yet adopted ASU 2016-13. Holding companies that have adopted ASU 2016-13 should leave this item blank.~~

~~Report in the appropriate subitem and column the outstanding balance and amount of "purchased credit-impaired loans" reported as held for investment in Schedule HC-C, Memorandum items 5(a) and 5(b), respectively, that are past due 30 days or more or are in nonaccrual status as of the report date. The amount of such loans will have been included by loan category in items 1 through 7 of Schedule HC-N, above. Purchased credit-impaired loans are accounted for in accordance with 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"). Purchased credit-impaired loans are loans that a holding company has purchased, including those acquired in a purchase business combination, where there is evidence of deterioration of credit quality since the origination of the loan and it is probable, at the purchase date, that the holding company will be unable to collect all contractually required payments receivable. Loans held for investment are those that the institution has the intent and ability to hold for the foreseeable future or until maturity or payoff.~~

~~For guidance on determining the delinquency and nonaccrual status of purchased credit-impaired loans accounted for individually and purchased credit-impaired loans with common risk characteristics that are aggregated and accounted for as a pool, refer to the "Definitions" section of the Schedule HC-N instructions and the Glossary entry for "purchased credit-impaired loans and debt securities."~~

~~**Line Item M9(a) Outstanding balance.**~~

~~Report in the appropriate column the outstanding balance of all purchased credit-impaired loans reported as held for investment in Schedule HC-C, Memorandum item 5(a), that are past due 30 days or more or are in nonaccrual status as of the report date. The outstanding balance is the undiscounted sum of all amounts, including amounts deemed principal, interest, fees, penalties, and other under the loan, owed to the holding company at the report date, whether or not currently due and whether or not any such amounts have been charged off by the holding company. However, the outstanding balance does not include amounts that would be accrued under the contract as interest, fees, penalties, and other after the report date.~~

Insert E

Line item M9 Loans to nondepository financial institutions included in Schedule HC-N, item 7

Report in the appropriate column the amount of all loans to nondepository financial institutions included in Schedule HC-C, item 9(a), 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 Schedule HC-N, item 7.

Schedule HC-N

~~**Line Item M9(b) Amount included in Schedule HC-N, items 1 through 7, above.**~~

~~Report in the appropriate column the amount of, i.e., the recorded investment in, all purchased credit-impaired loans reported as held for investment in Schedule HC-C, Memorandum item 5(b), that are past due 30 days or more or are in nonaccrual status as of the report date.~~