



Instructions for Preparation of

**Parent Company Only Financial Statements
for Large Bank Holding Companies**

Reporting Form FR Y-9LP

Reissued June 2007

Parent Company Only Financial Statements for Large Bank Holding Companies

FR Y-9LP

GENERAL INSTRUCTIONS

Who Must Report

A. Reporting Criteria

All bank 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 bank holding company depend upon the size of the holding company, or other specific factors as determined by the appropriate Federal Reserve Bank. Bank holding companies must file the appropriate forms as described below:

(1) **Bank Holding Companies with Total Consolidated Assets of \$500 Million or More.** Bank holding companies with total consolidated assets of \$500 million or more (the top tier of a multi-tiered holding company, when applicable) must file:

- (a) the *Consolidated Financial Statements for Bank 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 Bank Holding Companies* (FR Y-9LP) quarterly, as of the last calendar day of March, June, September, and December.

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

For tiered bank holding companies. When bank holding companies with total consolidated assets of \$500 million or more, own or control, or are owned or controlled by, other bank holding companies (i.e., are tiered bank holding companies), only the top-tier holding company must file the FR Y-9C for the consolidated bank 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 \$500 million or more) must file the FR Y-9C.

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

- (2) **Bank Holding Companies that are Employee Stock Ownership Plans.** Bank 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 Bank Holding Companies* (FR Y-9ES) on an annual basis, as of December 31. No other FR Y-9 series form is required. However, bank holding companies that are subsidiaries of ESOP bank holding companies (i.e., a tiered bank holding company) must submit the appropriate FR Y-9 series in accordance with bank holding company reporting requirements.
- (3) **Bank Holding Companies with Total Consolidated Assets of Less Than \$500 Million.** Bank holding companies with total consolidated assets of less than \$500 million must file the *Parent Company Only Financial Statements for Small Bank Holding Companies* (FR Y-9SP) on a semiannual basis, as of the last calendar day of June and December.¹

1. The Reserve Bank with whom the reporting bank holding company files its reports may require that a bank holding company with total consolidated assets of less than \$500 million 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

General Instructions

For tiered bank holding companies. When bank holding companies with total consolidated assets of less than \$500 million, own or control, or are owned or controlled by, other bank holding companies (i.e., are tiered bank holding companies), the top-tier holding company must file the FR Y-9SP for the top-tier parent company of the bank holding company. In addition, such tiered bank holding companies, must also submit, or have the bank holding company subsidiary submit, a separate FR Y-9SP for each lower-tier bank holding company.

When a bank holding company that has total consolidated assets of less than \$500 million is a subsidiary of a bank holding company that files the FR Y-9C, the bank holding company that has total consolidated assets of less than \$500 million 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 bank 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 Bank Holding Company Financial Statements

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

- (1) a bank 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.

(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 bank 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.

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 bank holding company that reaches \$500 million 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 bank holding companies must begin reporting the FR Y-9LP in March of the current year. If a top-tier bank holding company reaches \$500 million or more in total consolidated assets due to a business combination, then the bank 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 bank 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 bank holding company reaches or exceeds \$500 million 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 bank holding companies should file a complete FR Y-9LP going forward). If a top-tier bank holding company's total consolidated assets should subsequently fall to less than \$500 million for four consecutive quarters, then the bank holding company may revert to filing the FR Y-9SP (and any lower-tier bank holding companies in those organizations may revert to filing the FR Y-9SP).

Where to Submit the Reports

Electronic Submission

All bank holding companies are required to submit their completed reports electronically. Bank holding companies should contact their district Reserve Bank or go to www.reportingandreserves.org for procedures for electronic submission.

When to Submit the Reports

The *Parent Company Only Financial Statements for Large Bank 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

General Instructions

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 bank 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

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

The bank 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 Bank Holding Companies* can be prepared and filed in accordance with these instructions and reflect a fair presentation of the bank holding company’s financial condition and results of operations.

Bank 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 bank 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 bank 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 bank 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 bank 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 bank 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 Bank Holding Companies (Form FR Y-9C) or, in more detail, in APB Opinions and FASB Statements. Selected opinions and statements of these accounting organizations are referenced in the instructions, where appropriate. 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 bank 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 bank holding company submits this report).

C. Rounding

All bank 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

General Instructions

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 Bank 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 bank 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 bank holding companies with total assets of \$10 billion or more, all dollar amounts may be reported in thousands, but each bank holding company, at its option, may round the figures reported to the nearest million, with zeros reported in the thousands column. For bank 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 in parentheses.

E. Confidentiality

The completed version of this report is available to the public upon request on an individual basis. However, a reporting bank holding company may request confidential treatment for the *Parent Company Only Financial Statements for Large Bank Holding Companies* (FR Y-9LP) if the bank 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 Bank Holding Companies* must be signed by the Chief Financial Officer of the bank holding

General Instructions

company (or by the individual performing this equivalent function). *Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.* 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 bank holding company's files.

G. Amended Reports

The Federal Reserve may require the filing of amended *Parent Company Only Financial Statements for Large Bank Holding Companies* if reports as previously submitted contain significant errors. In addition, a bank 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 bank 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, bank 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 bank holding company.

Additional copies of this instruction book may be obtained from the Federal Reserve Bank in the district where the reporting bank 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 bank 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 bank holding company from bank subsidiaries and associated banks.

Line Item 1(a)(2) Interest.

Report interest income paid or payable to the reporting bank 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 bank 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 bank 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 bank holding

company 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 bank 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 (as defined in the Act), subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Line Item 1(b)(1) Dividends.

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

Line Item 1(b)(2) Interest.

Report interest income paid or payable to the reporting bank 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 bank 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 bank holding company related to transactions with non-bank 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 bank holding companies and associated bank holding companies, excluding equity in undistributed income.

This item is to be completed only by bank holding companies that have subsidiary bank holding companies or associated bank holding companies. Report the reporting bank holding company's income from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank 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 bank holding company from subsidiary bank holding companies and associated bank holding companies.

Line Item 1(c)(2) Interest.

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

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

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

Line Item 1(c)(4) Other.

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

bank holding company's equity in the undistributed earnings of subsidiary bank holding companies and associated bank 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 bank 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 bank 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 bank holding company for the purpose of borrowing money as reported in Schedule PC, items 11, 12, 13(a), 13(b), 14, and 16.

Schedule PI

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.

Line Item 2(d) All other expenses.

Report all other operating expenses of the reporting bank 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 expense.

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. Bank 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 bank 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 (as defined in the Bank Holding Company Act) 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 bank holding companies.

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

Schedule PI

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 bank holding company has charged-off on the parent company's books.

Line Item M3 Loan and lease financing receivables recoveries.

Report the amount of loan and lease financing receivables that the reporting bank 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 bank 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 bank 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 bank holding companies that have adopted FASB Statement No. 157, "Fair Value Measurements" (FAS 157), 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., FASB Statement No. 159, "The

Fair Value Option for Financial Assets and Financial Liabilities" (FAS 159); FASB Statement No. 155, "Accounting for Certain Hybrid Financial Instruments" (FAS 155); and FASB Statement No. 156, "Accounting for Servicing of Financial Assets" (FAS 156)). This election is generally referred to as the fair value option.

If the bank 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 bank 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 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 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

Schedule PI

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 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 bank 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 bank 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 bank holding companies resulting from operations, investing, and financing. The cash flow statement should be prepared in accordance with FASB Statement of Financial Accounting Standards 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;
- (4) Net change in other liabilities, when other liabilities decrease; and
- (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;
- (4) Net change in other liabilities, when other liabilities increase; and
- (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: Bank 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 and are carried at market value in a trading

Schedule PI-A

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 bank 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 bank 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 bank 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 bank 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.

Report the amount of the equity in the extraordinary items of the subsidiaries of the bank 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 bank 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 bank 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 bank 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).

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 bank holding company. This amount is the sum of Part I, items 1 and 2(h).

Schedule PI-A

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 bank 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 bank 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 bank 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 bank 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 bank 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 bank 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 bank 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 bank holding company during the reporting period.

Line Item 4 Repayment of advances from subsidiaries.

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

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

Report the amount of proceeds received by the parent bank holding company from the issuance of obligations

Schedule PI-A

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 bank 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 bank 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 bank 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 bank 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 bank 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 bank 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 bank 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 withdraw funds at any time without prior notice or

Schedule PI-A

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.

LINE ITEM INSTRUCTIONS FOR

Parent Company Only Financial Statements—Parent Company Only Balance Sheet Schedule PC

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 bank 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.

Schedule PC

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 bank 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 bank 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 FASB Statement No. 115.

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 bank holding company under agreements to resell. Such transactions should be reported in item 5 below.

When the subsidiary bank 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.). Bank 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 bank 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 companies"). Also exclude all holdings of commercial paper, which should be reported in item 2(c) above, and

Schedule PC

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 bank 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 bank 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 bank 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 bank 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 income.

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 bank 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 bank holding company exercises significant influence (collectively referred to as “investees”). Investees include banks, nonbank companies, and lower-tier bank 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 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,

Schedule PC

the carrying value of the bank 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 bank 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.

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 bank holding company. However, for purposes of the Parent Company Only Financial Statements for Bank Holding Companies, a subsidiary is a company in which the parent bank holding company directly or indirectly owns more than 50 percent of the outstanding voting stock.

An associated company is a corporation in which the bank holding company, directly or indirectly, owns 20 to 50 percent of the outstanding voting stock and over which the bank holding company exercises significant influence. This 20 to 50 percent ownership is presumed to carry "significant" influence unless the bank 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 FASB Statement No. 141 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 bank 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 bank 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 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.

Schedule PC

Line Item 7(a) Goodwill.

Report the amount (book value) of goodwill that is reported on the balance sheet of the reporting bank 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 bank holding companies.

Report in this item all balances due from institutions related to the reporting parent bank 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 bank holding company that are not direct or indirect subsidiaries of the reporting (lower-tier) parent bank 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 bank holding company, excluding those directly or indirectly owned by the reporting lower-tier parent bank 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 bank holding company, excluding those directly or indirectly owned by the reporting lower-tier parent bank 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 bank holding companies of the respondent and the parent company(s) of the respondent, which are to be reported in item 9(c).

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

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

In addition, when a subsidiary bank holding company is filing this report, this item should include all balances due the respondent from its parent bank holding company or from any bank holding company that is directly or indirectly owned or controlled by the top-tier bank holding company.

Line Item 10 Total assets.

Sum of Items 1 through 9(c).

Schedule PC

Liabilities and Stockholders' Equity

Line Item 11 Deposits.

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

Exclude any deposits issued by or held in subsidiaries of the respondent bank 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 bank holding company under agreements to repurchase. Such transactions should be reported in item 18 below.

When the subsidiary bank 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 bank 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 bank 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 bank 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 bank 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.

Report the total amount of money borrowed by the reporting bank 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 bank holding company is

Schedule PC

liable. If the bank holding company is the lessee on capitalized lease property, include the bank 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 bank 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 bank 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 bank 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 bank holding company. A subordinated note or debenture is a form of debt issued by a bank holding company or its subsidiaries. When issued by a bank holding company, a subordinated note or debenture is a form of unsecured long-term debt that is subordinated to other debt of the consolidated bank 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.

Line Item 18 Balances due to subsidiaries and related institutions.

Report in this item all balances due to institutions related to the parent bank 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 bank holding company, both bank and nonbank. Where the bank holding company is a multi-tier organization, "related institutions" include subsidiary bank holding companies and their direct and indirect subsidiaries.

When a subsidiary bank holding company is filing this report, this item should include all balances due to its parent company(s) 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 bank holding company. *Exclude* balances due to

Schedule PC

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 bank 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 bank holding companies of the respondent and the parent company(s) of the respondent, which are to be reported in item 18(c).

When the reporting bank holding company is a top-tier bank 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 bank holding company is a lower-tier bank 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 bank holding company.

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

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

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

In addition, when a subsidiary bank holding company is filing this report, this item should include all balances due to its parent bank holding company or to any bank holding company that is directly or indirectly owned or controlled by the top-tier bank 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 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 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 bank holding company's (and the bank 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

Schedule PC

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 bank 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 bank 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 in parentheses.

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 bank 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 bank holding companies that have adopted FASB State-

ment No. 157, "Fair Value Measurements" (FAS 157), 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., FASB Statement No. 159, "The Fair Value Option for Financial Assets and Financial Liabilities" (FAS 159); FASB Statement No. 155, "Accounting for Certain Hybrid Financial Instruments" (FAS 155); and FASB Statement No. 156, "Accounting for Servicing of Financial Assets" (FAS 156)). 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 bank 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 bank 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 INSTRUCTIONS FOR

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 bank holding company's equity investment in banks (as defined in the Bank Holding Company Act), 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 bank holding company should account for investments in common stock of bank subsidiaries and associated banks by the equity method. (For further guidance refer to APB Opinion No. 18.)

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

The amount reported should include (1) the cost of the reporting bank 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 bank 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 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.

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

Schedule PC-A

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 bank 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 bank 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 bank 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 bank holding company's direct investments in directly or indirectly held nonbank subsidiaries and associated nonbank companies according to the appropriate captions below. Exclude banks (as defined in the Bank Holding Company Act), 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 bank holding company should account for investments in the common stock of such nonbank companies by the equity method. (For further guidance refer to APB Opinion No. 18.)

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

The amount reported should include (1) the cost of the reporting bank 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 bank 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 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 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."

Schedule PC-A

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 bank 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 bank 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 bank 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 bank holding companies that have subsidiary bank holding companies or associated bank holding companies.

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

Report in items 3(a)(1) and 3(a)(2)(a) and 3(a)(2)(b) the reporting bank holding company’s direct equity investment in directly or indirectly held subsidiary bank holding companies (as defined in the Bank Holding Company Act). The reporting bank holding company should account for investments in common stock of subsidiary bank holding companies and associated bank 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 bank holding company’s holdings of capital stock in subsidiary bank holding companies and associated bank 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 bank 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 bank holding companies and associated bank holding companies and stock-based employee compensation expense that has been credited to the subsidiary’s equity (surplus) as described in 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 bank holding companies and associated bank holding companies that has not been “pushed down” to the books of the subsidiary bank

Schedule PC-A

holding companies and associated bank holding companies for financial reporting purposes. This asset represents the excess of the cost of the subsidiary bank 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 bank holding companies and associated bank 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 bank holding company and associated bank 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 bank holding companies and associated bank holding companies such as core deposit intangibles, and favorable leasehold rights that have not been "pushed down" to the books of the subsidiary bank holding companies and associated bank 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 bank holding companies and associated bank 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 bank holding companies and associated bank 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 bank holding companies and associated bank holding companies.

Report in items 3(b)(1) and 3(b)(2) the reporting bank holding company's nonequity investments in and receivables due from directly or indirectly held subsidiary bank holding companies and associated bank holding companies.

Line Item 3(b)(1) Loans, advances, notes, bonds, and debentures.

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

Line Item 3(b)(2) Other receivables.

Report all other assets that represent claims of the reporting bank holding company on subsidiary bank holding companies and associated bank 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 bank 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 bank 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 bank holding company; (2) that involve sales of assets by the subsidiaries where the parent bank holding company has indemnified the transfer of the assets by the subsidiaries to third parties; (3) or any other borrowing by the bank holding company subsidiaries where the parent bank holding company would be required to assume any risk of loss in the event that its subsidiaries failed to pay their obligations.

Lower-tier bank 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 bank 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 bank holding company.

Schedule PC-B

Line Item 4(c) Related bank holding companies (report only if a tiered bank holding company organization is reporting).

Report the amount of borrowings of subsidiary bank holding companies that have been guaranteed (as described above) by the reporting bank 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.

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 bank 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 bank 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 bank 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 as defined in the Act, 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 bank holding company. Also include notes payable to special purpose entities (SPEs) that issue trust preferred stock.

Line Item 5(c) Related bank holding companies (report only if a tiered bank holding company organization is reporting).

Report the amount of borrowings of the reporting parent bank holding company from related bank holding companies and associated bank holding companies. The amount reported should include the related bank holding companies holding of debt instruments issued by the reporting parent bank 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.

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 bank 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 bank 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 the rate can next change and provided that the consolidated bank 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

Schedule PC-B

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 multi-payment 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 bank 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 bank holding company parent company only basis assets, including loans, lease financing receivables, and 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.

Schedule PC-B

Definitions for Item 7

Past due—For purposes of this item, grace periods allowed by the bank 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 bank 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. (Bank 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 bank 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 bank holding company's net income is not materially overstated. To the extent that the bank 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 and leases of the parent restructured and in compliance with modified terms.

Report on a bank holding company parent company only basis all loans and lease financing receivables that have

Schedule PC-B

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

Restructured loans and leases—For purposes of this report, restructured loans and leases (i.e., renegotiated debt) includes those loans and lease financing receivables 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.

Include in memoranda item 8 only those restructured loans and leases that are in compliance with the modified terms of the renegotiation. If such loans and leases 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.

Exclude 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 Financial Accounting Standards Board Statement No. 15, “Accounting by Debtors and Creditors for Troubled Debt Restructurings” (FASB 15).

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 held by the reporting bank 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)).

Line Item 12 Balances held by subsidiary banks of the bank holding company due from other bank subsidiaries of the bank holding company or due from nonbank subsidiaries of the bank 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 bank holding company that are due from a bank that is a direct or indirect subsidiary of the top tier parent bank 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 bank holding company that are due from direct or indirect nonbank subsidiaries of the top-tier parent bank holding company.

Schedule PC-B

Lower-tiered bank holding companies should report in item 12(a) balances held by subsidiary banks of the lower-tier bank 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 bank holding company.

Lower-tier bank 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 bank holding company due to other bank subsidiaries of the bank holding company or due to nonbank subsidiaries of the bank 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 bank holding company that are due to a bank that is a direct or indirect subsidiary of the top-tier parent bank holding company.

Lower-tiered bank holding companies should report in item 13(a) balances held by subsidiary banks of the lower-tier bank 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 bank holding company.

Lower-tier bank 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 bank holding company that are due to direct or indirect nonbank subsidiaries of the top tier parent bank holding company.

Line Item 14 Bank 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 bank holding company's officers, directors, or shareholders and their related interests. For reporting purposes, a related interest is a company in which an officer, director, or shareholder controls 25 percent or more of its stock. Do not report borrowings that are held by former shareholders of the bank 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 bank holding company for its consolidated nonbank and thrift subsidiaries.

This item is to be completed only by the financial top-tier parent bank holding company that files the FR Y-9C. Lower-tier bank holding companies that file this report (FR Y-9LP) should leave items 15(a) through 15(h) blank.

If the top-tier parent bank holding company is an ESOP, then the lower-tier parent bank holding company should report in memorandum items 15(a) through 15(h). The top-tier ESOP bank holding company should leave memorandum items 15(a) through 15(h) blank.

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. **However, for purposes of this reporting item, the term "subsidiary" includes only companies in which the bank 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 (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 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

Schedule PC-B

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 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 bank 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 bank holding company or a subsidiary bank.

Include the combined assets and operating revenue of inactive nonbanking subsidiaries to the extent that the top-tier bank 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 bank 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 bank 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 bank holding company should report in this item all assets of nonbank subsidiaries, whether held directly or indirectly or held through lower-tier bank holding companies. The lower-tier parent bank holding company in a multi-tier bank holding company who files this report (FR Y-9LP) should leave items 15(a) through 15(h) blank.

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 bank 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 bank holding company (e.g., loans to the parent bank 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 bank 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).

Schedule PC-B

Line Item 15(d) Total combined thrift assets included in 15(a).

Report the dollar amount of combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) 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 bank 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 bank holding company does not have any nonbank subsidiaries.

Line Item 15(g) Number of thrift subsidiaries included in 15(d).

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 bank 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 bank 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 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 PC, item 18(b), “Balance due to nonbank subsidiaries,” and item 5(b) above. See the instructions for Schedule PC, item 18(b), and item 5(b) above.

LINE ITEM INSTRUCTIONS FOR

Notes to the Parent Company Only Financial Statements

This section has been provided to allow bank holding companies to provide additional explanations of the content of specific items in the parent company only Financial Statements. The reporting bank 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 bank 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.

Validity (V) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Each edit in the checklist must balance, rounding errors are not allowed.

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0125	Validity	PI-1a5	BHCP	0520	PI	Sum of PI-1a1 through PI-1a4 must equal PI-1a5.	(bhcp0508 + bhcp0512 + bhcp0515 + bhcp0518) eq bhcp0520
0135	Validity	PI-1b5	BHCP	1279	PI	Sum of PI-1b1 through PI-1b4 must equal PI-1b5.	(bhcp1275 + bhcp1276 + bhcp1277 + bhcp1278) eq bhcp1279
0150	Validity	PI-1c5	BHCP	0210	PI	Sum of PI-1c1 through PI-1c4 must equal PI-1c5.	(bhcp0206 + bhcp0207 + bhcp0208 + bhcp0209) eq bhcp0210
0170	Validity	PI-1f	BHCP	4000	PI	Sum of PI-1a5, PI-1b5, PI-1c5, PI-1d and PI-1e must equal PI-1f.	(bhcp0520 + bhcp1279 + bhcp0210 + bhcp4091 + bhcp0447) eq bhcp4000
0185	Validity	PI-2e	BHCP	4130	PI	Sum of PI-2a through PI-2d must equal PI-2e.	(bhcp4135 + bhcp4073 + bhcp4230 + bhcp0522) eq bhcp4130
0195	Validity	PI-3	BHCP	4250	PI	PI-1f minus PI-2e must equal PI-3.	(bhcp4000 - bhcp4130) eq bhcp4250
0215	Validity	PI-6	BHCP	0496	PI	Sum of PI-3 and PI-5 minus PI-4 must equal PI-6.	(bhcp4250 + bhcp4320 - bhcp4302) eq bhcp0496
0230	Validity	PI-8	BHCP	4340	PI	Sum of PI-6 through PI-7c must equal PI-8.	(bhcp0496 + bhcp3156 + bhcp3147 + bhcp3513) eq bhcp4340
0300	Validity	PI-8	BHCP	4340	PI-A	PI-A(I)1 must equal PI-8.	bhpa4340 eq bhcp4340
0315	Validity	PI-A(I)2h	BHCP	3618	PI-A	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
0340	Validity	PI-A(I)3	BHCP	3619	PI-A	Sum of PI-A(I)1 and PI-A(I)2h must equal PI-A(I)3.	(bhpa4340 + bhcp3618) eq bhcp3619
0355	Validity	PI-A(II)8	BHCP	6589	PI-A	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 + bhcpf817 + bhcp6588) - (bhcp6552 + bhcp6571 + bhcpf737)) eq bhcp6589
0375	Validity	PI-A(III)13	BHCP	6744	PI-A	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.	((bhcpf818 + bhcp6592 + bhcp6600 + bhcp6607 + bhcp6619 + bhcp6743) - (bhcp6596 + bhcp6604 + bhcp8518 + bhcp6741 + bhcp6742)) eq bhcp6744
0385	Validity	PI-A(IV)1	BHCP	6758	PI-A	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
0395	Validity	PI-A(IV)3	BHCP	6775	PI-A	Sum of PI-A(IV)1 and PI-A(IV)2 must equal PI-A(IV)3.	(bhcp6758 + bhcp6773) eq bhcp6775
0406	Validity	PC-10	BHCP	2170	PC	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

Validity (V) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Each edit in the checklist must balance, rounding errors are not allowed.

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0407	Validity	PC-10	BHCP	2170	PC	PC-10 must be greater than zero.	bhcp2170 gt 0
0408	Validity	PC-20h	BHCP	3210	PC	Sum of PC-20a through PC-20f must equal PC-20h.	(bhcp3283 + bhcp3230 + bhcp3240 + bhcp3247 + bhcpb530 + bhcpa130) eq bhcp3210
0410	Validity	PC-21	BHCP	3300	PC	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
0412	Validity	PC-21	BHCP	3300	PC	PC-21 must equal PC-10.	bhcp3300 eq bhcp2170
0400	Validity	PC-4c	BHCP	0364	PC	Sum of PC-4a1 and PC-4a2 minus PC-4b must equal PC-4c.	((bhcp0362 + bhcp0363) - bhcp2123) eq bhcp0364
0402	Validity	PC-4f	BHCP	2125	PC	Sum of PC-4c and PC-4d minus PC-4e must equal PC-4f.	((bhcp0364 + bhcp2165) - bhcp3123) eq bhcp2125
0417	Validity	PC-5	BHCP	0365	PC-A	PC-A4 must equal PC-5.	bhpa0365 eq bhcp0365
0416	Validity	PC-A3b2	BHCP	0205	PC-A	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 bhpa0365
0420	Validity	PC-B11b	BHCP	8517	PC-B	Sum of PC-B11a and PC-B11b must equal the sum of PC-2a through PC-2c.	(bhcp8516 + bhcp8517) eq (bhcp0400 + bhcp6791 + bhcp1299)
0425	Validity	PC-B14	BHCP	3152	PC-B	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)
0427	Validity	PC-B15e	BHCP	2793	PC-B	The sum of PC-B15d and PC-B15e must be less than or equal to PC-B15a.	(bhcp2792 + bhcp2793) le bhcp4778
0428	Validity	PC-B15f	BHCP	2794	PC-B	The sum of PC-B15g and PC-B15h must be less than or equal to PC-B15f.	(bhcp2796 + bhcp2831) le bhcp2794

Quality (Q), Intraseries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0990	Quality	CFO	BHCP	C490	Cover	Printed Name of Chief Financial Officer (or equivalent) should not be null.	bhpc490 ne null
0500	Intraseries	PI-1a1	BHCP	0508	PI	For June, September, and December, PI-1a1 (current) should be greater than or equal to PI-1a1 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0508-q1 ge bhcp0508-q2
9000	Quality	PI-1a1	BHCP	0508	PI	PI-1a1 should not be null and should not be negative.	bhcp0508 ne null and bhcp0508 ge 0
0100	Intraseries	PI-1a2	BHCP	0512	PI	For June, September, and December, PI-1a2 (current) should be greater than or equal to PI-1a2 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0512-q1 ge bhcp0512-q2
9000	Quality	PI-1a2	BHCP	0512	PI	PI-1a2 should not be null and should not be negative.	bhcp0512 ne null and bhcp0512 ge 0
0101	Intraseries	PI-1a3	BHCP	0515	PI	For June, September, and December, PI-1a3 (current) should be greater than or equal to PI-1a3 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0515-q1 ge bhcp0515-q2
9000	Quality	PI-1a3	BHCP	0515	PI	PI-1a3 should not be null and should not be negative.	bhcp0515 ne null and bhcp0515 ge 0
0102	Intraseries	PI-1a4	BHCP	0518	PI	For June, September, and December, PI-1a4 (current) should be greater than or equal to PI-1a4 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp0518-q1 ge bhcp0518-q2
9000	Quality	PI-1a4	BHCP	0518	PI	PI-1a4 should not be null and should not be negative.	bhcp0518 ne null and bhcp0518 ge 0
9000	Quality	PI-1a5	BHCP	0520	PI	PI-1a5 should not be null and should not be negative.	bhcp0520 ne null and bhcp0520 ge 0
0103	Intraseries	PI-1b1	BHCP	1275	PI	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
9000	Quality	PI-1b1	BHCP	1275	PI	PI-1b1 should not be null and should not be negative.	bhcp1275 ne null and bhcp1275 ge 0
0104	Intraseries	PI-1b2	BHCP	1276	PI	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
9000	Quality	PI-1b2	BHCP	1276	PI	PI-1b2 should not be null and should not be negative.	bhcp1276 ne null and bhcp1276 ge 0
0105	Intraseries	PI-1b3	BHCP	1277	PI	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
9000	Quality	PI-1b3	BHCP	1277	PI	PI-1b3 should not be null and should not be negative.	bhcp1277 ne null and bhcp1277 ge 0
0106	Intraseries	PI-1b4	BHCP	1278	PI	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
9000	Quality	PI-1b4	BHCP	1278	PI	PI-1b4 should not be null and should not be negative.	bhcp1278 ne null and bhcp1278 ge 0
9000	Quality	PI-1b5	BHCP	1279	PI	PI-1b5 should not be null and should not be negative.	bhcp1279 ne null and bhcp1279 ge 0
0107	Intraseries	PI-1c1	BHCP	0206	PI	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
9010	Quality	PI-1c1	BHCP	0206	PI	PI-1c1 should not be negative.	bhcp0206 ge 0 or bhcp0206 eq null
0108	Intraseries	PI-1c2	BHCP	0207	PI	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
9010	Quality	PI-1c2	BHCP	0207	PI	PI-1c2 should not be negative.	bhcp0207 ge 0 or bhcp0207 eq null

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0109	Intraserries	PI-1c3	BHCP	0208	PI	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
9010	Quality	PI-1c3	BHCP	0208	PI	PI-1c3 should not be negative.	bhcp0208 ge 0 or bhcp0208 eq null
0110	Intraserries	PI-1c4	BHCP	0209	PI	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
9010	Quality	PI-1c4	BHCP	0209	PI	PI-1c4 should not be negative.	bhcp0209 ge 0 or bhcp0209 eq null
9010	Quality	PI-1c5	BHCP	0210	PI	PI-1c5 should not be negative.	bhcp0210 ge 0 or bhcp0210 eq null
9020	Quality	PI-1d	BHCP	4091	PI	PI-1d should not be null.	bhcp4091 ne null
9020	Quality	PI-1e	BHCP	0447	PI	PI-1e should not be null.	bhcp0447 ne null
9030	Quality	PI-1f	BHCP	4000	PI	PI-1f should not be null and should not be negative.	bhcp4000 ne null and bhcp4000 ge 0
0111	Intraserries	PI-2a	BHCP	4135	PI	For June, September, and December, PI-2a (current) should be greater than or equal to PI-2a (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4135-q1 ge bhcp4135-q2
9030	Quality	PI-2a	BHCP	4135	PI	PI-2a should not be null and should not be negative.	bhcp4135 ne null and bhcp4135 ge 0
0112	Intraserries	PI-2b	BHCP	4073	PI	For June, September, and December, PI-2b (current) should be greater than or equal to PI-2b (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4073-q1 ge bhcp4073-q2
0510	Quality	PI-2b	BHCP	4073	PI	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 03) and ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0)) then bhcp4073-q1 gt 0
0513	Quality	PI-2b	BHCP	4073	PI	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 (bhcp4073 gt 0)) then ((bhcp2200-q1 + bhcp0279-q1 + bhcp2309-q1 + bhcp2332-q1 + bhcp0368-q1 + bhcp4062-q1) gt 0)
0515	Intraserries	PI-2b	BHCP	4073	PI	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)
0520	Intraserries	PI-2b	BHCP	4073	PI	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)
9030	Quality	PI-2b	BHCP	4073	PI	PI-2b should not be null and should not be negative.	bhcp4073 ne null and bhcp4073 ge 0
9040	Quality	PI-2c	BHCP	4230	PI	PI-2c should not be null.	bhcp4230 ne null
0113	Intraserries	PI-2d	BHCP	0522	PI	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
9050	Quality	PI-2d	BHCP	0522	PI	PI-2d should not be null and should not be negative.	bhcp0522 ne null and bhcp0522 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9050	Quality	PI-2e	BHCP	4130	PI	PI-2e should not be null and should not be negative.	bhcp4130 ne null and bhcp4130 ge 0
9060	Quality	PI-3	BHCP	4250	PI	PI-3 should not be null.	bhcp4250 ne null
9060	Quality	PI-4	BHCP	4302	PI	PI-4 should not be null.	bhcp4302 ne null
9060	Quality	PI-5	BHCP	4320	PI	PI-5 should not be null.	bhcp4320 ne null
9060	Quality	PI-6	BHCP	0496	PI	PI-6 should not be null.	bhcp0496 ne null
0530	Quality	PI-7a	BHCP	3156	PI	If PI-1a1 or PI-7a does not equal zero or null, then PC-A1a1 should not equal zero or null.	if (bhcp0508 or bhcp3156 ne 0 or null) then (bhcp3239 ne 0 or null)
9060	Quality	PI-7a	BHCP	3156	PI	PI-7a should not be null.	bhcp3156 ne null
0540	Quality	PI-7b	BHCP	3147	PI	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)
9060	Quality	PI-7b	BHCP	3147	PI	PI-7b should not be null.	bhcp3147 ne null
0550	Quality	PI-7c	BHCP	3513	PI	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)
9060	Quality	PI-7c	BHCP	3513	PI	PI-7c should not be null.	bhcp3513 ne null
0660	Interseries	PI-8	BHCP	4340	PI	PI-8 should be equal to HI-13 (+/-3).	1. if bhck2170 ge 10000000 then (bhcp4340 le bhck4340 + 500) and (bhcp4340 ge bhck4340 - 500); 2. if bhck2170 lt 10000000 then (bhcp4340 le bhck4340 + 3) and (bhcp4340 ge bhck4340 - 3)
9060	Quality	PI-8	BHCP	4340	PI	PI-8 should not be null.	bhcp4340 ne null
0114	Intraserries	PI-Mem1	BHCP	4647	PI	For June, September, and December, PI-Mem1 (current) should be greater than or equal to PI-Mem1 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4647-q1 ge bhcp4647-q2
0575	Quality	PI-Mem1	BHCP	4647	PI	PI-Mem1 should be less than or equal to PI-2e.	bhcp4647 le bhcp4130
9070	Quality	PI-Mem1	BHCP	4647	PI	PI-Mem1 should not be null and should not be negative.	bhcp4647 ne null and bhcp4647 ge 0
0115	Intraserries	PI-Mem2	BHCP	4635	PI	For June, September, and December, PI-Mem2 (current) should be greater than or equal to PI-Mem2 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4635-q1 ge bhcp4635-q2
0585	Quality	PI-Mem2	BHCP	4635	PI	PI-Mem2 should be less than or equal to the sum of PC-4c and PC-4d.	bhcp4635 le (bhcp0364 + bhcp2165)
9070	Quality	PI-Mem2	BHCP	4635	PI	PI-Mem2 should not be null and should not be negative.	bhcp4635 ne null and bhcp4635 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0116	Intraserries	PI-Mem3	BHCP	4605	PI	For June, September, and December, PI-Mem3 (current) should be greater than or equal to PI-Mem3 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcp4605-q1 ge bhcp4605-q2
0595	Quality	PI-Mem3	BHCP	4605	PI	PI-Mem3 should be less than or equal to the sum of PC-4c and PC-4d.	bhcp4605 le (bhcp0364 + bhcp2165)
9070	Quality	PI-Mem3	BHCP	4605	PI	PI-Mem3 should not be null and should not be negative.	bhcp4605 ne null and bhcp4605 ge 0
0117	Intraserries	PI-Mem4	BHCP	C254	PI	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 bhcp4605-q1 ge bhcp4605-q2
0650	Quality	PI-Mem4	BHCP	C254	PI	PI-Mem4 should be less than or equal to PI-2d.	bhpc254 le bhcp0522
0655	Quality	PI-Mem4	BHCP	C254	PI	If PC-B16 is greater than zero, then PI-Mem4 should be greater than zero.	if bhpc255 gt 0 then bhpc254 gt 0
9070	Quality	PI-Mem4	BHCP	C254	PI	PI-Mem4 should not be null and should not be negative.	bhpc254 ne null and bhpc254 ge 0
0140	Intraserries	PI-Mem5	BHCP	F229	PI	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 bhcpf229-q2 ne null and bhcpf229-q2 ne 0 then bhcpf229-q1 ne null
0141	Intraserries	PI-Mem5	BHCP	F229	PI	If PC-Mem1a (current minus previous) is not equal to zero, then PI-Mem5 (current) should not equal null.	if (bhcpf819-q1 - bhcpf819-q2) ne 0 then bhcpf229-q1 ne null
0142	Quality	PI-Mem5	BHCP	F229	PI	If PC-Mem1a is not equal to null or zero, then PI-Mem5 should not equal null.	if bhcpf819 ne null and bhcpf819 ne 0 then bhcpf229 ne null
0143	Quality	PI-Mem5	BHCP	F229	PI	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 bhcpf229 ne null
0144	Intraserries	PI-Mem5	BHCP	F229	PI	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 bhcpf229-q1 ne null
0149	Quality	PI-Mem5	BHCP	F229	PI	If PI-Mem5 is not equal to null, then PI-1e should be greater than zero.	if bhcpf229 ne null then bhcp0447 gt 0
9080	Quality	PI-A(I)1	BHPA	4340	PI-A	PI-A(I)1 should not be null.	bhpa4340 ne null
9080	Quality	PI-A(I)2a	BHCP	3611	PI-A	PI-A(I)2a should not be null.	bhcp3611 ne null
9080	Quality	PI-A(I)2b	BHCP	3612	PI-A	PI-A(I)2b should not be null.	bhcp3612 ne null
9080	Quality	PI-A(I)2c	BHCP	3613	PI-A	PI-A(I)2c should not be null.	bhcp3613 ne null
9080	Quality	PI-A(I)2d	BHCP	3614	PI-A	PI-A(I)2d should not be null.	bhcp3614 ne null
9080	Quality	PI-A(I)2e	BHCP	3615	PI-A	PI-A(I)2e should not be null.	bhcp3615 ne null

Quality (Q), Intraseries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9080	Quality	PI-A(I)2f	BHCP	3616	PI-A	PI-A(I)2f should not be null.	bhcp3616 ne null
9080	Quality	PI-A(I)2g	BHCP	3617	PI-A	PI-A(I)2g should not be null.	bhcp3617 ne null
9080	Quality	PI-A(I)2h	BHCP	3618	PI-A	PI-A(I)2h should not be null.	bhcp3618 ne null
9080	Quality	PI-A(I)3	BHCP	3619	PI-A	PI-A(I)3 should not be null.	bhcp3619 ne null
0662	Intraseries	PI-A(II)1	BHCP	6552	PI-A	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
9090	Quality	PI-A(II)1	BHCP	6552	PI-A	PI-A(II)1 should not be null and should not be negative.	bhcp6552 ne null and bhcp6552 ge 0
0118	Intraseries	PI-A(II)2	BHCP	6567	PI-A	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
9090	Quality	PI-A(II)2	BHCP	6567	PI-A	PI-A(II)2 should not be null and should not be negative.	bhcp6567 ne null and bhcp6567 ge 0
0119	Intraseries	PI-A(II)3	BHCP	6571	PI-A	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
9090	Quality	PI-A(II)3	BHCP	6571	PI-A	PI-A(II)3 should not be null and should not be negative.	bhcp6571 ne null and bhcp6571 ge 0
0120	Intraseries	PI-A(II)4	BHCP	6573	PI-A	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
9090	Quality	PI-A(II)4	BHCP	6573	PI-A	PI-A(II)4 should not be null and should not be negative.	bhcp6573 ne null and bhcp6573 ge 0
0121	Intraseries	PI-A(II)5	BHCP	F737	PI-A	For June, September, and December, PI-A(II)5 (current) should be greater than or equal PI-A(II)5 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcpf737-q1 ge bhcpf737-q2
9090	Quality	PI-A(II)5	BHCP	F737	PI-A	PI-A(II)5 should not be null and should not be negative.	bhcpf737 ne null and bhcpf737 ge 0
0122	Intraseries	PI-A(II)6	BHCP	F817	PI-A	For June, September, and December, PI-A(II)6 (current) should be greater than or equal PI-A(II)6 (previous).	if (mm-q1 eq 06 or mm-q1 eq 09 or mm-q1 eq 12) then bhcpf817-q1 ge bhcpf817-q2
9090	Quality	PI-A(II)6	BHCP	F817	PI-A	PI-A(II)6 should not be null and should not be negative.	bhcpf817 ne null and bhcpf817 ge 0
9100	Quality	PI-A(II)7	BHCP	6588	PI-A	PI-A(II)7 should not be null.	bhcp6588 ne null
9100	Quality	PI-A(II)8	BHCP	6589	PI-A	PI-A(II)8 should not be null.	bhcp6589 ne null
9100	Quality	PI-A(III)1	BHCP	F818	PI-A	PI-A(III)1 should not be null.	bhcpf818 ne null

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0129	Intraserries	PI-A(III)10	BHCP	6741	PI-A	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
9110	Quality	PI-A(III)10	BHCP	6741	PI-A	PI-A(III)10 should not be null and should not be negative.	bhcp6741 ne null and bhcp6741 ge 0
0130	Intraserries	PI-A(III)11	BHCP	6742	PI-A	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
9110	Quality	PI-A(III)11	BHCP	6742	PI-A	PI-A(III)11 should not be null and should not be negative.	bhcp6742 ne null and bhcp6742 ge 0
9120	Quality	PI-A(III)12	BHCP	6743	PI-A	PI-A(III)12 should not be null.	bhcp6743 ne null
9120	Quality	PI-A(III)13	BHCP	6744	PI-A	PI-A(III)13 should not be null.	bhcp6744 ne null
0664	Intraserries	PI-A(III)3	BHCP	6592	PI-A	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
9110	Quality	PI-A(III)3	BHCP	6592	PI-A	PI-A(III)3 should not be null and should not be negative.	bhcp6592 ne null and bhcp6592 ge 0
0123	Intraserries	PI-A(III)4	BHCP	6596	PI-A	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
9110	Quality	PI-A(III)4	BHCP	6596	PI-A	PI-A(III)4 should not be null and should not be negative.	bhcp6596 ne null and bhcp6596 ge 0
0124	Intraserries	PI-A(III)5	BHCP	6600	PI-A	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
9110	Quality	PI-A(III)5	BHCP	6600	PI-A	PI-A(III)5 should not be null and should not be negative.	bhcp6600 ne null and bhcp6600 ge 0
0125	Intraserries	PI-A(III)6	BHCP	6604	PI-A	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
9110	Quality	PI-A(III)6	BHCP	6604	PI-A	PI-A(III)6 should not be null and should not be negative.	bhcp6604 ne null and bhcp6604 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0126	Intraserries	PI-A(III)7	BHCP	6607	PI-A	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
9110	Quality	PI-A(III)7	BHCP	6607	PI-A	PI-A(III)7 should not be null and should not be negative.	bhcp6607 ne null and bhcp6607 ge 0
0127	Intraserries	PI-A(III)8	BHCP	8518	PI-A	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
9110	Quality	PI-A(III)8	BHCP	8518	PI-A	PI-A(III)8 should not be null and should not be negative.	bhcp8518 ne null and bhcp8518 ge 0
0128	Intraserries	PI-A(III)9	BHCP	6619	PI-A	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
9110	Quality	PI-A(III)9	BHCP	6619	PI-A	PI-A(III)9 should not be null and should not be negative.	bhcp6619 ne null and bhcp6619 ge 0
9120	Quality	PI-A(IV)1	BHCP	6758	PI-A	PI-A(IV)1 should not be null.	bhcp6758 ne null
9120	Quality	PI-A(IV)2	BHCP	6773	PI-A	PI-A(IV)2 should not be null.	bhcp6773 ne null
0665	Quality	PI-A(IV)3	BHCP	6775	PI-A	PI-A(IV)3 should equal the sum of PC-1a, PC-1b, PC-9a, PC-9b, and PC-9c. (+/-2k)	bhcp6775 ge (bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) - 2) and bhcp6775 le (bhcp5993 + bhcp0010 + bhcp3602 + bhcp3603 + bhcp3604) + 2)
9120	Quality	PI-A(IV)3	BHCP	6775	PI-A	PI-A(IV)3 should not be null.	bhcp6775 ne null
0678	Interseries	PC-10	BHCP	2170	PC	PC-10 should be less than or equal to HC-12.	bhcp2170 le bhck2170
9170	Quality	PC-10	BHCP	2170	PC	PC-10 should not be null and should not be negative.	bhcp2170 ne null and bhcp2170 ge 0
0680	Interseries	PC-11	BHCP	2200	PC	PC-11 should be less than or equal to the sum of HC-13a1 through HC-13b2.	bhcp2200 le (bhdm6631 + bhdm6636 + bhfn6631 + bhfn6636)
9170	Quality	PC-11	BHCP	2200	PC	PC-11 should not be null and should not be negative.	bhcp2200 ne null and bhcp2200 ge 0
0682	Interseries	PC-12	BHCP	0279	PC	PC-12 should be less than or equal to HC-14b.	bhcp0279 le bhckb995
9170	Quality	PC-12	BHCP	0279	PC	PC-12 should not be null and should not be negative.	bhcp0279 ne null and bhcp0279 ge 0
0684	Interseries	PC-13a	BHCP	2309	PC	PC-13a should be less than or equal to HC-M14a.	bhcp2309 le bhck2309
9170	Quality	PC-13a	BHCP	2309	PC	PC-13a should not be null and should not be negative.	bhcp2309 ne null and bhcp2309 ge 0
0686	Interseries	PC-13b	BHCP	2332	PC	PC-13b should be less than or equal to HC-M14b.	bhcp2332 le bhck2332
9170	Quality	PC-13b	BHCP	2332	PC	PC-13b should not be null and should not be negative.	bhcp2332 ne null and bhcp2332 ge 0
0688	Interseries	PC-14	BHCP	0368	PC	PC-14 should be less than or equal to HC-M14c.	bhcp0368 le bhck2333

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9170	Quality	PC-14	BHCP	0368	PC	PC-14 should not be null and should not be negative.	bhcp0368 ne null and bhcp0368 ge 0
0691	Interseries	PC-16	BHCP	4062	PC	PC-16 should be less than or equal to HC-19a.	bhcp4062 le bhck4062
9170	Quality	PC-16	BHCP	4062	PC	PC-16 should not be null and should not be negative.	bhcp4062 ne null and bhcp4062 ge 0
0693	Interseries	PC-17	BHCP	2930	PC	Sum of PC-11 through PC-17 should be less than or equal to HC-21.	(bhcp2200 + bhcp0279 + bhcp2309 + bhcp2332 + bhcp0368 + bhcp4062 + bhcp2930) le bhck2948
9170	Quality	PC-17	BHCP	2930	PC	PC-17 should not be null and should not be negative.	bhcp2930 ne null and bhcp2930 ge 0
9170	Quality	PC-18a	BHCP	3605	PC	PC-18a should not be null and should not be negative.	bhcp3605 ne null and bhcp3605 ge 0
9170	Quality	PC-18b	BHCP	3606	PC	PC-18b should not be null and should not be negative.	bhcp3606 ne null and bhcp3606 ge 0
9170	Quality	PC-18c	BHCP	3607	PC	PC-18c should not be null and should not be negative.	bhcp3607 ne null and bhcp3607 ge 0
9130	Quality	PC-1a	BHCP	5993	PC	PC-1a should not be null and should not be negative.	bhcp5993 ne null and bhcp5993 ge 0
0666	Interseries	PC-1b	BHCP	0010	PC	PC-1b should be less than or equal to the sum of HC-1a, HC-1b1, and HC-1b2.	bhcp0010 le (bhck0081 + bhck0395 + bhck0397)
9130	Quality	PC-1b	BHCP	0010	PC	PC-1b should not be null and should not be negative.	bhcp0010 ne null and bhcp0010 ge 0
9170	Quality	PC-20a	BHCP	3283	PC	PC-20a should not be null and should not be negative.	bhcp3283 ne null and bhcp3283 ge 0
9170	Quality	PC-20b	BHCP	3230	PC	PC-20b should not be null and should not be negative.	bhcp3230 ne null and bhcp3230 ge 0
9170	Quality	PC-20c	BHCP	3240	PC	PC-20c should not be null and should not be negative.	bhcp3240 ne null and bhcp3240 ge 0
9180	Quality	PC-20d	BHCP	3247	PC	PC-20d should not be null.	bhcp3247 ne null
9180	Quality	PC-20e	BHCP	B530	PC	PC-20e should not be null.	bhcpb530 ne null
9180	Quality	PC-20f	BHCP	A130	PC	PC-20f should not be null.	bhcpa130 ne null
0695	Interseries	PC-20h	BHCP	3210	PC	PC-20h should be equal to HC-28 (+/-3k).	1. if bhck2170 ge 10000000 then bhcp3210 le (bhck3210 + 500) and bhcp3210 ge (bhck3210 - 500); 2. if bhck2170 lt 10000000 then bhcp3210 le (bhck3210 + 3) and bhcp3210 ge (bhck3210 - 3)
9180	Quality	PC-20h	BHCP	3210	PC	PC-20h should not be null.	bhcp3210 ne null
9190	Quality	PC-21	BHCP	3300	PC	PC-21 should not be null and should not be negative.	bhcp3300 ne null and bhcp3300 ge 0
9130	Quality	PC-2a	BHCP	0400	PC	PC-2a should not be null and should not be negative.	bhcp0400 ne null and bhcp0400 ge 0
9130	Quality	PC-2b	BHCP	6791	PC	PC-2b should not be null and should not be negative.	bhcp6791 ne null and bhcp6791 ge 0
0668	Interseries	PC-2c	BHCP	1299	PC	Sum of PC-2a, PC-2b, and PC-2c should be less than or equal to the sum of HC-2a and HC-2b.	(bhcp0400 + bhcp6791 + bhcp1299) le (bhck1754 + bhck1773)
9130	Quality	PC-2c	BHCP	1299	PC	PC-2c should not be null and should not be negative.	bhcp1299 ne null and bhcp1299 ge 0
0670	Interseries	PC-3	BHCP	0277	PC	PC-3 should be less than or equal to HC-3b.	bhcp0277 le bhckb989
9130	Quality	PC-3	BHCP	0277	PC	PC-3 should not be null and should not be negative.	bhcp0277 ne null and bhcp0277 ge 0
9130	Quality	PC-4a1	BHCP	0362	PC	PC-4a1 should not be null and should not be negative.	bhcp0362 ne null and bhcp0362 ge 0
9130	Quality	PC-4a2	BHCP	0363	PC	PC-4a2 should not be null and should not be negative.	bhcp0363 ne null and bhcp0363 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9130	Quality	PC-4b	BHCP	2123	PC	PC-4b should not be null and should not be negative.	bhcp2123 ne null and bhcp2123 ge 0
9130	Quality	PC-4c	BHCP	0364	PC	PC-4c should not be null and should not be negative.	bhcp0364 ne null and bhcp0364 ge 0
9130	Quality	PC-4d	BHCP	2165	PC	PC-4d should not be null and should not be negative.	bhcp2165 ne null and bhcp2165 ge 0
9130	Quality	PC-4e	BHCP	3123	PC	PC-4e should not be null and should not be negative.	bhcp3123 ne null and bhcp3123 ge 0
0672	Interseries	PC-4f	BHCP	2125	PC	PC-4f should be less than or equal to the sum of HC-4a and HC-4d.	bhcp2125 le (bhck5369 + bhckb529)
9130	Quality	PC-4f	BHCP	2125	PC	PC-4f should not be null and should not be negative.	bhcp2125 ne null and bhcp2125 ge 0
9140	Quality	PC-5	BHCP	0365	PC	PC-5 should not be null.	bhcp0365 ne null
0674	Interseries	PC-6	BHCP	2145	PC	PC-6 should be less than or equal to HC-6.	bhcp2145 le bhck2145
9150	Quality	PC-6	BHCP	2145	PC	PC-6 should not be null and should not be negative.	bhcp2145 ne null and bhcp2145 ge 0
9150	Quality	PC-7a	BHCP	3163	PC	PC-7a should not be null and should not be negative.	bhcp3163 ne null and bhcp3163 ge 0
0676	Interseries	PC-7b	BHCP	3164	PC	PC-7b should be less than or equal to HC-M12a.	bhcp3164 le bhck3164
9150	Quality	PC-7b	BHCP	3164	PC	PC-7b should not be null and should not be negative.	bhcp3164 ne null and bhcp3164 ge 0
9160	Quality	PC-7c	BHCP	3165	PC	PC-7c should not be null.	bhcp3165 ne null
9170	Quality	PC-8	BHCP	2160	PC	PC-8 should not be null and should not be negative.	bhcp2160 ne null and bhcp2160 ge 0
9170	Quality	PC-9a	BHCP	3602	PC	PC-9a should not be null and should not be negative.	bhcp3602 ne null and bhcp3602 ge 0
9170	Quality	PC-9b	BHCP	3603	PC	PC-9b should not be null and should not be negative.	bhcp3603 ne null and bhcp3603 ge 0
9170	Quality	PC-9c	BHCP	3604	PC	PC-9c should not be null and should not be negative.	bhcp3604 ne null and bhcp3604 ge 0
0145	Intraserries	PC-Mem1a	BHCP	F819	PC	If PC-Mem1a (previous) is not equal to null or zero, then PC-Mem1a (current) should not equal null or zero.	if (bhcpf819-q2 ne null and bhcpf819-q2 ne 0) then (bhcpf819-q1 ne null and bhcpf819-q1 ne 0)
0146	Quality	PC-Mem1a	BHCP	F819	PC	If PI-Mem5 is not equal to null, then PC-Mem1a should not equal null.	if bhcpf229 ne null then bhcpf819 ne null
0147	Intraserries	PC-Mem1b	BHCP	F820	PC	If PC-Mem1b (previous) is not equal to null or zero, then PC-Mem1b (current) should not equal null or zero.	if (bhcpf820-q2 ne null and bhcpf820-q2 ne 0) then (bhcpf820-q1 ne null and bhcpf820-q1 ne 0)
0148	Quality	PC-Mem1b	BHCP	F820	PC	If PI-Mem5 is not equal to null, then PC-Mem1b should not equal null.	if bhcpf229 ne null then bhcpf820 ne null
9190	Quality	PC-A1a1	BHCP	3239	PC-A	PC-A1a1 should not be null and should not be negative.	bhcp3239 ne null and bhcp3239 ge 0
9200	Quality	PC-A1a2a	BHCP	3238	PC-A	PC-A1a2a should not be null.	bhcp3238 ne null
9200	Quality	PC-A1a2b	BHCP	4485	PC-A	PC-A1a2b should not be null.	bhcp4485 ne null
9210	Quality	PC-A1b1	BHCP	0533	PC-A	PC-A1b1 should not be null and should not be negative.	bhcp0533 ne null and bhcp0533 ge 0
9210	Quality	PC-A1b2	BHCP	0534	PC-A	PC-A1b2 should not be null and should not be negative.	bhcp0534 ne null and bhcp0534 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9220	Quality	PC-A2a1	BHCP	1273	PC-A	PC-A2a1 should not be null.	bhcp1273 ne null
9220	Quality	PC-A2a2a	BHCP	0087	PC-A	PC-A2a2a should not be null.	bhcp0087 ne null
9220	Quality	PC-A2a2b	BHCP	0536	PC-A	PC-A2a2b should not be null.	bhcp0536 ne null
9230	Quality	PC-A2b1	BHCP	0537	PC-A	PC-A2b1 should not be null and should not be negative.	bhcp0537 ne null and bhcp0537 ge 0
9230	Quality	PC-A2b2	BHCP	0538	PC-A	PC-A2b2 should not be null and should not be negative.	bhcp0538 ne null and bhcp0538 ge 0
9240	Quality	PC-A3a1	BHCP	0201	PC-A	PC-A3a1 should not be negative.	bhcp0201 ge 0 or bhcp0201 eq null
0697	Interseries	PC-A3a2a	BHCP	0202	PC-A	Sum of PC-7a, PC-A1a2a, PC-A2a2a, and PC-A3a2a should be less than or equal to HC-10a.	(bhcp3163 + bhcp3238 + bhcp0087 + bhcp0202) le bhck3163
0699	Interseries	PC-A3a2b	BHCP	0203	PC-A	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.	(bhcp3164 + bhcp3165 + bhcp4485 + bhcp0536 + bhcp0203) le (bhck3164 + bhckb026 + bhck5507)
9240	Quality	PC-A3b1	BHCP	0204	PC-A	PC-A3b1 should not be negative.	bhcp0204 ge 0 or bhcp0204 ne null
9240	Quality	PC-A3b2	BHCP	0205	PC-A	PC-A3b2 should not be negative.	bhcp0205 ge 0 or bhcp0205 ne null
9250	Quality	PC-A4	BHPA	0365	PC-A	PC-A4 should not be null.	bhpa0365 ne null
0705	Quality	PC-B1	BHCP	0543	PC-B	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)
9260	Quality	PC-B1	BHCP	0543	PC-B	PC-B1 should not be null and should not be negative.	bhcp0543 ne null and bhcp0543 ge 0
0810	Quality	PC-B10	BHCP	0416	PC-B	PC-B10 should be less than or equal to the sum of PC-2a through PC-2c.	bhcp0416 le (bhcp0400 + bhcp6791 + bhcp1299)
9260	Quality	PC-B10	BHCP	0416	PC-B	PC-B10 should not be null and should not be negative.	bhcp0416 ne null and bhcp0416 ge 0
9260	Quality	PC-B11a	BHCP	8516	PC-B	PC-B11a should not be null and should not be negative.	bhcp8516 ne null and bhcp8516 ge 0
9260	Quality	PC-B11b	BHCP	8517	PC-B	PC-B11b should not be null and should not be negative.	bhcp8517 ne null and bhcp8517 ge 0
9260	Quality	PC-B12a	BHCP	6792	PC-B	PC-B12a should not be null and should not be negative.	bhcp6792 ne null and bhcp6792 ge 0
9260	Quality	PC-B12b	BHCP	6793	PC-B	PC-B12b should not be null and should not be negative.	bhcp6793 ne null and bhcp6793 ge 0
9260	Quality	PC-B13a	BHCP	6794	PC-B	PC-B13a should not be null and should not be negative.	bhcp6794 ne null and bhcp6794 ge 0

Quality (Q), Intraseries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9260	Quality	PC-B13b	BHCP	6795	PC-B	PC-B13b should not be null and should not be negative.	bhcp6795 ne null and bhcp6795 ge 0
9260	Quality	PC-B14	BHCP	3152	PC-B	PC-B14 should not be null and should not be negative.	bhcp3152 ne null and bhcp3152 ge 0
0820	Interseries	PC-B15a	BHCP	4778	PC-B	PC-B15a should be less than or equal to 25% of HC-12.	bhcp4778 le (.25 * bhck2170)
0825	Intraseries	PC-B15a	BHCP	4778	PC-B	If PC-B15f (previous) equals PC-B15f (current) and PC-B15a (previous) is greater than zero, then PC-B15a (current minus previous) divided by PC-B15a (previous) should not exceed +/- 20%.	if ((bhcp2794-q2 eq bhcp2794-q1) and (bhcp4778-q2 gt 0)) then (((bhcp4778-q1 - bhcp4778-q2) / bhcp4778-q2) ge -0.2) and (((bhcp4778-q1 - bhcp4778-q2) / bhcp4778-q2) le 0.2))
0910	Quality	PC-B15a	BHCP	4778	PC-B	All lower tiers should leave PC-B15a null.	if the reporting institution is a lower-tier then bhcp4778 eq null
9270	Quality	PC-B15a	BHCP	4778	PC-B	PC-B15a should not be negative.	bhcp4778 ge 0 or bhcp4778 eq null
0131	Quality	PC-B15b	BHCP	C427	PC-B	All lower tiers should leave PC-B15b null.	if the reporting institution is a lower-tier then bhcp427 eq null
9270	Quality	PC-B15b	BHCP	C427	PC-B	PC-B15b should not be negative.	bhpc427 ge 0 or bhpc427 eq null
0132	Quality	PC-B15c	BHCP	C428	PC-B	All lower tiers should leave PC-B15c null.	if the reporting institution is a lower-tier then bhpc428 eq null
9270	Quality	PC-B15c	BHCP	C428	PC-B	PC-B15c should not be negative.	bhpc428 ge 0 or bhpc428 eq null
0133	Quality	PC-B15d	BHCP	2792	PC-B	All lower tiers should leave PC-B15d null.	if the reporting institution is a lower-tier then bhcp2792 eq null
0831	Intraseries	PC-B15d	BHCP	2792	PC-B	If PC-B15f (previous) equals PC-B15f (current) and PC-B15d (previous) is greater than zero, then PC-B15d (current minus previous) divided by PC-B15d (previous) should not exceed +/- 20%.	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))
9270	Quality	PC-B15d	BHCP	2792	PC-B	PC-B15d should not be negative.	bhcp2792 ge 0 or bhcp2792 eq null
0134	Quality	PC-B15e	BHCP	2793	PC-B	All lower tiers should leave PC-B15e null.	if the reporting institution is a lower-tier then bhcp2793 eq null
0833	Intraseries	PC-B15e	BHCP	2793	PC-B	If PC-B15f (previous) equals PC-B15f (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))
9270	Quality	PC-B15e	BHCP	2793	PC-B	PC-B15e should not be negative.	bhcp2793 ge 0 or bhcp2793 eq null
0135	Quality	PC-B15f	BHCP	2794	PC-B	All lower tiers should leave PC-B15f null.	if the reporting institution is a lower-tier then bhcp2794 eq null

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
0855	Quality	PC-B15f	BHCP	2794	PC-B	If PC-B15a is greater than zero, then PC-B15f should be greater than zero.	if bhcp4778 gt 0 then bhcp2794 gt 0
0860	Quality	PC-B15f	BHCP	2794	PC-B	If PC-B15f is greater than zero, then PC-B15a should be greater than zero.	if bhcp2794 gt 0 then bhcp4778 gt 0
9270	Quality	PC-B15f	BHCP	2794	PC-B	PC-B15f should not be negative.	bhcp2794 ge 0 or bhcp2794 eq null
0136	Quality	PC-B15g	BHCP	2796	PC-B	All lower tiers should leave PC-B15g null.	if the reporting institution is a lower-tier then bhcp2796 eq null
0875	Quality	PC-B15g	BHCP	2796	PC-B	If PC-B15d is greater than zero, then PC-B15g should be greater than zero.	if bhcp2792 gt 0 then bhcp2796 gt 0
0880	Quality	PC-B15g	BHCP	2796	PC-B	If PC-B15g is greater than zero, then PC-B15d should be greater than zero.	if bhcp2796 gt 0 then bhcp2792 gt 0
9270	Quality	PC-B15g	BHCP	2796	PC-B	PC-B15g should not be negative.	bhcp2796 ge 0 or bhcp2796 eq null
0137	Quality	PC-B15h	BHCP	2831	PC-B	All lower tiers should leave PC-B15h null.	if the reporting institution is a lower-tier then bhcp2831 eq null
0895	Quality	PC-B15h	BHCP	2831	PC-B	If PC-B15e is greater than zero, then PC-B15h should be greater than zero.	if bhcp2793 gt 0 then bhcp2831 gt 0
0900	Quality	PC-B15h	BHCP	2831	PC-B	If PC-B15h is greater than zero, then PC-B15e should be greater than zero.	if bhcp2831 gt 0 then bhcp2793 gt 0
9270	Quality	PC-B15h	BHCP	2831	PC-B	PC-B15h should not be negative.	bhcp2831 ge 0 or bhcp2831 eq null
0915	Quality	PC-B16	BHCP	C255	PC-B	PC-B16 should be less than or equal to PC-18b.	bhpc255 le bhcp3606
0917	Quality	PC-B16	BHCP	C255	PC-B	If PC-B16 is greater than zero, then PC-B5b should be greater than zero.	if bhpc255 gt 0 then bhcp1274 gt 0
0920	Quality	PC-B16	BHCP	C255	PC-B	PC-B16 should be less than or equal to PC-B5b.	bhpc255 le bhcp1274
0922	Quality	PC-B16	BHCP	C255	PC-B	If PI-Mem4 is greater than zero, then PC-B16 should be greater than zero.	if bhpc254 gt 0 then bhpc255 gt 0
0925	Interseries	PC-B16	BHCP	C255	PC-B	If HC-19b is greater than zero, then PC-B16 should be greater than zero.	if bhckc699 gt 0 then bhpc255 gt 0
9280	Quality	PC-B16	BHCP	C255	PC-B	PC-B16 should not be null and should not be negative.	bhpc255 ne null and bhpc255 ge 0
0715	Quality	PC-B2	BHCP	3409	PC-B	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)
9260	Quality	PC-B2	BHCP	3409	PC-B	PC-B2 should not be null and should not be negative.	bhcp3409 ne null and bhcp3409 ge 0
0725	Quality	PC-B3	BHCP	3609	PC-B	PC-B3 should be less than or equal to the sum of PC-11, PC-12, and PC-17 through PC-18c.	bhcp3609 le (bhcp2200 + bhcp0279 + bhcp2930 + bhcp3605 + bhcp3606 + bhcp3607)
9260	Quality	PC-B3	BHCP	3609	PC-B	PC-B3 should not be null and should not be negative.	bhcp3609 ne null and bhcp3609 ge 0

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
9260	Quality	PC-B4a	BHCP	0540	PC-B	PC-B4a should not be null and should not be negative.	bhcp0540 ne null and bhcp0540 ge 0
9260	Quality	PC-B4b	BHCP	0541	PC-B	PC-B4b should not be null and should not be negative.	bhcp0541 ne null and bhcp0541 ge 0
0730	Interseries	PC-B4c	BHCP	0542	PC-B	Sum of PC-B4a, PC-B4b, and PC-B4c should be less than or equal to the sum of HC-16 and HC-19a.	(bhcp0540 + bhcp0541 + bhcp0542) le (bhck3190 + bhck4062)
9260	Quality	PC-B4c	BHCP	0542	PC-B	PC-B4c should not be null and should not be negative.	bhcp0542 ne null and bhcp0542 ge 0
0740	Quality	PC-B5a	BHCP	0467	PC-B	PC-B5a should be less than or equal to PC-18a.	bhcp0467 le bhcp3605
9260	Quality	PC-B5a	BHCP	0467	PC-B	PC-B5a should not be null and should not be negative.	bhcp0467 ne null and bhcp0467 ge 0
0750	Quality	PC-B5b	BHCP	1274	PC-B	PC-B5b should be less than or equal to PC-18b.	bhcp1274 le bhcp3606
9260	Quality	PC-B5b	BHCP	1274	PC-B	PC-B5b should not be null and should not be negative.	bhcp1274 ne null and bhcp1274 ge 0
0760	Quality	PC-B5c	BHCP	0539	PC-B	PC-B5c should be less than or equal to PC-18c.	bhcp0539 le bhcp3607
9260	Quality	PC-B5c	BHCP	0539	PC-B	PC-B5c should not be null and should not be negative.	bhcp0539 ne null and bhcp0539 ge 0
0785	Quality	PC-B6	BHCP	3298	PC-B	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)
9260	Quality	PC-B6	BHCP	3298	PC-B	PC-B6 should not be null and should not be negative.	bhcp3298 ne null and bhcp3298 ge 0
9260	Quality	PC-B7a	BHCP	1407	PC-B	PC-B7a should not be null and should not be negative.	bhcp1407 ne null and bhcp1407 ge 0
9260	Quality	PC-B7b	BHCP	1403	PC-B	PC-B7b should not be null and should not be negative.	bhcp1403 ne null and bhcp1403 ge 0
0795	Quality	PC-B8	BHCP	1616	PC-B	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 + bhcp1616) le (bhcp0364 + bhcp2165)
9260	Quality	PC-B8	BHCP	1616	PC-B	PC-B8 should not be null and should not be negative.	bhcp1616 ne null and bhcp1616 ge 0
1000	Quality	FN1	BHCP	5485	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhcp5485 ne null and bhcp5485 ne 0 then text5485 ne null
1001	Quality	FN1	TEXT	5485	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text5485 ne null then bhcp5485 ne null and bhcp5485 ne 0
1002	Quality	FN2	BHCP	5486	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhcp5486 ne null and bhcp5486 ne 0 then text5486 ne null
1003	Quality	FN2	TEXT	5486	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text5486 ne null then bhcp5486 ne null and bhcp5486 ne 0
1004	Quality	FN3	BHCP	5487	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhcp5487 ne null and bhcp5487 ne 0 then text5487 ne null
1005	Quality	FN3	TEXT	5487	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text5487 ne null then bhcp5487 ne null and bhcp5487 ne 0
1006	Quality	FN4	BHCP	5488	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhcp5488 ne null and bhcp5488 ne 0 then text5488 ne null

Quality (Q), Intraserries (I), and Interseries (R) Edits for the FR Y-9LP
(Effective as of June 30, 2008)

Edit Check	Edit Type	Target Item	Sub Series	MDRM	Schedule	Edit Test	Alg Edit Test
1007	Quality	FN4	TEXT	5488	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text5488 ne null then bhcp5488 ne null and bhcp5488 ne 0
1008	Quality	FN5	BHCP	5489	Notes	If financial data is not equal to null or zero, then text data should not be null.	if bhcp5489 ne null and bhcp5489 ne 0 then text5489 ne null
1009	Quality	FN5	TEXT	5489	Notes	If text data is not equal to null, then financial data should not equal null or zero.	if text5489 ne null then bhcp5489 ne null and bhcp5489 ne 0