



Instructions for Preparation of

**Consolidated Bank Holding Company
Report of Equity Investments
in Nonfinancial Companies**

Reporting Form FR Y-12

Effective March 31, 2010

General Instructions for Preparation of Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies FR Y-12

Purpose of Report

The information collected on the FR Y-12 allows the Federal Reserve to monitor the growth of domestic bank holding company (BHC) investments in nonfinancial companies and their contributions to capital, profitability, risk, and volatility. The FR Y-12 provides more timely information than can be obtained through periodic supervisory reviews of this business line and serves to identify institutions that are significantly changing their risk profiles in this business line or devoting significant resources to this line of business.

GENERAL INSTRUCTIONS

Scope of the Information

Consolidation rules for the FR Y-12 are the same as the FR Y 9C/SP. That is, for a BHC meeting the reporting criteria described below, the BHC should consolidate its subsidiaries on the same basis as it does for its annual reports to the Securities and Exchange Commission (SEC) or, for those BHCs that do not file reports with the SEC, on the same basis as described in generally accepted accounting principles (GAAP). Generally, under the rules for consolidation established by the SEC and by GAAP, BHCs should consolidate any company in which it owns more than 50 percent of the outstanding voting stock. The report should include all nonfinancial equity investments, regardless of where they are reflected on the balance sheet. BHCs should exclude only those equity securities held in a trading account that are short-term in nature (namely, those that are managed or purchased with the intent to sell in relation to short-term movement in the price of the investment). In a multi-tiered organization with one or more BHCs, only the top-tier BHC should complete the FR Y-12, which would be prepared on a consolidated basis. However, if a lower-tier BHC is functioning as the consolidated top-tier reporter for other financial reports (for example, when the top-tier is a

non-U.S. BHC, ESOP, or limited partnership), this lower-tier BHC should file the FR Y-12 on a consolidated basis.

Who Must Report

The FR Y-12 reporting form must be filed by each top-tier domestic BHC that files an FR Y-9C and has aggregate nonfinancial equity investments (as defined below) that equal or exceed the lesser of \$100 million (on an acquisition cost basis), or 10 percent of the BHC's consolidated Tier 1 capital as of the report date.

The FR Y-12 reporting form also must be filed by each top-tier domestic BHC that files an FR Y-9SP and has aggregate nonfinancial equity investments (as defined below) that equal or exceed 10 percent of the BHC's total capital (as reported in item 16(f) of the balance sheet on the FR Y-9SP) as of the report date.

A domestic BHC is a BHC that is incorporated in one of the 50 States of the United States, the District of Columbia, Puerto Rico, or any U.S. territory or possession.

What is a Nonfinancial Equity Investment?

This report collects information on nonfinancial equity investments held by a BHC on a consolidated basis. For the purposes of this report, a nonfinancial equity investment means an equity investment made by the BHC or any of its subsidiaries (see the Scope of the Information section above):

- pursuant to the merchant banking authority of section 4(k)(4)(H) of the BHC Act (12 U.S.C. 1843 (k)(4)(H)) and subpart J of the Board's Regulation Y,
- under section 4(c)(6) or 4(c)(7) of the BHC Act (12 U.S.C. 1843(c)(6) and (c)(7)) in a nonfinancial company (as defined in the glossary) or in a company that makes investments in nonfinancial companies, including mutual funds that hold equity investments.

FR Y-12

- investments made through a Small Business Investment Company (SBIC) that is consolidated with the BHC or subsidiary, or in an SBIC that is not consolidated, under section 302(b) of the Small Business Investment Act of 1958,
- in a nonfinancial company under the portfolio investment provisions of the Board's Regulation K (12 CFR 211.8(c)(3), or
- in a nonfinancial company under section 24 of the Federal Deposit Insurance Act (12 U.S.C. 1831a).

This report does not collect information on equity investments that a BHC or any of its subsidiaries may make under other legal authorities. For example, this report does not collect information on nonfinancial investments made by an insurance company subsidiary of a financial holding company (FHC) under section 4(k)(4)(I) of the BHC Act (12 U.S.C. 1843(k)(4)(I)). Also, this report does not collect information on DPC investments.

Filing of Reports

The report is to be prepared quarterly for BHCs that file the FR Y-9C, as of the end of March, June, September, and December, and semi-annually for those BHCs that file the FR Y-9SP, as of the end of June and December. The report must be submitted within 45 calendar days of the reporting date. Reporting BHCs should submit an original and one copy of the report to the appropriate Federal Reserve Bank. Each report submitted should be signed and certified by an executive officer of the BHC. "Executive Officer" is defined in 12 CFR 215.2(d).

Alternative Report Forms

In lieu of using the printed FR Y-12 report form, the respondent may report the required data on computer print-outs that are in the identical format and size as the printed form, including line items and columns in the order in which they appear on the printed form. The form must be signed by an executive officer of the reporting institution.

Electronic submission of report form - Any holding company interested in submitting the FR Y-12 electronically should contact the appropriate Federal Reserve Bank. Holding companies choosing to submit these reports electronically must maintain in their files a manually signed and attested printout of the data submitted.

Holding companies should use the cover page of the report form to fulfill the signature requirement and attach it to the data printout or declaration page.

Reporting in Dollars

All dollar amounts should be converted to U.S. dollars using the spot exchange rate on the report date, regardless of the currencies in which the transactions reported are denominated. The translations should be made on the same basis as used by the reporter to prepare its FR Y-9C and FR Y-9SP. If the BHC has no activity to report, enter a zero where appropriate.

Rounding

Round all dollar amounts reported on this form to the nearest million dollars.

Negative Entries

Paper filers should report negative amounts in parentheses or with a minus (-) sign and electronic filers should report negative amounts with a minus (-) sign.

Confidentiality

The completed version of this report generally is available to the public upon request on an individual basis. However, a reporting BHC may request confidential treatment for certain portions of the FR Y-12 if the BHC 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 an unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing concurrently with the submission of the report. The request must discuss in writing the justification for which confidentiality is requested 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. The Federal Reserve System may subsequently release information for which confidential treatment is requested, if the Board of Governors determines that the disclosure of such information is in the public interest.

LINE ITEM INSTRUCTIONS FOR

Preparation of Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies FR Y-12

Column Instructions

Column A: Acquisition Cost (Schedules A, B, and C)

Report in column A the aggregate acquisition cost of the nonfinancial equity investments of the BHC. For purposes of this report, acquisition cost represents the amount paid by the BHC for the nonfinancial equity investment when it was acquired. This value should only be adjusted to reflect permanent write-downs taken, as well as any partial returns of capital received.

Column B: Net Unrealized Holding Gains Not Recognized as Income (Schedules A and C)

Report in column B the net unrealized holding gains, net of applicable taxes; on all nonfinancial equity investments that are reported in accumulated other comprehensive income on the FR Y-9C or FR Y-9SP. For example, for nonfinancial equity investments treated as available-for-sale securities under FAS 115, report the unrealized gains reported in other comprehensive income. When calculating unrealized holding gains on nonfinancial equity investments, the amount should be reduced by any unrealized holding losses. If unrealized holding losses exceed unrealized gains (i.e. net unrealized holding losses), report the net loss in parentheses or with a minus (-) sign (paper filers) or with a minus (-) sign (electronic files).

Column C: Carrying Value (Schedules A, B (Col. B), and C)

Report in column C (and schedule B, column B) the carrying value of all nonfinancial equity investments as of the end of the reporting period. For the purposes of this report, carrying value refers to the amount of the invest-

ment as reflected in the BHC's consolidated financial statements prepared in accordance with GAAP.

For example:

- Equity securities accounted for under FAS 115 as available-for-sale are accounted for under FAS 115 at fair value on the balance sheet. Therefore the fair values would be considered the carrying value of these securities.
- For nonfinancial equity investments that are accounted for under the equity method of accounting, the carrying value is the acquisition cost adjusted for pro-rata share of earnings/losses and decreased by cash dividends or similar distributions.
- For nonfinancial equity investments that do not have readily determinable fair values, carrying value should be reported at historical cost.

(Schedule A only)

Column D: Publicly Quoted Value

Report in column D the publicly quoted market value of all publicly traded nonfinancial equity investments as of the end of the reporting period (e.g., the number of shares held times the closing market price per share on the last business day of the reporting period). For purposes of this report, a public company is a company that has one or more issues of publicly traded stock. If no quoted market price is available, enter zero.

(Schedule D only)

Column A, Column C, and Column E: Acquisition Cost

Report in column A the aggregate acquisition cost of all **direct public investments** subject to the listed transactions **during the reporting period**. Report in column C

Line Item Instructions

the aggregate acquisition cost of all **direct nonpublic investments** subject to the listed transactions **during the reporting period**. For purposes of this report, acquisition cost represents the amount paid by the BHC for the nonfinancial equity investment when it was acquired, adjusted for any permanent write-downs taken in prior reporting periods, or any partial returns of capital received in prior reporting periods. Report in column E the aggregate acquisition cost of all indirect (fund) investments subject to the listed transactions during the reporting period.

Column B, Column D, and Column F: Carrying Value

Report in column B the carrying value of all **direct public investments** subject to the listed transactions **during the reporting period**. Report in column D the carrying value of all **direct nonpublic investments** subject to the listed transactions during the reporting period. For the purposes of this report, carrying value refers to the amount of the investment as reflected in the BHC's consolidated financial statements prepared in accordance with GAAP. For example, available-for-sale equity securities generally are accounted for under FAS 115 at fair value on the balance sheet. Therefore fair value would be considered the carrying value of these securities. Report in column F the carrying value of all indirect (fund) investments subject to the listed transactions during the reporting period.

Instructions for Specific Lines of Schedule A: Type of Investments

Line Item 1 Direct investments in public entities

For purposes of this report, a public entity is an entity that has one or more issues of publicly traded stock. Report in column A the acquisition cost of the BHC's nonfinancial equity investment in public entities. Report in column B net unrealized holding gains not recognized as income. Report in column C the carrying value of the BHC's investments in public entities. Report in column D the publicly quoted value of the BHC's investments in public entities.

Line Item 2 Direct investments in nonpublic entities

For purposes of this report, a nonpublic entity is one that does not have any issue of publicly traded stock. Report

in column A the acquisition cost of these investments. Report in column B net unrealized holding gains not recognized as income. Report in column C the carrying value of these investments.

Line Item 3 All indirect investments

Report in column A the acquisition cost of the BHC's nonfinancial equity investments in these funds or other entities. See the glossary for a definition of indirect investments. Report in column B net unrealized holding gains not recognized as income. Report in column C the carrying value of these investments. For purposes of this report, the total amount of the equity investment in the fund is reportable even if only a portion of the fund investments is made in nonfinancial companies.

Line Item 4 Total portfolio

Report in columns A through C the totals of items 1, 2, and 3 for Schedule A.

Memoranda

Line Item M1 Total portfolio

Check the box that represents the total number of companies in which the BHC has nonfinancial equity investments. For indirect investments, count the number of investment funds or similar entities in which the BHC has an indirect investment.

Line Item M2 Investments held under merchant banking authority (FHCs only)

This item only applies to FHCs. Report in column A the acquisition cost of investments held by the FHC (on a consolidated basis) under the merchant banking authority of the Gramm-Leach-Bliley Act (GLBA) (12 U.S.C. 1843(k)(4)(H)) and Federal Reserve regulation. Report in column B net unrealized holding gains of these investments not recognized as income. Report in column C the carrying value as defined above. The carrying value should be reported using the same valuation method used in preparing the FR Y-9C or FR Y-9SP.

Line Item M3 Pre-tax impact on net income from items 1, 2, and 3 above (FR Y-9C filers only)

For direct or indirect investments reported in items 1, 2, and 3 above, report the impact that these investments had on the BHC's consolidated net income (loss). The information reported for this line item should reflect the

Line Item Instructions

pre-tax year-to-date net gain (loss) that the nonfinancial equity investments reported on lines 1, 2, and 3 of the form had on the filer's net income (loss) reported in Schedule HI, item 8 of the FR Y-9C. Filers should not include overhead or other expense related items when calculating the net gain (loss) produced by the nonfinancial equity investments captured on the form. This item should not be reported by BHCs that file the FR Y-9SP report. If the impact on net income is a loss, report the net loss in parentheses or with a minus (-) sign (paper filers) or with a minus (-) sign (electronic filers). Include the net gain (loss) of all nonfinancial equity investments not held in the trading account, regardless of where such investments are reflected in the financial statements of the reporting BHC.

Line Item M4 Investments managed for others

This item applies to all BHCs that manage nonfinancial equity investments for others by serving as a general partner in a limited partnership or performing a similar function in a private equity fund. These investments are not owned by the BHC and are not consolidated in the BHC's financial statements. Exclude investments managed through a bank trust department in a fiduciary capacity. While this is an off-balance sheet item, report the carrying value of all investments managed for others, as established by the general partner (in the case of a fund) or as established by the BHC in its investment management capacity. If the BHC does not manage nonfinancial equity investments for others, proceed to Schedule B.

Line Item M5 Pre-tax impact on net income for management fees from item M4 above (FR Y-9C filers only)

Report the impact on the BHC's consolidated net income (loss) from management fees generated from investments managed for others reported in item M4. The information reported for this line item should reflect the pre-tax year-to-date net gain (loss) that the management fees for the investments reported on line M4 of the form had on the filer's net income (loss) reported in Schedule HI, item 8 of the FR Y-9C. Filers should not include overhead or other expense related items when calculating the net gain (loss) produced by the nonfinancial equity investments captured on the form. This item should not be reported by BHCs that file the FR Y-9SP report. If the impact on net income is a loss, report the net loss in parentheses or with

a minus (-) sign (paper filers) or with a minus (-) sign (electronic filers).

Instructions for Specific Lines of Schedule B: Type of Security

Line Item 1 Common stock

Report in column A the acquisition cost of the BHC's nonfinancial equity investments that are in the form of voting and non-voting common stock. Report in column B the carrying value of all such voting and nonvoting common stock held by the BHC.

Line Item 2 Convertible debt and convertible preferred stock

Report in column A the acquisition cost of the BHC's nonfinancial equity investments that are in the form of convertible debt and convertible preferred stock. Report in column B the carrying value of such convertible bonds and convertible preferred stock held by the BHC. This item would include mezzanine debt that is convertible into equity.

Line Item 3 Other equity instruments

Report in column A the acquisition cost of all of the BHC's other nonfinancial equity investments not specified in items 1 and 2. Report in column B the carrying value of these nonfinancial equity investments. See the glossary definition of equity investment for what types of securities to include in this item.

Line Item 4 Total portfolio

Report the sum of items 1 through 3 for columns A and B. Item 4, columns A and C of Schedule A must equal item 4, columns A and B of Schedule B, respectively.

Memoranda

Line Item M1 Unused equity commitments

Report any unused portion of legally binding commitments to make a nonfinancial equity investment.

Line Item M2 Warrants

Does the BHC hold any Warrants or similar instruments received in connection with equity investment activity? (See the glossary definition) Enter "1" if yes, "0" if no.

Line Item Instructions

Instructions for Specific Lines of Schedule C: Type of Entity Within the Banking Organization

Line Item 1 Depository institutions

Line Item 1(a) SBICs

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the nonfinancial equity investments held by all SBICs that are consolidated in the financial statements of a subsidiary depository institution of the BHC. Also include the acquisition cost and carrying value of any nonfinancial equity investment made by a subsidiary depository institution in a SBIC that is not consolidated with the depository institution for accounting purposes.

Line Item 1(b) Edge and agreement corporations

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments of all Edge or agreement corporations that are owned or controlled by subsidiary depository institutions of the BHC. Edge corporations are formed under Section 25A of the Federal Reserve Act and agreement corporations are formed under Section 25 of the Federal Reserve Act.

Line Item 1(c) All other

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments of the subsidiary depository institutions of the BHC that are not reported in items 1(a) or 1(b). All other nonfinancial equity investments owned or controlled directly or indirectly through a depository institution should be reported on this line item.

Line Item 2 Parent holding company and other nonbank subsidiaries

Line Item 2(a) SBICs

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments (including nonfinancial equity investments held under Merchant Banking Author-

ity) of all SBICs that are consolidated with the BHC for accounting purposes and that are not owned or controlled by the BHC through a depository institution. Also include any nonfinancial equity investment made directly or indirectly by the BHC or a nondepository subsidiary in a SBIC that is not consolidated for accounting purposes.

Line Item 2(b) Edge and agreement corporations

Report in columns A, and B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments of all Edge or agreement corporations that are not owned or controlled by the BHC through a depository institution. Edge corporations are formed under Section 25A of the Federal Reserve Act and agreement corporations are formed under Section 25 of the Federal Reserve Act.

Line Item 2(c) Broker-Dealers

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments (including nonfinancial equity investments held under Merchant Banking Authority) of subsidiaries of the BHC that are registered with the SEC as a broker-dealer. Exclude any nonfinancial equity investment held in a trading account in accordance with applicable accounting principles and as part of an underwriting, market making or dealing activity. Also, exclude nonfinancial equity investments of broker-dealers that are controlled by the BHC through a depository institution.

Line Item 2(d) Private Equity subsidiaries

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the all direct and indirect nonfinancial equity investments held in a nonbank subsidiary predominantly engaged in investing and managing nonfinancial equity investments authorized under section 4(c)(6) or 4(c)(7) of the BHC Act, or under Merchant Banking authority of GLBA (excluding investments held by SBICs, Edge or agreement corps, and Broker-Dealers reported in 2(a), 2(b), and 2(c) above.

Line Item 2(e) All other

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and

Line Item Instructions

carrying value, respectively, of all other direct and indirect nonfinancial equity investments of the BHC and its nondepository institution subsidiaries that are not reported in items 2(a) through 2(d).

Line Item 3 Total portfolio

Columns A, B, and C must equal the sum of items 1 and 2 of Schedule C, and item 4, columns A, B, and C of Schedule A.

Memoranda

Line Item M1 Domestic investments

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments of the consolidated BHC in companies domiciled in the 50 States of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions. The sum of memoranda items 1 and 2, columns A, B, and C, should equal Schedule A, item 4, columns A, B, and C.

Line Item M2 Foreign investments

Report in columns A, B, and C, the acquisition cost, net unrealized holding gains not recognized as income, and carrying value, respectively, of the direct and indirect nonfinancial equity investments of the consolidated BHC in companies domiciled outside the 50 States of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions. The sum of memorandum item 1 and memorandum item 2, columns A, B, and C, should equal Schedule A, item 4, columns A, B, and C.

Instructions for Specific Lines of Schedule D: Nonfinancial Investment Transactions During Reporting Period

Line Item 1 Purchases

Report in columns A and B for direct public investments, columns C and D for direct nonpublic investments, and columns E and F for indirect (fund) investments, the

aggregate acquisition cost and carrying value, respectively, of all nonfinancial equity investment purchases made during the reporting period. In most cases carrying value will equal acquisition cost. This item is reported as a net addition to the portfolio.

Line Item 2 Less: Return of Capital

Report in columns A and B for direct public investments, columns C and D for direct nonpublic investments, and columns E and F for indirect (fund) investments, the aggregate acquisition cost and carrying value of all investments that realized returns of capital (exclusive of realized gains/losses) during the reporting period. This item is reported as a net reduction to the portfolio.

Line Item 3 Net Valuation Changes

Report in column B for direct public investments, column D for direct nonpublic investments, and column F for indirect (fund) investments, the aggregate net change to the portfolio carrying value since the last reporting period. Changes should include adjustments to all nonfinancial equity investments reflecting write-ups, write-downs, or write-offs during the reporting period. If the aggregate change is a negative value, enclose the amount in parentheses or with a minus (-) sign (paper filers) or use a minus (-) sign (electronic filers).

Line Item 4 Other

Report in columns A and B for direct public investments, columns C and D for direct nonpublic investments, and columns E and F for indirect (fund) investments, any other transactions affecting the aggregate acquisition cost or carrying value of the portfolio during the reporting period. (e.g., write-downs for permanent impairment or investments acquired through mergers. BHCs have the option of including permanent impairment write-downs to carrying value in net valuation changes in line item 3). If a negative value, enclose the amount in parentheses or with a minus (-) sign (paper filers) or use a minus (-) sign (electronic filers).

Line Item 5 Total Transactions

Report the sum of items 1 through 4, for columns A, B, C, D, E, and F.

Glossary

For the definition of Appropriate Federal Reserve Bank, BHC, BHC Act, Company, Control, Depository Institution, Edge Corporation, FHC, and Foreign Investment, please refer to the glossary of the FR Y-10.

Acquisition Cost: For purposes of this report, acquisition cost refers to the aggregate acquisition cost of nonfinancial equity investments currently held. This value should be adjusted to reflect permanent write-downs as well as any partial returns of capital. Exclude adjustments for temporary impairment write-downs, amortization of discounts or premiums (e.g., on convertible debt), and fair value adjustments.

Carrying Value: For the purposes of this report, carrying value refers to the amount of the investment as reflected in the BHC's consolidated financial statements prepared in accordance with GAAP. Carrying value includes adjustments for return of capital as well as impairment write-downs, amortization of discounts or premiums (e.g., convertible debt), and fair value adjustments that are reflected on the balance sheet.

Convertible Bonds and Convertible Preferred Stock: For the purposes of this report, bonds or preferred stock that can be converted into or redeemed for a company's common stock at a prearranged price are considered convertible.

Direct Investment: For the purposes of this report, a direct investment is any nonfinancial equity investment that the BHC or any of its consolidated subsidiaries holds directly in a nonfinancial entity.

Equity Investment: For purposes of this report, an equity investment refers to common stock, partnership interests, convertible preferred stock, convertible debt, and warrants, options, and other rights that give the holder the right to acquire common stock or instruments convertible into common stock. An equity investment does not include any position or security held in a trading account on a short-term basis, in accordance with appli-

cable accounting principles, and as part of an underwriting, market-making or dealing activity.

Indirect Investment: For the purposes of this report, an indirect investment is a nonfinancial equity investment that the BHC or any of its consolidated subsidiaries has in an investment fund or similar entity that is engaged in the business of making equity investments in nonfinancial companies. An investment fund can be organized in any form, including as a partnership, corporation, or limited liability company. An example of an indirect investment is an investment in a private equity fund that makes merchant banking investments under section 4(k)(4)(H) of the BHC Act (12 U.S.C. 1843(k)(4)(H)).

Mezzanine Financing: Mezzanine generally refers to that subordinated layer of financing between a company's senior debt and equity. This type of financing combines the characteristics of debt and equity funding, and, in many instances, is convertible into equity securities or comes with warrants attached. Mezzanine debt is often used to finance acquisitions and buyouts, and is viewed as an attractive investment because of its higher returns that are unavailable to senior lenders. However, in a liquidation situation mezzanine lenders' repayment status is only better than that of the equity holders.

Nonfinancial Company: A nonfinancial company is a company that is engaged in any activity that has not been determined to be financial in nature or incidental to a financial activity under section 4(k) of the BHC Act (12 U.S.C. 1843(k)). Examples of activities that are considered nonfinancial in nature are: Telecommunications, Health Care, Entertainment, Transportation, and Manufacturing.

Nonpublic Company: A nonpublic company has equity shares that are not traded on the open market. This type of company is also called a private company, which is the opposite of a public company.

Glossary

Public Company: A public company has issued securities through a “public offering” and are now traded on the open market (i.e., NYSE, NASDAQ). This type of company is also called “publicly held” or publicly traded, and the opposite of a private company.

Subsidiary: For purposes of this report, subsidiary means any company in which the BHC, directly or indirectly, owns or controls more than 50 percent of the outstanding

voting stock and which is consolidated under GAAP in the parent holding company’s financial statements.

Warrant: A type of security, usually issued together with a subordinated debt instrument (Mezzanine Debt), restructured debt, or a bond or preferred stock offer, that entitles the holder to buy (exercise) a proportionate amount of common stock at a specified price, for a period of years or to perpetuity.

Validity (V) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20010930	99991231	Revised	A	Validity	0050	A-4A	BHEIC101	Sum of A-1A through A-3A must equal A-4A.	(bheic088 + bheic093 + bheic097) eq bheic101
FRY12	20010930	99991231	Revised	A	Validity	0070	A-4B	BHEIC102	Sum of A-1B through A-3B must equal A-4B.	(bheic089 + bheic094 + bheic098) eq bheic102
FRY12	20010930	99991231	Revised	A	Validity	0090	A-4C	BHEIC103	Sum of A-1C through A-3C must equal A-4C.	(bheic090 + bheic095 + bheic099) eq bheic103
FRY12	20010930	99991231	Revised	A	Validity	0100	A-Mem1	BHEIC100	A-Mem1 must equal 1, 11, 26, or 100.	bheic100 eq 1 or bheic100 eq 11 or bheic100 eq 26 or bheic100 eq 100
FRY12	20010930	99991231	Revised	B	Validity	0110	B-4A	BHEIC113	Sum of B-1A through B-3A must equal B-4A.	(bheic107 + bheic109 + bheic111) eq bheic113
FRY12	20010930	99991231	Revised	B	Validity	0130	B-4A	BHEIC113	B-4A must equal A-4A.	bheic113 eq bheic101
FRY12	20010930	99991231	Revised	B	Validity	0150	B-4B	BHEIC114	Sum of B-1B through B-3B must equal B-4B.	(bheic108 + bheic110 + bheic112) eq bheic114
FRY12	20010930	99991231	Revised	B	Validity	0170	B-4B	BHEIC114	B-4B must equal A-4C.	bheic114 eq bheic103
FRY12	20050331	99991231	Added	B	Validity	0180	B-Mem2	BHEIC717	B-Mem2 must equal 1 (yes) or 0 (no).	bheic717 eq 1 or bheic717 eq 0
FRY12	20010930	99991231	Revised	C	Validity	0190	C-3A	BHEIC150	Sum of C-1aA through C-2eA must equal C-3A.	(bheic117 + bheic121 + bheic126 + bheic136 + bheic722 + bheic131 + bheic726 + bheic145) eq bheic150
FRY12	20010930	99991231	Revised	C	Validity	0210	C-3A	BHEIC150	C-3A must equal A-4A.	bheic150 eq bheic101
FRY12	20010930	99991231	Revised	C	Validity	0230	C-3B	BHEIC730	Sum of C-1aB through C-2eB must equal C-3B.	(bheic718 + bheic719 + bheic720 + bheic721 + bheic723 + bheic725 + bheic727 + bheic729) eq bheic730
FRY12	20010930	99991231	Revised	C	Validity	0250	C-3B	BHEIC730	C-3B must equal A-4B.	bheic730 eq bheic102
FRY12	20050331	99991231	Added	C	Validity	0260	C-3C	BHEIC151	Sum of C-1aC through C-2eC must equal C-3C.	(bheic118 + bheic122 + bheic127 + bheic137 + bheic724 + bheic132 + bheic728 + bheic146) eq bheic151
FRY12	20050331	99991231	Added	C	Validity	0280	C-3C	BHEIC151	C-3C must equal A-4C.	bheic151 eq bheic103
FRY12	20100331	99991231	Revised	D	Validity	0300	D-5A	BHEIC745	Sum of D-1A and D-4A minus D-2A must equal D-5A.	((bheic731 + bheic741) - bheic735) eq bheic745
FRY12	20100331	99991231	Revised	D	Validity	0310	D-5B	BHEIC746	Sum of D-1B, D-3B, and D-4B minus D-2B must equal D-5B.	((bheic732 + bheic739 + bheic742) - bheic736) eq bheic746
FRY12	20100331	99991231	Added	D	Validity	0312	D-5C	BHEIJ441	Sum of D-1C and D-4C minus D-2C must equal D-5C.	((bheij434 + bheij439) - bheij436) eq bheij441
FRY12	20100331	99991231	Added	D	Validity	0315	D-5D	BHEIJ442	Sum of D-1D, D-3D, and D-4D minus D-2D must equal D-5D.	((bheij435 + bheij438 + bheij440) - bheij437) eq bheij442
FRY12	20100331	99991231	Revised	D	Validity	0320	D-5E	BHEIC747	Sum of D-1E and D-4E minus D-2E must equal D-5E.	((bheic733 + bheic743) - bheic737) eq bheic747
FRY12	20100331	99991231	Revised	D	Validity	0330	D-5F	BHEIC748	Sum of D-1F, D-3F, and D-4F minus D-2F must equal D-5F.	((bheic734 + bheic740 + bheic744) - bheic738) eq bheic748

Quality (Q) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20050331	99991231	Added	A	Quality	0510	A-4A	BHEIC101	If A-Mem1 does not equal zero, then A-4A, A-4B or A-4C should not equal zero.	if bheic100 ne 0 then bheic101 ne 0 or bheic102 ne 0 or bheic103 ne 0
FRY12	20010930	99991231	Revised	A	Quality	0520	A-Mem1	BHEIC100	If A-4A, A-4B or A-4C do not equal zero, then A-Mem1 should not equal zero.	if bheic101 ne 0 or bheic102 ne 0 or bheic103 ne 0 then bheic100 ne 0
FRY12	20100331	99991231	Added	A	Quality	0525	A-Mem5	BHEIJ443	If A-Mem3 is not equal to zero and A-Mem4 is greater than zero, then A-Mem5 should be greater than zero.	if (bheib498 ne 0 and bheic716 gt 0) then bheij443 gt 0
FRY12	20050331	99991231	Added	B	Quality	0550	B-1A	BHEIC107	If B-1B is greater than zero, then B-1A should be greater than zero.	if bheic108 gt 0 then bheic107 gt 0
FRY12	20010930	99991231	Revised	B	Quality	0560	B-1B	BHEIC108	If B-1A is greater than zero, then B-1B should be greater than zero.	if bheic107 gt 0 then bheic108 gt 0
FRY12	20050331	99991231	Added	B	Quality	0570	B-2A	BHEIC109	If B-2B is greater than zero, then B-2A should be greater than zero.	if bheic110 gt 0 then bheic109 gt 0
FRY12	20010930	99991231	Revised	B	Quality	0580	B-2B	BHEIC110	If B-2A is greater than zero, then B-2B should be greater than zero.	if bheic109 gt 0 then bheic110 gt 0
FRY12	20050331	99991231	Added	B	Quality	0590	B-3A	BHEIC111	If B-3B is greater than zero, then B-3A should be greater than zero.	if bheic112 gt 0 then bheic111 gt 0
FRY12	20010930	99991231	Revised	B	Quality	0600	B-3B	BHEIC112	If B-3A is greater than zero, then B-3B should be greater than zero.	if bheic111 gt 0 then bheic112 gt 0
FRY12	20050331	99991231	Added	C	Quality	0650	C-1aA	BHEIC117	If C-1aC is greater than zero, then C-1aA should be greater than zero.	if bheic118 gt 0 then bheic117 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0660	C-1aC	BHEIC118	If C-1aA is greater than zero, then C-1aC should be greater than zero.	if bheic117 gt 0 then bheic118 gt 0
FRY12	20050331	99991231	Added	C	Quality	0690	C-1bA	BHEIC121	If C-1bC is greater than zero, then C-1bA should be greater than zero.	if bheic122 gt 0 then bheic121 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0700	C-1bC	BHEIC122	If C-1bA is greater than zero, then C-1bC should be greater than zero.	if bheic121 gt 0 then bheic122 gt 0
FRY12	20050331	99991231	Added	C	Quality	0730	C-1cA	BHEIC126	If C-1cC is greater than zero, then C-1cA should be greater than zero.	if bheic127 gt 0 then bheic126 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0740	C-1cC	BHEIC127	If C-1cA is greater than zero, then C-1cC should be greater than zero.	if bheic126 gt 0 then bheic127 gt 0
FRY12	20050331	99991231	Added	C	Quality	0750	C-2aA	BHEIC136	If C-2aC is greater than zero, then C-2aA should be greater than zero.	if bheic137 gt 0 then bheic136 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0760	C-2aC	BHEIC137	If C-2aA is greater than zero, then C-2aC should be greater than zero.	if bheic136 gt 0 then bheic137 gt 0
FRY12	20050331	99991231	Added	C	Quality	0770	C-2bA	BHEIC722	If C-2bC is greater than zero, then C-2bA should be greater than zero.	if bheic724 gt 0 then bheic722 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0780	C-2bC	BHEIC724	If C-2bA is greater than zero, then C-2bC should be greater than zero.	if bheic722 gt 0 then bheic724 gt 0
FRY12	20050331	99991231	Added	C	Quality	0790	C-2cA	BHEIC131	If C-2cC is greater than zero, then C-2cA should be greater than zero.	if bheic132 gt 0 then bheic131 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0800	C-2cC	BHEIC132	If C-2cA is greater than zero, then C-2cC should be greater than zero.	if bheic131 gt 0 then bheic132 gt 0
FRY12	20050331	99991231	Added	C	Quality	0810	C-2dA	BHEIC726	If C-2dC is greater than zero, then C-2dA should be greater than zero.	if bheic728 gt 0 then bheic726 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0820	C-2dC	BHEIC728	If C-2dA is greater than zero, then C-2dC should be greater than zero.	if bheic726 gt 0 then bheic728 gt 0
FRY12	20050331	99991231	Added	C	Quality	0830	C-2eA	BHEIC145	If C-2eC is greater than zero, then C-2eA should be greater than zero.	if bheic146 gt 0 then bheic145 gt 0
FRY12	20010930	99991231	Revised	C	Quality	0840	C-2eC	BHEIC146	If C-2eA is greater than zero, then C-2eC should be greater than zero.	if bheic145 gt 0 then bheic146 gt 0

Quality (Q) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20050331	99991231	Added	C	Quality	1050	C-Mem1A	BHEIC155	If C-Mem1C is greater than zero, then C-Mem1A should be greater than zero.	if bheic156 gt 0 then bheic155 gt 0
FRY12	20010930	99991231	Revised	C	Quality	1060	C-Mem1C	BHEIC156	If C-Mem1A is greater than zero, then C-Mem1C should be greater than zero.	if bheic155 gt 0 then bheic156 gt 0
FRY12	20010930	99991231	Revised	C	Quality	1080	C-Mem2A	BHEIC157	Sum of C-Mem1A and C-Mem2A should equal A-4A	(bheic155 + bheic157) eq bheic101
FRY12	20010930	99991231	Revised	C	Quality	1100	C-Mem2A	BHEIC157	If C-Mem2C is greater than zero, then C-Mem2A should be greater than zero.	if bheic158 gt 0 then bheic157 gt 0
FRY12	20050331	99991231	Added	C	Quality	1110	C-Mem2B	BHEIC750	Sum of C-Mem1B and C-Mem2B should equal A-4B	(bheic749 + bheic750) eq bheic102
FRY12	20010930	99991231	Revised	C	Quality	1120	C-Mem2C	BHEIC158	If C-Mem2A is greater than zero, then C-Mem2C should be greater than zero.	if bheic157 gt 0 then bheic158 gt 0
FRY12	20050331	99991231	Added	C	Quality	1130	C-Mem2C	BHEIC158	Sum of C-Mem1C and C-Mem2C should equal A-4C	(bheic156 + bheic158) eq bheic103
FRY12	20050331	99991231	Added	D	Quality	1200	D-1A	BHEIC731	If D-1B is greater than zero, then D-1A should be greater than zero.	if bheic732 gt 0 then bheic731 gt 0
FRY12	20050331	99991231	Added	D	Quality	1210	D-1B	BHEIC732	If D-1A is greater than zero, then D-1B should be greater than zero.	if bheic731 gt 0 then bheic732 gt 0
FRY12	20100331	99991231	Added	D	Quality	1212	D-1C	BHEIJ434	If D-1D is greater than zero, then D-1C should be greater than zero.	if bheij435 gt 0 then bheij434 gt 0
FRY12	20100331	99991231	Added	D	Quality	1213	D-1D	BHEIJ435	If D-1C is greater than zero, then D-1D should be greater than zero.	if bheij434 gt 0 then bheij435 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1220	D-1E	BHEIC733	If D-1F is greater than zero, then D-1E should be greater than zero.	if bheic734 gt 0 then bheic733 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1230	D-1F	BHEIC734	If D-1E is greater than zero, then D-1F should be greater than zero.	if bheic733 gt 0 then bheic734 gt 0
FRY12	20050331	99991231	Added	D	Quality	1240	D-2A	BHEIC735	If D-2B is greater than zero, then D-2A should be greater than zero.	if bheic736 gt 0 then bheic735 gt 0
FRY12	20050331	99991231	Added	D	Quality	1250	D-2B	BHEIC736	If D-2A is greater than zero, then D-2B should be greater than zero.	if bheic735 gt 0 then bheic736 gt 0
FRY12	20100331	99991231	Added	D	Quality	1252	D-2C	BHEIJ436	If D-2D is greater than zero, then D-2C should be greater than zero.	if bheij437 gt 0 then bheij436 gt 0
FRY12	20100331	99991231	Added	D	Quality	1253	D-2D	BHEIJ437	If D-2C is greater than zero, then D-2D should be greater than zero.	if bheij436 gt 0 then bheij437 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1260	D-2E	BHEIC737	If D-2F is greater than zero, then D-2E should be greater than zero.	if bheic738 gt 0 then bheic737 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1270	D-2F	BHEIC738	If D-2E is greater than zero, then D-2F should be greater than zero.	if bheic737 gt 0 then bheic738 gt 0
FRY12	20050331	99991231	Added	D	Quality	1280	D-4A	BHEIC741	If D-4B is greater than zero, then D-4A should be greater than zero.	if bheic742 gt 0 then bheic741 gt 0
FRY12	20050331	99991231	Added	D	Quality	1290	D-4B	BHEIC742	If D-4A is greater than zero, then D-4B should be greater than zero.	if bheic741 gt 0 then bheic742 gt 0
FRY12	20100331	99991231	Added	D	Quality	1292	D-4C	BHEIJ439	If D-4D is greater than zero, then D-4C should be greater than zero.	if bheij440 gt 0 then bheij439 gt 0
FRY12	20100331	99991231	Added	D	Quality	1293	D-4D	BHEIJ440	If D-4C is greater than zero, then D-4D should be greater than zero.	if bheij439 gt 0 then bheij440 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1300	D-4E	BHEIC743	If D-4F is greater than zero, then D-4E should be greater than zero.	if bheic744 gt 0 then bheic743 gt 0
FRY12	20100331	99991231	Revised	D	Quality	1310	D-4F	BHEIC744	If D-4E is greater than zero, then D-4F should be greater than zero.	if bheic743 gt 0 then bheic744 gt 0

Quality (Q) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20100331	99991231	Revised	A	Quality	9000	A-1A	BHEIC088	A-1A should not be null and should not be negative.	bheic088 ne null and bheic088 ge 0
FRY12	20061231	99991231	Added	A	Quality	9005	A-1B	BHEIC089	A-1B should not be null.	bheic089 ne null
FRY12	20100331	99991231	Revised	A	Quality	9010	A-1C	BHEIC090	A-1C should not be null and should not be negative.	bheic090 ne null and bheic090 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9010	A-1D	BHEIC091	A-1D should not be null and should not be negative.	bheic091 ne null and bheic091 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9010	A-2A	BHEIC093	A-2A should not be null and should not be negative.	bheic093 ne null and bheic093 ge 0
FRY12	20061231	99991231	Added	A	Quality	9015	A-2B	BHEIC094	A-2B should not be null.	bheic094 ne null
FRY12	20100331	99991231	Revised	A	Quality	9020	A-2C	BHEIC095	A-2C should not be null and should not be negative.	bheic095 ne null and bheic095 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9020	A-3A	BHEIC097	A-3A should not be null and should not be negative.	bheic097 ne null and bheic097 ge 0
FRY12	20061231	99991231	Added	A	Quality	9025	A-3B	BHEIC098	A-3B should not be null.	bheic098 ne null
FRY12	20100331	99991231	Revised	A	Quality	9030	A-3C	BHEIC099	A-3C should not be null and should not be negative.	bheic099 ne null and bheic099 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9030	A-4A	BHEIC101	A-4A should not be null and should not be negative.	bheic101 ne null and bheic101 ge 0
FRY12	20061231	99991231	Added	A	Quality	9035	A-4B	BHEIC102	A-4B should not be null.	bheic102 ne null
FRY12	20100331	99991231	Revised	A	Quality	9040	A-4C	BHEIC103	A-4C should not be null and should not be negative.	bheic103 ne null and bheic103 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9040	A-Mem1	BHEIC100	A-Mem1 should not be null and should not be negative.	bheic100 ne null and bheic100 ge 0
FRY12	20100331	99991231	Revised	A	Quality	9040	A-Mem2A	BHEIC104	A-Mem2A should not be null and should not be negative.	bheic104 ne null and bheic104 ge 0
FRY12	20061231	99991231	Added	A	Quality	9045	A-Mem2B	BHEIC105	A-Mem2B should not be null.	bheic105 ne null
FRY12	20100331	99991231	Revised	A	Quality	9050	A-Mem2C	BHEIC106	A-Mem2C should not be null and should not be negative.	bheic106 ne null and bheic106 ge 0
FRY12	20061231	99991231	Added	A	Quality	9055	A-Mem3	BHEIB498	A-Mem3 should not be null.	bheib498 ne null
FRY12	20100331	99991231	Revised	A	Quality	9060	A-Mem4	BHEIC716	A-Mem4 should not be null and should not be negative.	bheic716 ne null and bheic716 ge 0
FRY12	20100331	99991231	Added	A	Quality	9060	A-Mem5	BHEIJ443	A-Mem5 should not be null and should not be negative.	bheij443 ne null and bheij443 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-1A	BHEIC107	B-1A should not be null and should not be negative.	bheic107 ne null and bheic107 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-1B	BHEIC108	B-1B should not be null and should not be negative.	bheic108 ne null and bheic108 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-2A	BHEIC109	B-2A should not be null and should not be negative.	bheic109 ne null and bheic109 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-2B	BHEIC110	B-2B should not be null and should not be negative.	bheic110 ne null and bheic110 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-3A	BHEIC111	B-3A should not be null and should not be negative.	bheic111 ne null and bheic111 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-3B	BHEIC112	B-3B should not be null and should not be negative.	bheic112 ne null and bheic112 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-4A	BHEIC113	B-4A should not be null and should not be negative.	bheic113 ne null and bheic113 ge 0
FRY12	20100331	99991231	Revised	B	Quality	9060	B-4B	BHEIC114	B-4B should not be null and should not be negative.	bheic114 ne null and bheic114 ge 0

Quality (Q) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20100331	99991231	Revised	B	Quality	9060	B-Mem1	BHEIC115	B-Mem1 should not be null and should not be negative.	bheic115 ne null and bheic115 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9060	C-1aA	BHEIC117	C-1aA should not be null and should not be negative.	bheic117 ne null and bheic117 ge 0
FRY12	20061231	99991231	Added	B	Quality	9065	B-Mem2	BHEIC717	B-Mem2 should not be null.	bheic717 ne null
FRY12	20061231	99991231	Added	C	Quality	9065	C-1aB	BHEIC718	C-1aB should not be null.	bheic718 ne null
FRY12	20100331	99991231	Revised	C	Quality	9070	C-1aC	BHEIC118	C-1aC should not be null and should not be negative.	bheic118 ne null and bheic118 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9075	C-1bA	BHEIC121	C-1bA should not be null and should not be negative.	bheic121 ne null and bheic121 ge 0
FRY12	20061231	99991231	Added	C	Quality	9080	C-1bB	BHEIC719	C-1bB should not be null.	bheic719 ne null
FRY12	20100331	99991231	Revised	C	Quality	9085	C-1bC	BHEIC122	C-1bC should not be null and should not be negative.	bheic122 ne null and bheic122 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9085	C-1cA	BHEIC126	C-1cA should not be null and should not be negative.	bheic126 ne null and bheic126 ge 0
FRY12	20061231	99991231	Added	C	Quality	9090	C-1cB	BHEIC720	C-1cB should not be null.	bheic720 ne null
FRY12	20100331	99991231	Revised	C	Quality	9095	C-1cC	BHEIC127	C-1cC should not be null and should not be negative.	bheic127 ne null and bheic127 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9095	C-2aA	BHEIC136	C-2aA should not be null and should not be negative.	bheic136 ne null and bheic136 ge 0
FRY12	20061231	99991231	Added	C	Quality	9100	C-2aB	BHEIC721	C-2aB should not be null.	bheic721 ne null
FRY12	20100331	99991231	Revised	C	Quality	9105	C-2aC	BHEIC137	C-2aC should not be null and should not be negative.	bheic137 ne null and bheic137 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9105	C-2bA	BHEIC722	C-2bA should not be null and should not be negative.	bheic722 ne null and bheic722 ge 0
FRY12	20061231	99991231	Added	C	Quality	9110	C-2bB	BHEIC723	C-2bB should not be null.	bheic723 ne null
FRY12	20100331	99991231	Revised	C	Quality	9115	C-2bC	BHEIC724	C-2bC should not be null and should not be negative.	bheic724 ne null and bheic724 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9115	C-2cA	BHEIC131	C-2cA should not be null and should not be negative.	bheic131 ne null and bheic131 ge 0
FRY12	20061231	99991231	Added	C	Quality	9120	C-2cB	BHEIC725	C-2cB should not be null.	bheic725 ne null
FRY12	20100331	99991231	Revised	C	Quality	9125	C-2cC	BHEIC132	C-2cC should not be null and should not be negative.	bheic132 ne null and bheic132 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9125	C-2dA	BHEIC726	C-2dA should not be null and should not be negative.	bheic726 ne null and bheic726 ge 0
FRY12	20061231	99991231	Added	C	Quality	9130	C-2dB	BHEIC727	C-2dB should not be null.	bheic727 ne null
FRY12	20100331	99991231	Revised	C	Quality	9135	C-2dC	BHEIC728	C-2dC should not be null and should not be negative.	bheic728 ne null and bheic728 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9135	C-2eA	BHEIC145	C-2eA should not be null and should not be negative.	bheic145 ne null and bheic145 ge 0
FRY12	20061231	99991231	Added	C	Quality	9140	C-2eB	BHEIC729	C-2eB should not be null.	bheic729 ne null
FRY12	20100331	99991231	Revised	C	Quality	9145	C-2eC	BHEIC146	C-2eC should not be null and should not be negative.	bheic146 ne null and bheic146 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9145	C-3A	BHEIC150	C-3A should not be null and should not be negative.	bheic150 ne null and bheic150 ge 0
FRY12	20061231	99991231	Added	C	Quality	9150	C-3B	BHEIC730	C-3B should not be null.	bheic730 ne null
FRY12	20100331	99991231	Revised	C	Quality	9155	C-3C	BHEIC151	C-3C should not be null and should not be negative.	bheic151 ne null and bheic151 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9155	C-Mem1A	BHEIC155	C-Mem1A should not be null and should not be negative.	bheic155 ne null and bheic155 ge 0
FRY12	20061231	99991231	Added	C	Quality	9160	C-Mem1B	BHEIC749	C-Mem1B should not be null.	bheic749 ne null

Quality (Q) Edits for the FR Y-12
(Effective as of March 31, 2010)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY12	20100331	99991231	Revised	C	Quality	9165	C-Mem1C	BHEIC156	C-Mem1C should not be null and should not be negative.	bheic156 ne null and bheic156 ge 0
FRY12	20100331	99991231	Revised	C	Quality	9165	C-Mem2A	BHEIC157	C-Mem2A should not be null and should not be negative.	bheic157 ne null and bheic157 ge 0
FRY12	20061231	99991231	Added	C	Quality	9170	C-Mem2B	BHEIC750	C-Mem2B should not be null.	bheic750 ne null
FRY12	20100331	99991231	Revised	C	Quality	9175	C-Mem2C	BHEIC158	C-Mem2C should not be null and should not be negative.	bheic158 ne null and bheic158 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-1A	BHEIC731	D-1A should not be null and should not be negative.	bheic731 ne null and bheic731 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-1B	BHEIC732	D-1B should not be null and should not be negative.	bheic732 ne null and bheic732 ge 0
FRY12	20100331	99991231	Added	D	Quality	9175	D-1C	BHEIJ434	D-1C should not be null and should not be negative.	bheij434 ne null and bheij434 ge 0
FRY12	20100331	99991231	Added	D	Quality	9175	D-1D	BHEIJ435	D-1D should not be null and should not be negative.	bheij435 ne null and bheij435 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-1E	BHEIC733	D-1E should not be null and should not be negative.	bheic733 ne null and bheic733 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-1F	BHEIC734	D-1F should not be null and should not be negative.	bheic734 ne null and bheic734 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-2A	BHEIC735	D-2A should not be null and should not be negative.	bheic735 ne null and bheic735 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-2B	BHEIC736	D-2B should not be null and should not be negative.	bheic736 ne null and bheic736 ge 0
FRY12	20100331	99991231	Added	D	Quality	9175	D-2C	BHEIJ436	D-2C should not be null and should not be negative.	bheij436 ne null and bheij436 ge 0
FRY12	20100331	99991231	Added	D	Quality	9175	D-2D	BHEIJ437	D-2D should not be null and should not be negative.	bheij437 ne null and bheij437 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-2E	BHEIC737	D-2E should not be null and should not be negative.	bheic737 ne null and bheic737 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9175	D-2F	BHEIC738	D-2F should not be null and should not be negative.	bheic738 ne null and bheic738 ge 0
FRY12	20100331	99991231	Revised	D	Quality	9180	D-3B	BHEIC739	D-3B should not be null.	bheic739 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-3D	BHEIJ438	D-3D should not be null.	bheij438 ne null
FRY12	20100331	99991231	Revised	D	Quality	9180	D-3F	BHEIC740	D-3F should not be null.	bheic740 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-4A	BHEIC741	D-4A should not be null.	bheic741 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-4B	BHEIC742	D-4B should not be null.	bheic742 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-4C	BHEIJ439	D-4C should not be null.	bheij439 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-4D	BHEIJ440	D-4D should not be null.	bheij440 ne null
FRY12	20100331	99991231	Revised	D	Quality	9180	D-4E	BHEIC743	D-4E should not be null.	bheic743 ne null
FRY12	20100331	99991231	Revised	D	Quality	9180	D-4F	BHEIC744	D-4F should not be null.	bheic744 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-5A	BHEIC745	D-5A should not be null.	bheic745 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-5B	BHEIC746	D-5B should not be null.	bheic746 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-5C	BHEIJ441	D-5C should not be null.	bheij441 ne null
FRY12	20100331	99991231	Added	D	Quality	9180	D-5D	BHEIJ442	D-5D should not be null.	bheij442 ne null
FRY12	20100331	99991231	Revised	D	Quality	9180	D-5E	BHEIC747	D-5E should not be null.	bheic747 ne null
FRY12	20100331	99991231	Revised	D	Quality	9180	D-5F	BHEIC748	D-5F should not be null.	bheic748 ne null