Board of Governors of the Federal Reserve System

Supplemental Instructions March 2015

Editing of Data by Respondents

The Federal Reserve requires validation checks to be performed by respondents as part of the electronic submission process for the FR Y-9 series of reports. This process requires holding companies (HCs) to perform published validity and quality checks on data (so-called edits) by the filing deadline. Respondents are encouraged to file reports electronically as soon as possible, rather than waiting until the submission deadline. Validity and quality edits are provided at the end of the reporting instructions for the FR Y-9C, FR Y-9LP, FR Y-9SP and FR Y-9ES. Additional information regarding this submission process may be found on the website: *www.frbservices.org/centralbank/reportingcentral/index.html*. For example, see this website for information on guidelines for resolving edits and a document addressing frequently asked questions (FAQ).

Extraordinary Items

In January 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2015-01, "Simplifying Income Statement Presentation by Eliminating the Concept of Extraordinary Items." This ASU eliminates from U.S. generally accepted accounting principles (GAAP) the concept of extraordinary items. At present, Accounting Standards Codification (ASC) Subtopic 225-20, Income Statement – Extraordinary and Unusual Items (formerly Accounting Principles Board Opinion No. 30, "Reporting the Results of Operations"), requires an entity to separately classify, present, and disclose extraordinary events and transactions. An event or transaction is presumed to be an ordinary and usual activity of the reporting entity unless evidence clearly supports its classification as an extraordinary item. For holding company purposes, if an event or transaction currently meets the criteria for extraordinary classification, an institution must segregate the extraordinary item from the results of its ordinary operations and report the extraordinary item in its income statement in Schedule HI, item 11, "Extraordinary items and other adjustments, net of income taxes."

ASU 2015-01 is effective for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. Thus, for example, institutions with a calendar year fiscal year must begin to apply the ASU in their FR Y-9C report for March 31, 2016. Early adoption of ASU 2015-01 is permitted provided that the guidance is applied from the beginning of the fiscal year of adoption. For FR Y-9C report purposes, an institution with a calendar year fiscal year must apply the ASU prospectively, that is, in general, to events or transactions occurring after the date of adoption. However, an institution with a fiscal year other than a calendar year may elect to apply ASU 2015-01 prospectively or, alternatively, it may elect to apply the ASU retrospectively to all prior calendar quarters included in the institution's year-to-date holding company income statement that includes the beginning of the fiscal year of adoption.

After an institution adopts ASU 2015-01, any event or transaction that would have met the criteria for extraordinary classification before the adoption of the ASU should be reported in the FR Y-9C report Schedule HI, item 5.l, "Other noninterest income," or item 7.d, "Other noninterest expense," as appropriate, unless the event or transaction would otherwise be reportable in another item of Schedule HI. In addition, consistent with ASU 2015-01, the agencies plan to remove the term "extraordinary items" from, and revise the caption for, Schedule HI, item 11, in 2016.

For additional information, institutions should refer to ASU 2015-01, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Accounting by Private Companies for Identifiable Assets in a Business Combination

In December 2014, the FASB issued ASU No. 2014-18, "Accounting for Identifiable Intangible Assets in a Business Combination," which is a consensus of the Private Company Council (PCC). This ASU provides an accounting alternative that permits a private company, as defined in U.S. GAAP (and discussed in a later section of these Supplemental Instructions), to simplify the accounting for certain intangible assets. The accounting alternative applies when a private company is required to recognize or otherwise consider the fair value of intangible assets as a result of certain transactions, including when applying the acquisition method to a business combination under ASC Topic 805, Business Combinations (formerly FASB Statement No. 141 (revised 2007), "Business Combinations").

Under ASU 2014-018, a private company that elects the accounting alternative should no longer recognize separately from goodwill:

- Customer-related intangible assets unless they are capable of being sold or licensed independently from the other assets of a business, and
- Noncompetition agreements.

However, because mortgage servicing rights and core deposit intangibles are regarded as capable of being sold or licensed independently, a private company that elects this accounting alternative must recognize these intangible assets separately from goodwill, initially measure them at fair value, and subsequently measure them in accordance with ASC Topic 350, Intangibles – Goodwill and Other (formerly FASB Statement No. 142, "Goodwill and Other Intangible Assets").

A private company that elects the accounting alternative in ASU 2014-18 also must adopt the private company goodwill accounting alternative described in ASU 2014-02, "Accounting for Goodwill," which is discussed in a later section of these Supplemental Instructions. However, a private company that elects the goodwill accounting alternative in ASU 2014-02 is not required to adopt the accounting alternative for identifiable intangible assets in ASU 2014-18.

A private company's decision to adopt ASU 2014-18 must be made upon the occurrence of the first business combination (or other transaction within the scope of the ASU) in fiscal years beginning after December 15, 2015. The effective date of the private company's decision to adopt the accounting alternative for identifiable intangible assets depends on the timing of that first transaction.

- If the first transaction occurs in the private company's first fiscal year beginning after December 15, 2015, the adoption will be effective for that fiscal year's annual financial reporting period and all interim and annual periods thereafter.
- If the first transaction occurs in a fiscal year beginning after December 15, 2016, the adoption will be effective in the interim period that includes the date of the transaction and subsequent interim and annual periods thereafter.

Early application of the intangibles accounting alternative is permitted for any annual or interim period for which a private company's financial statements have not yet been made available for issuance. Customer-related intangible assets and noncompetition agreements that exist as of the beginning of the period of adoption should continue to be accounted for separately from goodwill, i.e., such existing intangible assets should not be combined with goodwill.

A holding company that meets the private company definition in U.S. GAAP is permitted, but not required, to adopt ASU 2014-18 for FR Y-9C purposes and may choose to early adopt the ASU, provided it also adopts the private company goodwill accounting alternative. If a private institution issues U.S. GAAP financial statements and adopts ASU 2014-18, it should apply the ASU's intangible asset accounting alternative in its FR Y-9C report in a manner consistent with its reporting of intangible assets in its financial statements.

For additional information on the private company accounting alternative for identifiable intangible assets, institutions should refer to ASU 2014-18, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Risk-Weighted Assets for Securitization Exposures under the Simplified Supervisory Formula Approach (SSFA): Clarification of Certain Parameters

The General Instructions for Part II of Schedule HC-R provide guidance under "Risk-Weighted Assets for Securitization Exposures" on how to use the SSFA to calculate the risk weight for a securitization exposure. To ensure that institutions properly calculate parameters K_G and W when using the SSFA, the agencies have clarified the SSFA guidance in the General Instructions for Schedule HC-R, Part II for March 2015. The instructions clarify that exposures that are 90 days or more past due are to be factored into the measure of both parameters K_G and W for purposes of calculating the regulatory capital treatment of securitization exposures using the SSFA.

Supplementary Leverage Ratio for Advanced Approaches Institutions

Item 45 of Schedule HC-R, Part I, Regulatory Capital Components and Ratios, applies to the reporting of the supplementary leverage ratio (SLR) by advanced approaches institutions. In the FR Y-9C report form and instructions for December 31, 2014, the caption for item 45 and the instructions for this item both indicated that, in the first quarter of 2015, advanced approaches institutions should begin to report their SLR as calculated for purposes of Schedule A, item 98, of the FFIEC 101, Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework.

However, because of recent amendments to the banking agencies' regulatory capital rules that revised certain aspects of the SLR, the agencies will be revising the portion of Schedule A of the FFIEC 101 that applies to the calculation of the SLR. Accordingly, the reporting of the SLR in item 45 of Schedule HC-R, Part I, has been deferred and the new effective date for item 45 has not yet been determined. In the interim, an advanced approaches institution must provide the SLR information set forth in Table 13 to §.173 of the regulatory capital rules of its primary federal regulator and must disclose the SLR information in this table on its public Website or as otherwise permitted in the regulatory capital rules.

Private Company Accounting Alternatives, Including Accounting for Goodwill

In May 2012, the Financial Accounting Foundation, the independent private sector organization responsible for the oversight of the FASB, approved the establishment of the PCC to improve the process of setting accounting standards for private companies. The PCC is charged with working jointly with the FASB to determine whether and in what circumstances to provide alternative recognition, measurement, disclosure, display, effective date, and transition guidance for private companies reporting under U.S. GAAP. Alternative guidance for private companies may include modifications or exceptions to otherwise applicable existing U.S. GAAP standards.

The banking agencies have concluded that a bank or savings association that is a private company, as defined in U.S. GAAP (as discussed in the next section of these Supplemental Instructions), is permitted to use private company accounting alternatives issued by the FASB when preparing its FR Y-9C report, except as provided in 12 U.S.C. 1831n(a) as described in the following sentence. If the agencies determine that a particular accounting principle within U.S. GAAP, including a private company accounting alternative, is inconsistent with the statutorily specified supervisory objectives, the agencies may prescribe an accounting principle for regulatory reporting purposes that is no less stringent than U.S. GAAP. In such a situation, an institution would not be permitted to use that particular private company accounting alternative or other accounting principle within U.S. GAAP for FR Y-9C purposes. The agencies would provide appropriate notice if they were to disallow any accounting alternative under the statutory process.

On January 16, 2014, the FASB issued ASU No. 2014-02, "Accounting for Goodwill," which is a consensus of the PCC. This ASU generally permits a private company to elect to amortize goodwill on a straight-line basis over a period of ten years (or less than ten years if more appropriate) and apply a simplified impairment model to goodwill. In addition, if a private company chooses to adopt the ASU's goodwill accounting alternative, the ASU requires the private company to make an accounting policy election to test goodwill for impairment at either the entity level or the reporting unit level. Goodwill must be tested for impairment when a triggering event occurs that indicates that the fair value of an entity (or a reporting unit) may be below its carrying amount. In contrast, U.S. GAAP does not otherwise permit goodwill to be amortized, instead requiring goodwill to be tested for impairment at the reporting unit level annually and between annual tests in certain circumstances. The ASU's goodwill accounting alternative, if elected by a private company, is effective prospectively for new goodwill recognized in annual periods beginning after December 15, 2014, and in interim periods within annual periods beginning after December 15, 2015. Goodwill existing as of the beginning of the period of adoption is to be amortized prospectively over ten years (or less than ten years if more appropriate). The ASU states that early application of the goodwill accounting alternative is permitted for any annual or interim period for which a private company's financial statements have not yet been made available for issuance.

A holding company that meets the private company definition in ASU 2014-02, as discussed in the following section of these Supplemental Instructions (i.e., a private institution), is permitted, but not required, to adopt this ASU for FR Y-9C purposes and may choose to early adopt the ASU. If a private institution issues U.S. GAAP financial statements and adopts the ASU, it should apply the ASU's goodwill accounting alternative in its FR Y-9 reports in a manner consistent with its reporting of goodwill in its financial statements. Thus, for example, a private institution with a calendar year fiscal year that chooses to adopt ASU 2014-02 must apply the ASU's provisions in its December 31, 2015, and subsequent quarterly or semiannual FR Y-9 report(s) unless early application of the ASU is elected. If a private institution with a calendar year fiscal year chooses to early adopt ASU 2014-02 for first quarter 2015 financial reporting purposes, the institution may implement the provisions of the ASU in its FR Y-9 report(s) for March 31, 2015. This would require the private institution to report in its first quarter 2015 FR Y-9C three months' amortization of goodwill existing as of January 1, 2015, and the amortization of any new goodwill recognized in the first three months of 2015. Goodwill amortization expense should be reported in item 7.c.(1) of the income statement (Schedule HI) unless the amortization is associated with a discontinued operation, in which case the goodwill amortization should be included within the results of discontinued operations and reported in Schedule HI, item 11, "Extraordinary items and other adjustments, net of income taxes."

Private institutions choosing to early adopt the goodwill accounting alternative in ASU 2014-02 that have a fiscal year or an early application date other than the one described in the example above should contact their Federal Reserve District Bank analyst for reporting guidance. For additional information on the private company accounting alternative for goodwill, institutions should refer to ASU 2014-02, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Definitions of Private Company and Public Business Entity

According to ASU No. 2014-02, "Accounting for Goodwill," a private company is a business entity that is not a public business entity. ASU No. 2013-12, "Definition of a Public Business Entity," which was issued in December 2013, added this term to the Master Glossary in the Accounting Standards Codification. This ASU states that a business entity, such as a holding company, that meets any one of five criteria set forth in the ASU is a public business entity for reporting purposes under U.S. GAAP, including FR Y-9 reporting purposes. An institution that is a public business entity is not permitted to apply the private company goodwill accounting alternative discussed in the preceding section when preparing its FR Y-9 report(s).

As defined in ASU 2013-12, a business entity is a public business entity if it meets any one of the following criteria:

- It is required by the U.S. Securities and Exchange Commission (SEC) to file or furnish financial statements, or does file or furnish financial statements (including voluntary filers), with the SEC (including other entities whose financial statements or financial information are required to be or are included in a filing).

- It is required by the Securities Exchange Act of 1934 (the Act), as amended, or rules or regulations promulgated under the Act, to file or furnish financial statements with a regulatory agency other than the SEC (such as one of the federal banking agencies).
- It is required to file or furnish financial statements with a foreign or domestic regulatory agency in preparation for the sale of or for purposes of issuing securities that are not subject to contractual restrictions on transfer.
- It has issued securities that are traded, listed, or quoted on an exchange or an over-the-counter market, which includes an interdealer quotation or trading system for securities not listed on an exchange (for example, OTC Markets Group, Inc., including the OTC Pink Markets, or the OTC Bulletin Board).
- It has one or more securities that are not subject to contractual restrictions on transfer, and it is required by law, contract, or regulation to prepare U.S. GAAP financial statements (including footnotes) and make them publicly available on a periodic basis (for example, interim or annual periods). An entity must meet both of these conditions to meet this criterion.

ASU 2013-12 also explains that if an entity meets the definition of a public business entity solely because its financial statements or financial information is included in another entity's filing with the SEC, the entity is only a public business entity for purposes of financial statements that are filed or furnished with the SEC, but not for other reporting purposes.

If a holding company does not meet any one of the first four criteria, it would need to consider whether it meets both of the conditions included in the fifth criterion to determine whether it would be a public business entity. A mutual institution does not meet the fifth criterion. With respect to the first condition under the fifth criterion, a stock institution must determine whether it has a class of securities not subject to contractual restrictions on transfer, which the FASB has stated means that the securities are not subject to management preapproval on resale. A contractual management preapproval requirement that lacks substance would raise questions about whether the stock institution meets this first condition.

For additional information on the definition of a public business entity, institutions should refer to ASU 2013-12, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Accounting for a Subsequent Restructuring of a Troubled Debt Restructuring

When a loan has previously been modified in a troubled debt restructuring (TDR), the lending institution and the borrower may subsequently enter into another restructuring agreement. The facts and circumstances of each subsequent restructuring of a TDR loan should be carefully evaluated to determine the appropriate accounting by the institution under U.S. generally accepted accounting principles. Under certain circumstances it may be acceptable not to account for the subsequently restructured loan as a TDR. The federal financial institution regulatory agencies will not object to an institution no longer treating such a loan as a TDR if at the time of the subsequent restructuring the borrower is not experiencing financial difficulties and, under the terms of the subsequent restructuring agreement, no concession has been granted by the institution to the borrower. To meet these conditions for removing the TDR designation, the subsequent restructuring agreement must specify market terms, including a contractual interest rate not less than a market interest rate for new debt with similar credit risk characteristics and other terms no less favorable to the institution than those it would offer for such new debt. When assessing whether a concession has been granted by the institution, the Federal Reserve considers any principal forgiveness on a cumulative basis to be a continuing concession. When determining whether the borrower is experiencing financial difficulties, the institution's assessment of the borrower's financial condition and prospects for repayment after the restructuring should be supported by a current, well-documented credit evaluation performed at the time of the restructuring.

If at the time of the subsequent restructuring the institution appropriately demonstrates that a loan meets the conditions discussed above, the impairment on the loan need no longer be measured as a TDR in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No.114), and the loan need no longer be disclosed as a TDR in the FR- Y9C report, except as noted below. Accordingly, going forward, loan impairment should be measured under ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5). Even though the loan need no longer be measured for impairment as a TDR or disclosed as a TDR, the recorded investment in the loan should not change at the time of the subsequent restructuring (unless cash is advanced or received). In this regard, when there have been charge-offs prior to the subsequent restructuring, consistent with longstanding FR Y-9C instructions, no recoveries should be recognized until collections on amounts previously charged off have been received. Similarly, if interest payments were applied to the recorded investment in the TDR loan prior to the subsequent restructuring, the application of these payments to the recorded investment should not be reversed nor reported as interest income at the time of the subsequent restructuring.

If the TDR designation is removed from a loan that meets the conditions discussed above and the loan is later modified in a TDR or individually evaluated and determined to be impaired, then the impairment on the loan should be measured under ASC Subtopic 310-10 and, if appropriate, the loan should be disclosed as a TDR.

For a subsequently restructured TDR loan on which there was principal forgiveness and therefore does not meet the conditions discussed above, the impairment on the loan should continue to be measured as a TDR. However, if the subsequent restructuring agreement specifies a contractual interest rate that, at the time of the subsequent restructuring, is not less than a market interest rate for new debt with similar credit risk characteristics and the loan is performing in compliance with its modified terms after the subsequent restructuring, the loan need not continue to be reported as a TDR in Schedule HC-C, Memorandum item 1, in calendar years after the year in which the subsequent restructuring took place. To be considered in compliance with its modified terms, a loan that is a TDR must be in accrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms.

Institutions may choose to apply this guidance prospectively to TDR loans that upon a subsequent restructuring on or after October 1, 2014 meet the conditions discussed above for removing the TDR designation. Institutions also may choose to apply this guidance to loans outstanding as of September 30, 2014, for which there has been a previous subsequent restructuring that met the conditions discussed above at the time of the subsequent restructuring. However, prior FR Y-9C reports should not be amended.

Reporting Certain Government-Guaranteed Mortgage Loans upon Foreclosure

In August 2014, the FASB issued Accounting Standards Update (ASU) No. 2014-14, "Classification of Certain Government-Guaranteed Mortgage Loans upon Foreclosure," to address diversity in practice for how government-guaranteed mortgage loans are recorded upon foreclosure. The ASU updates guidance contained in ASC Subtopic 310-40, Receivables – Troubled Debt Restructurings by Creditors (formerly FASB Statement No. 15, "Accounting by Debtors and Creditors for Troubled Debt Restructurings," as amended), because U.S. generally accepted accounting principles (GAAP) previously did not provide specific guidance on how to categorize or measure foreclosed mortgage loans that are government guaranteed. The new ASU clarifies the conditions under which a creditor must derecognize a government-guaranteed mortgage loan and recognize a separate "other receivable" upon foreclosure (that is, when a creditor receives physical possession of real estate property collateralizing a mortgage loan in accordance with the guidance in ASC Subtopic 310-40).

Under the new guidance, institutions should derecognize a mortgage loan and record a separate other receivable upon foreclosure of the real estate collateral if the following conditions are met:

- The loan has a government guarantee that is not separable from the loan before foreclosure.
- At the time of foreclosure, the institution has the intent to convey the property to the guarantor and make a claim on the guarantee and it has the ability to recover under that claim.
- At the time of foreclosure, any amount of the claim that is determined on the basis of the fair value of the real estate is fixed (that is, the real estate property has been appraised for purposes of the claim and thus the institution is not exposed to changes in the fair value of the property).

This guidance is applicable to fully and partially government-guaranteed mortgage loans provided the three conditions identified above have been met. In such situations, upon foreclosure, the separate other receivable should be measured based on the amount of the loan balance (principal and interest) expected to be recovered from the guarantor. This other receivable should be reported in Schedule HC-F, item 6, "All other assets." Any interest income earned on the other receivable would be reported in Schedule HI, item 1.g, "Other interest income." Other real estate owned would not be recognized by the institution.

For institutions that are public business entities, as defined under U.S. GAAP (as discussed in the preceding section of these Supplemental Instructions), ASU 2014-14 is effective for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2014. For example, institutions with a calendar year fiscal year that are public business entities must apply the ASU in their FR Y-9C reports beginning March 31, 2015. However, institutions that are not public business entities (i.e., that are private companies) are not required to apply the guidance in ASU 2014-14 until annual periods ending after December 15, 2015, and interim periods beginning after December 15, 2015. Thus, institutions with a calendar year fiscal year that are private companies must apply the ASU in their December 31, 2015, and subsequent quarterly FR Y-9C reports. Earlier adoption of the guidance in ASU 2014-14 is permitted if the institution has already adopted the amendments in ASU No. 2014-04, “Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans upon Foreclosure” (which is discussed in the following section of these Supplemental Instructions).

Entities can elect to apply ASU 2014-14 on either a modified retrospective transition basis or a prospective transition basis. However, institutions must use the method of transition that is elected for ASU 2014-04 (that is, either modified retrospective or prospective). Applying ASU 2014-14 on a prospective transition basis should be less complex for institutions than applying the ASU on a modified retrospective transition basis. Under the prospective transition method, an institution should apply the new guidance to foreclosures of real estate property collateralizing certain government-guaranteed mortgage loans (based on the criteria described above) that occur after the date of adoption of the ASU. Under the modified retrospective transition method, an institution should apply a cumulative-effect adjustment to affected accounts existing as of the beginning of the annual period for which the ASU is adopted. The cumulative-effect adjustment for this change in accounting principle should be reported in Schedule HI-A, item 2.

For additional information, institutions should refer to ASU 2014-14, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans Upon a Foreclosure

In January 2014, the FASB issued Accounting Standards Update (ASU) No. 2014-04, “Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans Upon Foreclosure” to address diversity in practice for when certain loan receivables should be derecognized and the real estate recognized. The ASU updated guidance contained in Accounting Standards Codification Subtopic 310-40, Receivables - Troubled Debt Restructurings by Creditors.

Under prior accounting guidance, all loan receivables were reclassified to other real estate owned (OREO) when the institution, as creditor, obtained physical possession of the property, regardless of whether formal foreclosure proceedings had taken place. The new ASU clarifies when a creditor is considered to have received physical possession (resulting from an in-substance repossession or foreclosure) of residential real estate collateralizing a consumer mortgage loan. Under the new guidance, physical possession for these residential real estate properties is considered to have occurred and a loan receivable would be reclassified to OREO only upon:

- The institution obtaining legal title through foreclosure even if the borrower has redemption rights whereby it can legally reclaim the real estate for a period of time, or

- Completion of a deed-in-lieu of foreclosure or similar legal agreement under which the borrower conveys all interest in the residential real estate property to the institution to satisfy the loan.

Real estate-secured loans other than consumer mortgage loans collateralized by residential real estate should continue to be reclassified to OREO when the institution has received physical possession of a borrower's assets, regardless of whether formal foreclosure proceedings take place.

The ASU is effective for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2014. However, nonpublic entities, as defined under generally accepted accounting principles, are not required to apply the guidance in the ASU to interim periods in the year of adoption.

Early adoption is permitted under the standard. Holding companies electing to early adopt should include as other real estate owned on Schedule HC-M, item 13, all residential real estate collateral underlying consumer mortgage loans when the institution has obtained physical possession of the collateral as defined under ASU 2014-04. Holding companies should report the cumulative effect of a change in accounting principle[1] in Schedule HI-A, item 2.

Holding companies can elect to apply the ASU on either a modified retrospective transition basis or a prospective transition basis. Under the modified retrospective transition method, an institution should apply a cumulative-effect adjustment to residential consumer mortgage loans and OREO existing as of the beginning of the annual period for which the amendments are effective. As a result of adopting the ASU, assets reclassified from OREO to loans should be measured at the carrying value of the real estate at the date of adoption while assets reclassified from loans to OREO should be measured at the lower of the net amount of loan receivable or the OREO property's fair value less costs to sell at the time of adoption. Under the prospective transition method, an institution should apply the new guidance to all instances where the institution receives physical possession of residential real estate property collateralized by consumer mortgage loans that occur after the date of adoption.

For additional information, institutions should refer to ASU 2014-04, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Secured Consumer Debt Discharged in a Chapter 7 Bankruptcy Order

Questions have arisen regarding the appropriate accounting and regulatory reporting treatment for certain secured consumer loans where (i) the loan has been discharged in a Chapter 7 bankruptcy under the U.S. Bankruptcy Code,[2](ii) the borrower has not reaffirmed the debt, (iii)

[1] The cumulative effect of a change in accounting principle is the difference between (1) the balance in the retained earnings account at the beginning of the year in which the change is made and (2) the balance in the retained earnings account that would have been reported at the beginning of the year had the newly adopted accounting principle been applied in all prior periods.

[2] 11 USC Chapter 7

the borrower is current on payments, and (iv) the loan has not undergone a troubled debt restructuring (TDR) before the bankruptcy.

When a debtor files for Chapter 7 bankruptcy, a trustee is appointed to liquidate the debtor's assets for the benefit of creditors. Generally, Chapter 7 bankruptcy results in a discharge of personal liability for certain debts that arose before the petition date. A bankruptcy discharge acts as a permanent injunction of claims against the debtor, but does not extinguish certain secured debt or any existing liens on the property securing the debt.

In general, for certain secured debt, the loan agreement (including the promissory note and, depending on the state, the security interest) entered into before bankruptcy remains in place after the debt has been discharged in a Chapter 7 bankruptcy. However, the lender may no longer pursue the borrower personally for a deficiency due to nonpayment. In addition, the institution's ability to manage the loan relationship is restricted. For example, after a borrower has completed Chapter 7 bankruptcy, an institution is limited with regard to collection efforts, communications with the borrower, loss mitigation strategies, and reporting on the discharged debt to credit bureaus.

The accounting and regulatory reporting issues that arise for secured consumer loans discharged in a Chapter 7 bankruptcy include: (1) whether the discharge is a TDR, (2) the measure of impairment, (3) whether the loan should be placed in nonaccrual status, and (4) charge-off treatment.

<u>TDR Determination</u>
In determining whether a secured consumer debt discharged in a Chapter 7 bankruptcy constitutes a troubled debt restructuring, a holding company needs to assess whether the borrower is experiencing financial difficulties and whether a concession has been granted to the borrower. Under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Subtopic 310-40, a bankruptcy filing is an indicator of a borrower's financial difficulties. Determining whether a holding company has granted a concession in a Chapter 7 bankruptcy requires judgment. In assessing whether a concession has been granted, institutions should consider all relevant facts and circumstances, including the effect of changes to the legal rights and obligations of the lender and the borrower resulting from Chapter 7 bankruptcy. Changes taken as a whole that are not substantive may not be considered a concession. Holding companies should refer to the Glossary section of the *Instructions for Preparation of Consolidated Financial Statements for Holding Companies* for additional information on TDRs.

<u>Measure of Impairment</u>
If a holding company has concluded that the completion of a Chapter 7 bankruptcy filing has resulted in a TDR, the loan should be measured for impairment under ASC Section 310-10-35 (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan"). Under this guidance, impairment shall be measured based on the present value of expected future cash flows discounted at the loan's effective interest rate, except that as a practical expedient, a holding company may measure impairment based on a loan's observable market price, or the fair value of the collateral if the loan is collateral dependent. For regulatory reporting purposes, holding companies must measure impairment based on the fair value of the collateral when an

impaired loan is determined to be collateral dependent. A loan is considered to be collateral dependent if repayment of the loan is expected to be provided solely by the underlying collateral and there are no other available and reliable sources of repayment. Judgment is required to determine whether an impaired loan is collateral dependent, and a holding company should assess all available credit information and weigh all factors pertaining to the loan's repayment sources.

If repayment of an impaired loan is not solely dependent upon the underlying collateral, impairment would be measured based on the present value of expected future cash flows. ASC Section 310-10-35 allows impaired loans to be aggregated and measured for impairment with other impaired loans that share common risk characteristics.

Discharged secured consumer debts that are not TDRs (or are not otherwise determined to be in the scope of ASC 310-10 and held for investment) should be measured collectively for impairment under ASC Subtopic 450-20 (formerly FASB Statement No. 5, "Accounting for Contingencies"). In estimating the allowance for loan and lease losses (ALLL) under ASC Subtopic 450-20, holding companies should consider all available evidence and weigh all factors that affect the collectability of the loans as of the evaluation date. Factors can include the bankruptcy filing, delinquent senior liens, negative equity in the collateral and sustained timely payment performance by the borrower.

Holding companies should ensure that loans are properly segmented based upon similar risk characteristics when calculating the allowance under ASC Subtopic 450-20. Borrowers of secured consumer debt discharged in a Chapter 7 bankruptcy generally are considered to have a higher credit risk profile than those borrowers that have not filed for Chapter 7 bankruptcy. For holding companies with significant holdings of these loans to borrowers who have completed a Chapter 7 bankruptcy, it is appropriate to segment these mortgage loans separately from pools of mortgage loans to borrowers who have not filed for Chapter 7 bankruptcy when calculating the allowance. Holding companies should follow existing regulatory guidance in calculating the ALLL including, if applicable, the *Interagency Supervisory Guidance on Allowance for Loan and Lease Losses Estimation Practices for Loans and Lines of Credit Secured by Junior Liens on 1-4 Family Residential Properties,* which can be accessed at http://fedweb.frb.gov/fedweb/bsr/srltrs/sr1203.shtm.

Regardless of impairment method used, when available information confirms that specific loans, or portions thereof, are uncollectible, these amounts should be promptly charged off against the allowance for loan and leases losses.

Accrual Status

Holding companies should follow the Glossary entry under "Nonaccrual Status" when determining whether secured consumer debt discharged in a Chapter 7 bankruptcy should be on accrual status. These instructions also address the restoration of nonaccrual assets, including any loans identified as TDRs that are in nonaccrual status, to accrual status.

Consistent with GAAP and regulatory guidance, institutions are expected to follow revenue recognition practices that do not result in overstating income. For a secured consumer loan discharged in a Chapter 7 bankruptcy, whether or not it is a TDR, placing the loan on nonaccrual when payment in full of principal and interest is not expected is one appropriate method to ensure income is not overstated.

Charge-off Treatment

GAAP states that loans shall be charged off in the period in which the loans are deemed uncollectible. Because of heightened risk that loans discharged through bankruptcy may be uncollectible, the interagency *Uniform Retail Credit Classification and Account Management Policy*[3] (Uniform Retail Credit Policy) requires such loans to be charged down to collateral value (less costs to sell) within 60 days of notification from the bankruptcy court unless the institution can clearly demonstrate and document that repayment is likely to occur. To assess whether such a loan should be deemed uncollectable, a holding company should perform a credit analysis at the time a borrower whose loan is current completes Chapter 7 bankruptcy (hereafter, a post-discharge analysis). If the post-discharge analysis indicates repayment of principal and interest is likely to continue, then immediate charge down to collateral value and full application of payments to reduce the recorded investment in the loan is not required.

If a credit analysis does not support that repayment of principal and interest is likely to continue, the loan should be charged down to the collateral's fair value (less costs to sell). Any balance not charged off should be placed on nonaccrual when full collection of principal and interest is not expected. The Uniform Retail Credit Policy can be accessed at http://fedweb.frb.gov/fedweb/bsr/srltrs/SR0008.htm.

As is discussed in the Uniform Retail Credit Policy, evaluating the quality of a retail credit portfolio on a loan-by-loan basis is inefficient and burdensome for the institution being examined and for examiners given the generally large number of relatively small-balance loans in a retail credit portfolio. Therefore, the type of credit analysis that is performed to assess whether repayment is likely to continue may vary depending on whether the loans are managed individually or on a homogenous pool basis.

For loans managed in pools, holding companies may choose to evaluate the likelihood of continued repayment on a pool basis. In order for a pool analysis to be used, a holding company must identify various credit risk indicators that signify likelihood of continuing repayment. Such indicators might include measures of historical payment performance, loan structure, lien position, combined loan-to-value ratios, amounts paid over the minimum payment due and other pertinent factors that have been associated with payment performance in the past. Such credit risk indicators should then be considered as a whole when determining whether objective evidence supports the likelihood of continuing repayment. A holding company using pool-based analysis should also conduct ongoing monitoring to ensure the appropriateness of the credit risk indicators used to support the likelihood of continuing repayment.

For all loans managed individually and any loans managed on a pool basis where the pool analysis does not support likelihood of continuing repayment, a loan-level, post-discharge credit

[3] While the terms of the revised policy apply only to federally insured depository institutions, the Federal Reserve believes the guidance is broadly applicable to holding companies and their nonbank lending subsidiaries. Refer to the Bank Holding Company Supervision Manual (Section 2241.0) for details.

analysis would be necessary to support likelihood of continuing repayment. A loan-level, post-discharge analysis should demonstrate and document structured orderly collection, post-discharge repayment capacity, and sustained payment performance. If likelihood of continuing repayment cannot be supported, the loan should be deemed uncollectable and charged down to collateral value (less costs to sell) within 60 days of notification from the bankruptcy court.

Bank Subsidiary Reporting Differences
Generally, the FR Y-9C reports should reflect the same accounting practices as those used in its subsidiary depository institutions' Reports of Condition and Income (Call Reports). However, if a company adopts accounting practices for purposes of its published consolidated GAAP financial statements that are different from those used in subsidiary depository institution Call Reports, it should use those practices in preparation of the FR Y-9C. For example, if a holding company's depository institution subsidiary charges down certain discharged secured consumer debt for Call Report purposes but not for purposes of its published consolidated GAAP financial statements, it should not charge down those loans for purposes of preparing the FR Y-9C. In this situation, the holding company should explain differences in reporting between the subsidiary and the holding company in the FR Y-9C "Notes to the Income Statement – Other" and "Notes to the Balance Sheet – Other" report sections.

"Purchased" Loans Originated By Others

When acquiring loans originated by others, institutions should consider whether the transaction should be accounted for as a purchase of the loans or as a secured borrowing in accordance with ASC Topic 860, Transfers and Servicing (formerly FASB Statement No. 140, "Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities," as amended). For the transaction to qualify for sale accounting:

- First, unless the transfer is of an entire financial asset, the transferred portion of the financial asset must meet the definition of a participating interest.
- Second, the transfer must meet all of the conditions set forth in Subtopic 860-10 to demonstrate that the transferor has surrendered control over the transferred financial assets.

For example, some institutions have entered into various residential mortgage loan purchase programs. These programs often function like traditional warehouse lines of credit; however, in some cases, the mortgage loan transfers are legally structured as purchases by the institution rather than as pledges of collateral to secure the funding. Under these programs, an institution provides funding to a mortgage loan originator while simultaneously obtaining an interest in the mortgage loans subject to a takeout commitment. A takeout commitment is a written commitment from an approved investor (generally, an unrelated third party) to purchase one or more mortgage loans from the originator.

Although the facts and circumstances of each program must be carefully evaluated to determine the appropriate accounting, an institution should generally account for a mortgage purchase program with continuing involvement by the originator, including takeout commitments, as a secured borrowing with pledge of collateral, i.e., a loan to the originator secured by the residential mortgage loans, rather than a purchase of mortgage loans.

When loans obtained in a mortgage purchase program do not qualify for sale accounting, the financing provided to the originator (if not held for trading purposes) should be reported in FR Y-9C Report Schedule HC-C, part I, item 9.a, “Loans to nondepository financial institutions,” and on the balance sheet in Schedule HC, item 4.a, “Loans and leases held for sale,” or item 4.b, “Loans and leases, net of unearned income,” as appropriate. For risk-based capital purposes, a loan to a mortgage loan originator secured by residential mortgages that is reported in Schedule HC-C, part I, item 9.a, should be assigned a 100 percent risk weight and included in column F of Schedule HC-R, item 38 or 39, based on its balance sheet classification.

In situations where the transaction between the mortgage loan originator and the transferee (acquiring) institution is accounted for as a secured borrowing with pledge of collateral, the transferee (acquiring) institution’s designation of the financing provided to the originator as held for sale is appropriate only when the conditions in ASC Subtopic 310-10, Receivables – Overall (formerly AICPA Statement of Position 01-6, "Accounting by Certain Entities (Including Entities With Trade Receivables) That Lend to or Finance the Activities of Others") and the 2001 Interagency Guidance on Certain Loans Held for Sale have been met. In these situations, the mortgage loan originator’s planned sale of the pledged collateral (i.e., the individual residential mortgage loans) to a takeout investor is not relevant to the transferee institution’s designation of the loan to the originator as held for investment or held for sale. In situations where the transferee institution simultaneously extends a loan to the originator and transfers an interest (for example, a participation interest) in the loan to the originator to another party, the transfer to the other party also should be evaluated to determine whether the conditions in ASC Topic 860 for sale accounting treatment have been met. If this transfer qualifies to be accounted for as a sale, the portion of the loan to the originator that is retained by the transferee institution should be classified as held for investment when the transferee has the intent and ability to hold that portion for the foreseeable future or until maturity or payoff (which is generally in the near term).

True-up Liability under an FDIC Loss-Sharing Agreement

An institution that acquires a failed insured institution may enter into a loss-sharing agreement with the FDIC under which the FDIC agrees to absorb a portion of the losses on a specified pool of the failed institution’s assets during a specified time period. The acquiring institution typically records an indemnification asset representing its right to receive payments from the FDIC for losses during the specified time period on assets covered under the loss-sharing agreement.

Since 2009, most loss-sharing agreements have included a true-up provision that may require the acquiring institution to reimburse the FDIC if cumulative losses in the acquired loss-share portfolio are less than the amount of losses claimed by the institution throughout the loss-sharing period. Typically, a true-up liability may result because the recovery period on the loss-share assets (e.g., eight years) is longer than the period during which the FDIC agrees to reimburse the acquiring institution for losses on the loss-share portfolio (e.g., five years).

Consistent with U.S. GAAP and the Glossary entry for “Offsetting” in the FR Y-9C instructions, institutions are permitted to offset assets and liabilities recognized in the Report of Condition when a “right of setoff” exists. Under ASC Subtopic 210-20, Balance Sheet – Offsetting (formerly FASB Interpretation No. 39, "Offsetting of Amounts Related to Certain Contracts"), in general, a right of setoff exists when a reporting institution and another party each owes the other determinable amounts, the reporting institution has the right to set off the amounts each party owes and also intends to set off, and the right of setoff is enforceable at law. Because the conditions for the existence of a right of offset in ASC Subtopic 210-20 normally would not be met with respect to an indemnification asset and a true-up liability under a loss-sharing agreement with the FDIC, this asset and liability should not be netted for FR Y-9C reporting purposes. Therefore, institutions should report the indemnification asset gross (i.e., without regard to any true-up liability) in item 6 of Schedule HC-F, Other Assets, and any true-up liability in item 4 of Schedule HC-G, Other Liabilities.

In addition, an institution should not continue to report assets covered by loss-sharing agreements in Schedule HC-M, item 6 (and in Schedule HC-N, item 12, if appropriate) after the expiration of the loss sharing period even if the terms of the loss-sharing agreement require reimbursements from the institution to the FDIC for certain amounts during the recovery period.

Troubled Debt Restructurings and Current Market Interest Rates

Many institutions are restructuring or modifying the terms of loans through workout programs, renewals, extensions, or other means to provide payment relief for those borrowers who have suffered deterioration in their financial condition. Such loan restructurings may include, but are not limited to, reductions in principal or accrued interest, reductions in interest rates, and extensions of the maturity date. Modifications may be executed at the original contractual interest rate on the loan, a current market interest rate, or a below-market interest rate. Many of these loan modifications meet the definition of a troubled debt restructuring (TDR).

The TDR accounting and reporting standards are set forth in ASC Subtopic 310-40, Receivables - Troubled Debt Restructurings by Creditors (formerly FASB Statement No. 15, "Accounting by Debtors and Creditors for Troubled Debt Restructurings," as amended). This guidance specifies that a restructuring of a debt constitutes a TDR if, at the date of restructuring, the creditor for economic or legal reasons related to a debtor's financial difficulties grants a concession to the debtor that it would not otherwise consider. The creditor's concession may include a restructuring of the terms of a debt to alleviate the burden of the debtor's near-term cash requirements, such as a modification of terms to reduce or defer cash payments required of the debtor in the near future to help the debtor attempt to improve its financial condition and eventually be able to pay the creditor.

The stated interest rate charged the borrower after a loan restructuring may be greater than or equal to interest rates available in the marketplace for similar types of loans to nontroubled borrowers at the time of the restructuring. Some institutions have concluded that these restructurings are not TDRs; however, this conclusion may be inappropriate. In reaching this conclusion, these institutions may not have considered all of the facts and circumstances associated with the loan modification besides the interest rate. An interest rate on a modified loan greater than or equal to those available in the marketplace for similar credits does not in and of itself preclude a modification from being designated as a TDR. Rather, when evaluating a loan modification to a borrower experiencing financial difficulties, an analysis of all facts and circumstances is necessary to determine whether the holding company has made a concession to the borrower with respect to the market interest rate or has made some other type of concession that could trigger TDR accounting and disclosure (for example, terms or conditions outside of the holding company's policies or common market practices) If TDR accounting and disclosure is appropriate, the holding company must determine how the modified or restructured loan should be reported.

Generally, a restructured loan yields a current market interest rate if the restructuring agreement specifies an interest rate greater than or equal to the rate that the institution was willing to accept at the time of the restructuring for a new loan with comparable risk. A restructured loan does not yield a market interest rate simply because the interest rate charged under the restructuring agreement has not been reduced. In addition, when a modification results in an increase (either temporary or permanent) in the contractual interest rate, the increased interest rate cannot be presumed to be an interest rate that is at or above market. Therefore, in determining whether a loan has been modified at a market interest rate, an institution should analyze the borrower's current financial condition and compare the rate on the modified loan to rates the institution would charge customers with similar financial characteristics on similar types of loans. This determination requires the use of judgment and should include an analysis of credit history and scores, loan-to-value ratios or other collateral protection, the borrower's ability to generate cash flow sufficient to meet the repayment terms, and other factors normally considered when underwriting and pricing loans.

Likewise, a change in the interest rate on a modified or restructured loan does not necessarily mean that the modification is a TDR. For example, a creditor may lower the interest rate to maintain a relationship with a debtor that can readily obtain funds from other sources. To be a TDR, the borrower must also be experiencing financial difficulties. The evaluation of whether a borrower is experiencing financial difficulties is based upon individual facts and circumstances and requires the use of judgment when determining if a modification of the borrower's loan should be accounted for and reported as a TDR.

An institution that restructures a loan to a borrower experiencing financial difficulties at a rate below a market interest rate has granted a concession to the borrower that results in the restructured loan being a TDR. (As noted above, other types of concessions could also result in a TDR.) In the FR Y-9C report, until a loan that is a TDR is paid in full or otherwise settled, sold, or charged off, the loan must be reported the appropriate loan category in Schedule HC-C, items 1 through 9, and in the appropriate loan category in:

- Schedule HC-C, Memorandum item 1, if it is in compliance with its modified terms, or
- Schedule HC-N, Memorandum item 1, if it is not in compliance with its modified terms.

However, for a loan that is a TDR (for example, because of a modification that includes a reduction in principal), if the restructuring agreement specifies an interest rate that is a market interest rate at the time of restructuring and the loan is in compliance with its modified terms, the loan need not continue to be reported as a TDR in Schedule HC-C, Memorandum item 1, in calendar years after the year in which the restructuring took place. To be considered in compliance with its modified terms, a loan that is a TDR must be in accrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms.

A loan restructured in a TDR is an impaired loan. Thus, all TDRs must be measured for impairment in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, “Accounting by Creditors for Impairment of a Loan,” as amended), and the Glossary entry for “Loan Impairment.” Consistent with ASC Subtopic 310-10, TDRs may be aggregated and measured for impairment with other impaired loans that share common risk characteristics by using historical statistics, such as average recovery period and average amount recovered, along with a composite effective interest rate. The outcome of applying such an aggregation approach must be consistent with the measurement methods prescribed in ASC Subtopic 310-10 and the “Loan Impairment” Glossary entry for loans that are individually considered impaired (i.e., the present value of expected future cash flows discounted at the loan's original effective interest rate or the loan's observable market price if the loan is not collateral dependent; the fair value of the collateral – less estimated costs to sell, if appropriate – if the loan is collateral dependent). Thus, an institution applying the aggregation approach to TDRs should not use the measurement method prescribed in ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5, “Accounting for Contingencies”) for loans not individually considered impaired that are collectively evaluated for impairment. When a loan not previously considered individually impaired is restructured and determined to be a TDR, absent a partial charge-off, it generally is not appropriate for the impairment estimate on the loan to decline as a result of the change in impairment method prescribed in ASC Subtopic 450-20 to the method prescribed in ASC Subtopic 310-10.

For further information, see the Glossary entry for "Troubled Debt Restructurings" and the instructions for Schedules HC-C and HC-N.

Troubled Debt Restructurings and Accounting Standards Update No. 2011-02

In April 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-02, “A Creditor’s Determination of Whether a Restructuring Is a Troubled Debt Restructuring,” to provide additional guidance to help creditors determine whether a concession has been granted to a borrower and whether a borrower is experiencing financial difficulties. The guidance is also intended to reduce diversity in practice in identifying and reporting TDRs.
Holding companies are expected to apply the guidance in ASU No. 2011-02 and to continue to follow the accounting and reporting guidance on TDRs in the preceding section of these Supplemental Instructions and in the FR Y-9C instruction book.

ASU 2011-02 reiterates that the two conditions mentioned in the preceding section “Troubled Debt Restructurings and Current Market Interest Rates” must exist in order for a loan modification to be deemed a TDR: (1) a company must grant a concession to the borrower as part of the modification and (2) the borrower must be experiencing financial difficulties. The ASU explains that a company may determine that a borrower is experiencing financial difficulties if it is probable that the borrower will default on <u>any</u> of its debts in the foreseeable future. The borrower does not have to be in default at the time of the modification. Other possible factors that should be considered in evaluating whether a borrower is experiencing financial difficulties is if the borrower has declared (or is in the process of declaring) bankruptcy, the creditor does not expect the borrower's cash flows to be sufficient to service its debt under the existing terms, or there is substantial doubt about an entity's ability to continue as a going concern.

Another important aspect of the ASU is that it prohibits financial institutions from using the effective interest rate test included in the TDR guidance for borrowers in ASC Subtopic 470-60, Debt – Troubled Debt Restructurings by Debtors, when determining whether the creditor has granted a concession as part of a loan modification. However, as explained in ASU 2011-02, if a borrower does not have access to funds at a market rate of interest for similar debt, the rate on the modified loan is considered to be a below-market rate and may be an indicator that the company has granted a concession to the borrower.

Furthermore, the ASU provides new guidance regarding insignificant delays in payment as part of a loan modification. If, after analysis of all facts and circumstances, a creditor determines that a delay in payment is insignificant, the creditor has not granted a concession to the borrower. This determination requires judgment and should consider many factors, including, but not limited to, the amount of the delayed payments in relation to the loan's unpaid principal or collateral value, the frequency of payments due on the loan, the original contractual maturity, and the original expected duration of the loan.

For additional information, holding companies should refer to ASU 2011-02, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Indemnification Assets and Accounting Standards Update No. 2012-06

Holding companies should continue to follow the guidance for indemnification assets that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf)

Determining the Fair Value of Derivatives

Holding companies should continue to follow the guidance in determining the fair value of derivatives that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf

Other- Than- Temporary Impairment

Holding companies should continue to follow the guidance on reporting other-than- temporary-impairment that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf

Deposit Insurance Assessments

The FDIC collects institutions' regular deposit insurance assessments in arrears each quarter. Accordingly, each institution should record the estimated expense for its deposit insurance assessment for the first quarter of 2014, which will be payable to the FDIC on June 30, 2014, through a charge to expense during the first quarter and a corresponding credit to an accrued expense payable. The year-to-date deposit insurance assessment expense for 2014 should be reported in Schedule HI, item 7.d, "Other noninterest expense."

For further guidance on reporting regular quarterly deposit insurance assessments, refer to the Call Report Supplemental Instructions for September 30, 2009, at http://www.ffiec.gov/PDF/FFIEC_forms/FFIEC031_041_suppinst_200909.pdf .

Reporting Defined Benefit Postretirement Plans

Holding companies should continue to follow the guidance regarding the reporting of defined benefit postretirement plans that was included in the FR Y-9C Supplemental Instructions for June 30, 2013. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201306.pdf).

Goodwill Impairment Testing

Holding companies should continue to follow the guidance regarding reporting related to goodwill impairment testing that was included in the FR Y-9C Supplemental Instructions for March 31, 2013. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201303.pdf).

Small Business Lending Fund

Holding companies should continue to follow the guidance regarding reporting related to the U.S. Treasury Department's Small Business Lending Fund (SBLF) that was included in the FR Y-9C Supplemental Instructions for March 31, 2013. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201303.pdf).

Treasury Department's Community Development Capital Initiative Program

Holding companies should continue to follow the guidance regarding reporting related to the Treasury Department's Community Development Capital Initiative Program that was included in the FR Y-9C Supplemental Instructions for September 30, 2012. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201209.pdf).

Reporting Purchased Subordinated Securities in Schedule HC-S

Holding companies should continue to follow the guidance on reporting purchased subordinated securities in Schedule HC-S that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Consolidated Variable Interest Entities

Holding companies should continue to follow the guidance on reporting and accounting for consolidated variable interest entities that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Treasury Department's Capital Purchase Program

Holding companies should continue to follow the guidance on accounting and reporting for the U.S. Treasury Department's Capital Purchase Program (CPP) under the Troubled Asset Relief Program mandated by the Emergency Economic Stabilization Act of 2008 that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Accounting Standards Codification

A description of the adoption of FASB Statement No. 168, "The FASB Accounting Standards Codification™ and the Hierarchy of Generally Accepted Accounting Principles" was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Extended Net Operating Loss Carryback Period

Holding companies should continue to follow the guidance on accounting for the extended net operating loss carryback period under the Worker, Homeownership, and Business Assistance Act of 2009, that was included in the FR Y-9C Supplemental Instructions for December 31, 2010. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201012.pdf).

FASB Interpretation No. 48 on Uncertain Tax Positions

Holding companies should continue to follow the guidance on accounting for uncertain tax positions under FASB Interpretation No. 48 that was included in the FR Y-9C Supplemental Instructions for December 31, 2009. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200912.pdf).

Business Combinations and Noncontrolling (Minority) Interests

Holding companies should continue to follow the guidance on accounting for business combinations and noncontrolling (minority) interests under FASB Statements Nos. 141(R) and 160 that was included in the FR Y-9C Supplemental Instructions for September 30, 2009. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200909.pdf).

Fair Value Measurement and Fair Value Option

Holding companies should continue to follow the guidance on fair value measurements under FASB Statement No. 157, *Fair Value Measurements*, and the guidance on implementing the fair value option under FASB Statement No. 159, *The Fair Value Option for Financial Assets and Financial Liabilities*, that was included in the FR Y-9C Supplemental Instructions for June 30, 2009. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200906.pdf).

Accounting for Share-based Payments

Holding companies should continue to follow the guidance on accounting for share-based payments under FASB Statement No. 123 (Revised 2004), *Share-Based Payment* (FAS 123(R)), that was included in the FR Y-9C Supplemental Instructions for December 31, 2006. These instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200612.pdf).

Tobacco Transition Payment Program

Holding companies should continue to follow guidance on the tobacco buyout program included in the FR Y-9C Supplemental Instructions for June 30, 2006, which can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI.FRY9.200606.pdf).

Commitments to Originate and Sell Mortgage Loans

Holding companies should continue to follow the guidance provided on this subject in the FR Y-9C Supplemental Instructions provided for December 31, 2005. These Supplemental Instructions can be accessed via the Federal Reserve's Website (http://www.federalreserve.gov/reportforms/supplemental/SI.FRY9.200512.pdf).

Listing of Revisions

<u>Revisions to the FR Y-9C for March 2015</u>

<u>*Report Form*</u>

(1) *Page 1.* Revised the date of report to **March 31,** 2015.
(2) *Page 1.* Revised the reporting threshold from $500 million to $1 billion
(3) *Page 30.* Added HC-L line item 6(a) and 6(b) for exposures related to securities lent and borrowed consistent with the revised regulatory capital rules
(4) *Page 48.* Added a caption to Schedule HC-R Part I item 45 Supplemental Leverage Ratio (SLR) to state "effective date to be determined."
(5) *Schedule HC-R, Part I, Regulatory Capital Components:* Part I.A was removed from Schedule HC-R and Part I.B was designated Part I, Regulatory Capital Components and Ratios. All holding companies are required to complete Part I of the schedule. **Note:** Grandfathered Unitary SLHCs and insurance SLHCs are not required to file HC-R (if the institution meets the exclusion criteria set forth in the final capital rule published on October 11, 2013, 78 FR.
(6) *Schedule HC-R, Part II Risk-weighted Assets:* Significant revisions were made to Schedule HC-R, Part II Risk-Weighted Assets that are consistent with the regulatory capital rules approved by the banking agencies in July 2013 will be implemented this quarter.

<u>*Instructions*</u>

(1) *General Instructions:* Revised reporting threshold from $500 million to $1 billion.
(2) *Schedule HI, item, 2(a).* Clarified the reporting of marketing fees related to sweep accounts
(3) *Schedule HC-L, item 6(a) and 6(b).* Revised items for exposures related to securities lent and borrowed consistent with the revised regulatory capital.
(4) *Schedule HC-R, Part I:* Part I.A was removed from Schedule HC-R and Part I.B was designated Part I, Regulatory Capital Components and Ratios. All holding companies are required to complete Part I of the schedule. Note: Certain Grandfathered Unitary Savings and Loan Holding companies that file the FR Y-9C and meet certain criteria outlined in the final capital rule will not be required to file regulatory capital.
(5) *Schedule HC-R, Part II, Risk-Weighted Assets:* Significant revisions were made to Schedule HC-R, Part II Risk-Weighted Assets that are consistent with the regulatory capital rules approved by the banking agencies in July 2013 will be implemented this quarter.
(6) *General Instructions HC-R Part II Risk-weighted assets:* Clarified the reporting calculation for the Kg and W parameters in the simplified supervisory formula approach (SSFA)
(7) *Schedule HC-R, item 45.* Notification to advanced approaches institutions to not report the supplemental leverage ratio until an effective date is determined.
(8) *Glossary:* Update Glossary TDRs and Foreclosed Assets to incorporate ASU 2014-04, Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans upon foreclosure (Physical Possession).

<u>Revisions to the FR Y-9LP for March 31, 2015</u>

<u>Report Form</u>

(1) *Page 1*. Revised the date of report to **March 31, 2015**.
(2) *Page 1*. Revised the reporting threshold from $500 million to $1 billion.

<u>Report Instructions</u>

(1) *General Instructions:* Revised reporting threshold from $500 million to $1 billion.

<u>Revisions to the FR Y-11 for March 31, 2015</u>

<u>Report Form</u>

(1) *Page 1*. Revised the date of report to **March 31, 2015**.

<u>Report Instructions</u>

(1) *General Instructions.* Clarified that the top-tier holding company threshold of total consolidated assets of $500 million or more as of June 30 of the preceding year or files the FR Y-9C to meet supervisory needs is the reporting criteria for quarterly filers.

Summary of Edit Changes - FR Y-9C Checklists
Effective as-of March 31, 2015

Please Note: Grandfathered Unitary SLHCs and insurance SLHCs are not required to file HC-R (if the institution meets the exclusion criteria set forth in the final capital rule published on October 11, 2013, 78 FR 62018) The edits associated with HC-R will function for BHCs, SHCs and covered SLHCs as defined by the final capital rule.

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
3/23/2015	Update	Special Quality	9550	HC-P1a	BHCKF066	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P1b	BHCKF067	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P2a	BHCKF068	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P2b	BHCKF069	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P3a	BHCKF070	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P3b	BHCKF071	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P4a	BHCKF072	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P4b	BHCKF073	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P7a	BHCKL191	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P7b	BHCKL192	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P1c1	BHDMF670	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P1c2	BHDMF671	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P2c1	BHDMF672	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P2c2	BHDMF673	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.

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FR Y-9C						
3/23/2015	Update	Special Quality	9550	HC-P3c1	BHDMF674	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P3c2	BHDMF675	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P4c1	BHDMF676	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P4c2	BHDMF677	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P6a	BHDMF678	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P6b	BHDMF679	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-P6c1	BHDMF680	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/23/2015	Update	Special Quality	9550	HC-Pc2	BHDMF681	Changed edit from “Quality” to “Special Quality” starting 03-31-2015.
3/24/2015	Added	Validity	5325	HC-R(I) m4	BHCKS624	
3/10/2015	Added	Validity	4235	HC-R(II)19B	BHCKS541	
3/03/2015	Added	Validity	4244	HC-R(II)21B	BHCKS549	
3/03/2015	Added	Validity	4256	HC-R(II)23F	BHCKS560	
3/23/2015	Added	Special Quality	6904	HC-R(II)2bR	BHCKH271	
3/23/2015	Added	Special Quality	6905	HC-R(II)2bS	BHCKH272	
3/23/2015	Added	Special Quality	6906	HC-R(II)4aR	BHCKH273	
3/23/2015	Added	Special Quality	6907	HC-R(II)4aS	BHCKH274	
3/23/2015	Added	Special Quality	6908	HC-R(II)4bR	BHCKH275	
3/23/2015	Added	Special Quality	6909	HC-R(II)4bS	BHCKH276	
3/23/2015	Added	Special Quality	6911	HC-R(II)4cR	BHCKH277	
3/23/2015	Added	Special Quality	6912	HC-R(II)4cS	BHCKH278	
3/23/2015	Added	Special Quality	6913	HC-R(II)4dR	BHCKH279	

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FR Y-9C					
3/23/2015	Added	Special Quality	6914	HC-R(II)4dS	BHCKH280
3/23/2015	Added	Special Quality	6917	HC-R(II)5aR	BHCKH281
3/23/2015	Added	Special Quality	6918	HC-R(II)5aS	BHCKH282
3/23/2015	Added	Special Quality	6922	HC-R(II)5bR	BHCKH283
3/23/2015	Added	Special Quality	6923	HC-R(II)5bS	BHCKH284
3/23/2015	Added	Special Quality	6924	HC-R(II)5cR	BHCKH285
3/23/2015	Added	Special Quality	6926	HC-R(II)5cS	BHCKH286
3/23/2015	Added	Special Quality	6927	HC-R(II)5dR	BHCKH287
3/23/2015	Added	Special Quality	6928	HC-R(II)5dS	BHCKH288
3/23/2015	Added	Special Quality	6929	HC-R(II)7R	BHCKH291
3/23/2015	Added	Special Quality	6931	HC-R(II)7S	BHCKH292
3/23/2015	Added	Special Quality	6932	HC-R(II)8R	BHCKH294
3/23/2015	Added	Special Quality	6933	HC-R(II)8S	BHCKH295
3/23/2015	Added	Special Quality	6934	HC-R(II)8aR	BHCKH296
3/23/2015	Added	Special Quality	6935	HC-R(II)8aS	BHCKH297
3/23/2015	Added	Special Quality	6936	HC-R(II)8bR	BHCKH298
3/23/2015	Added	Special Quality	6937	HC-R(II)8bS	BHCKH299
3/23/2015	Added	Special Quality	6938	HC-R(II)16R	BHCKH301
3/23/2015	Added	Special Quality	6939	HC-R(II)16S	BHCKH302
3/23/2015	Added	Special Quality	6940	HC-R(II)18aR	BHCKH303
3/23/2015	Added	Special Quality	6941	HC-R(II)18aS	BHCKH304
3/23/2015	Added	Special Quality	6942	HC-R(II)18cR	BHCKH307
3/23/2015	Added	Special Quality	6944	HC-R(II)18cS	BHCKH308

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FR Y-9C					
3/23/2015	Added	Special Quality	6948	HC-R(II)20R	BHCKH309
3/23/2015	Added	Special Quality	6952	HC-R(II)20S	BHCKH310
3/23/2015	Added	Special Quality	9550	HC-R(II)1H	BHCKS397
3/27/2015	Added	Special Quality	9550	HC-R(II)1J	BHCKS398
3/27/2015	Added	Special Quality	9550	HC-R(II)2aJ	BHCKS400
3/23/2015	Added	Special Quality	9550	HC-R(II)2bJ	BHCKS403
3/27/2015	Added	Special Quality	9550	HC-R(II)2bL	BHCKS405
3/23/2015	Added	Special Quality	9550	HC-R(II)2bN	BHCKS406
3/27/2015	Added	Special Quality	9550	HC-R(II)2bR	BHCKH271
3/27/2015	Added	Special Quality	9550	HC-R(II)2bS	BHCKH272
3/23/2015	Added	Special Quality	9550	HC-R(II)3aH	BHCKS410
3/23/2015	Added	Special Quality	9550	HC-R(II)3aJ	BHCKS411
3/23/2015	Added	Special Quality	9550	HC-R(II)3bA	BHCKH171
3/23/2015	Added	Special Quality	9550	HC-R(II)4aA	BHCKS413
3/23/2015	Added	Special Quality	9550	HC-R(II)4aC	BHCKH173
3/23/2015	Added	Special Quality	9550	HC-R(II)4aG	BHCKS415
3/23/2015	Added	Special Quality	9550	HC-R(II)4aH	BHCKS416
3/23/2015	Added	Special Quality	9550	HC-R(II)4aI	BHCKS417
3/23/2015	Added	Special Quality	9550	HC-R(II)4aR	BHCKH273
3/23/2015	Added	Special Quality	9550	HC-R(II)4aS	BHCKH274
3/23/2015	Added	Special Quality	9550	HC-R(II)4bA	BHCKS419
3/23/2015	Added	Special Quality	9550	HC-R(II)4bC	BHCKH174
3/23/2015	Added	Special Quality	9550	HC-R(II)4bG	BHCKH175

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)4bH	BHCKH176
3/27/2015	Added	Special Quality	9550	HC-R(II)4bI	BHCKH177
3/23/2015	Added	Special Quality	9550	HC-R(II)4bJ	BHCKS421
3/23/2015	Added	Special Quality	9550	HC-R(II)4bR	BHCKH275
3/23/2015	Added	Special Quality	9550	HC-R(II)4bS	BHCKH276
3/23/2015	Added	Special Quality	9550	HC-R(II)4cA	BHCKS423
3/23/2015	Added	Special Quality	9550	HC-R(II)4cC	BHCKS425
3/23/2015	Added	Special Quality	9550	HC-R(II)4cG	BHCKS426
3/27/2015	Added	Special Quality	9550	HC-R(II)4cH	BHCKS427
3/23/2015	Added	Special Quality	9550	HC-R(II)4cI	BHCKS428
3/23/2015	Added	Special Quality	9550	HC-R(II)4cJ	BHCKS429
3/23/2015	Added	Special Quality	9550	HC-R(II)4cR	BHCKH277
3/23/2015	Added	Special Quality	9550	HC-R(II)4cS	BHCKH278
3/27/2015	Added	Special Quality	9550	HC-R(II)4dJ	BHCKS437
3/23/2015	Added	Special Quality	9550	HC-R(II)4dR	BHCKH279
3/23/2015	Added	Special Quality	9550	HC-R(II)4dS	BHCKH280
3/23/2015	Added	Special Quality	9550	HC-R(II)5aA	BHCKS439
3/27/2015	Added	Special Quality	9550	HC-R(II)5aC	BHCKH178
3/23/2015	Added	Special Quality	9550	HC-R(II)5aG	BHCKS441
3/23/2015	Added	Special Quality	9550	HC-R(II)5aH	BHCKS442
3/23/2015	Added	Special Quality	9550	HC-R(II)5aI	BHCKS443
3/23/2015	Added	Special Quality	9550	HC-R(II)5aR	BHCKH281
3/27/2015	Added	Special Quality	9550	HC-R(II)5aS	BHCKH282

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)5bA	BHCKS445
3/23/2015	Added	Special Quality	9550	HC-R(II)5bC	BHCKH179
3/23/2015	Added	Special Quality	9550	HC-R(II)5bG	BHCKH180
3/23/2015	Added	Special Quality	9550	HC-R(II)5bH	BHCKH181
3/23/2015	Added	Special Quality	9550	HC-R(II)5bI	BHCKH182
3/23/2015	Added	Special Quality	9550	HC-R(II)5bJ	BHCKS447
3/23/2015	Added	Special Quality	9550	HC-R(II)5bR	BHCKH283
3/27/2015	Added	Special Quality	9550	HC-R(II)5bS	BHCKH284
3/23/2015	Added	Special Quality	9550	HC-R(II)5cA	BHCKS449
3/23/2015	Added	Special Quality	9550	HC-R(II)5cC	BHCKS451
3/23/2015	Added	Special Quality	9550	HC-R(II)5cG	BHCKS452
3/23/2015	Added	Special Quality	9550	HC-R(II)5cH	BHCKS453
3/23/2015	Added	Special Quality	9550	HC-R(II)5cI	BHCKS454
3/23/2015	Added	Special Quality	9550	HC-R(II)5cJ	BHCKS455
3/27/2015	Added	Special Quality	9550	HC-R(II)5cR	BHCKH285
3/23/2015	Added	Special Quality	9550	HC-R(II)5cS	BHCKH286
3/23/2015	Added	Special Quality	9550	HC-R(II)5dJ	BHCKS463
3/23/2015	Added	Special Quality	9550	HC-R(II)5dR	BHCKH287
3/23/2015	Added	Special Quality	9550	HC-R(II)5dS	BHCKH288
3/23/2015	Added	Special Quality	9550	HC-R(II)7J	BHCKS467
3/23/2015	Added	Special Quality	9550	HC-R(II)7L	BHCKH186
3/23/2015	Added	Special Quality	9550	HC-R(II)7M	BHCKH290
3/23/2015	Added	Special Quality	9550	HC-R(II)7N	BHCKH187

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)7R	BHCKH291
3/23/2015	Added	Special Quality	9550	HC-R(II)7S	BHCKH292
3/23/2015	Added	Special Quality	9550	HC-R(II)8J	BHCKH185
3/27/2015	Added	Special Quality	9550	HC-R(II)8L	BHCKH188
3/23/2015	Added	Special Quality	9550	HC-R(II)8M	BHCKS470
3/27/2015	Added	Special Quality	9550	HC-R(II)8N	BHCKS471
3/23/2015	Added	Special Quality	9550	HC-R(II)8R	BHCKH294
3/23/2015	Added	Special Quality	9550	HC-R(II)8S	BHCKH295
3/27/2015	Added	Special Quality	9550	HC-R(II)8aR	BHCKH296
3/27/2015	Added	Special Quality	9550	HC-R(II)8aS	BHCKH297
3/23/2015	Added	Special Quality	9550	HC-R(II)8bR	BHCKH298
3/23/2015	Added	Special Quality	9550	HC-R(II)8bS	BHCKH299
3/23/2015	Added	Special Quality	9550	HC-R(II)9aA	BHCKS475
3/23/2015	Added	Special Quality	9550	HC-R(II)9aQ	BHCKS477
3/23/2015	Added	Special Quality	9550	HC-R(II)9aT	BHCKS478
3/23/2015	Added	Special Quality	9550	HC-R(II)9aU	BHCKS479
3/23/2015	Added	Special Quality	9550	HC-R(II)9bA	BHCKS480
3/23/2015	Added	Special Quality	9550	HC-R(II)9bQ	BHCKS482
3/23/2015	Added	Special Quality	9550	HC-R(II)9bT	BHCKS483
3/23/2015	Added	Special Quality	9550	HC-R(II)9bU	BHCKS484
3/23/2015	Added	Special Quality	9550	HC-R(II)9cA	BHCKS485
3/23/2015	Added	Special Quality	9550	HC-R(II)9cQ	BHCKS487
3/23/2015	Added	Special Quality	9550	HC-R(II)9cT	BHCKS488

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)9cU	BHCKS489
3/23/2015	Added	Special Quality	9550	HC-R(II)9dA	BHCKS490
3/23/2015	Added	Special Quality	9550	HC-R(II)9dQ	BHCKS492
3/23/2015	Added	Special Quality	9550	HC-R(II)9dT	BHCKS493
3/23/2015	Added	Special Quality	9550	HC-R(II)9dU	BHCKS494
3/23/2015	Added	Special Quality	9550	HC-R(II)10A	BHCKS495
3/23/2015	Added	Special Quality	9550	HC-R(II)10Q	BHCKS497
3/23/2015	Added	Special Quality	9550	HC-R(II)10T	BHCKS498
3/23/2015	Added	Special Quality	9550	HC-R(II)10U	BHCKS499
3/23/2015	Added	Special Quality	9550	HC-R(II)12J	BHCKS511
3/23/2015	Added	Special Quality	9550	HC-R(II)13J	BHCKS512
3/23/2015	Added	Special Quality	9550	HC-R(II)14J	BHCKS513
3/23/2015	Added	Special Quality	9550	HC-R(II)15J	BHCKS514
3/23/2015	Added	Special Quality	9550	HC-R(II)16A	BHCKS515
3/23/2015	Added	Special Quality	9550	HC-R(II)16C	BHCKS517
3/23/2015	Added	Special Quality	9550	HC-R(II)16D	BHCKS518
3/23/2015	Added	Special Quality	9550	HC-R(II)16E	BHCKS519
3/23/2015	Added	Special Quality	9550	HC-R(II)16G	BHCKS520
3/23/2015	Added	Special Quality	9550	HC-R(II)16H	BHCKS521
3/23/2015	Added	Special Quality	9550	HC-R(II)16I	BHCKS522
3/23/2015	Added	Special Quality	9550	HC-R(II)16J	BHCKS523
3/23/2015	Added	Special Quality	9550	HC-R(II)16R	BHCKH301
3/23/2015	Added	Special Quality	9550	HC-R(II)16S	BHCKH302

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)17J	BHCKS524
3/23/2015	Added	Special Quality	9550	HC-R(II)18aA	BHCKS525
3/23/2015	Added	Special Quality	9550	HC-R(II)18aB	BHCKS526
3/27/2015	Added	Special Quality	9550	HC-R(II)18aC	BHCKS527
3/27/2015	Added	Special Quality	9550	HC-R(II)18aG	BHCKS528
3/23/2015	Added	Special Quality	9550	HC-R(II)18aH	BHCKS529
3/23/2015	Added	Special Quality	9550	HC-R(II)18aI	BHCKS530
3/23/2015	Added	Special Quality	9550	HC-R(II)18aJ	BHCKS531
3/23/2015	Added	Special Quality	9550	HC-R(II)18aR	BHCKH303
3/23/2015	Added	Special Quality	9550	HC-R(II)18aS	BHCKH304
3/23/2015	Added	Special Quality	9550	HC-R(II)18cJ	BHCKS539
3/23/2015	Added	Special Quality	9550	HC-R(II)18cR	BHCKH307
3/23/2015	Added	Special Quality	9550	HC-R(II)18cS	BHCKH308
3/23/2015	Added	Special Quality	9550	HC-R(II)19A	BHCKS540
3/23/2015	Added	Special Quality	9550	HC-R(II)20F	BHCKS544
3/23/2015	Added	Special Quality	9550	HC-R(II)20I	BHCKS547
3/23/2015	Added	Special Quality	9550	HC-R(II)20J	BHCKS548
3/23/2015	Added	Special Quality	9550	HC-R(II)20R	BHCKH309
3/23/2015	Added	Special Quality	9550	HC-R(II)20S	BHCKH310
3/23/2015	Added	Special Quality	9550	HC-R(II)21C	BHCKS550
3/23/2015	Added	Special Quality	9550	HC-R(II)21D	BHCKS551
3/23/2015	Added	Special Quality	9550	HC-R(II)21E	BHCKS552
3/23/2015	Added	Special Quality	9550	HC-R(II)21G	BHCKS554

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FR Y-9C					
3/23/2015	Added	Special Quality	9550	HC-R(II)21H	BHCKS555
3/27/2015	Added	Special Quality	9550	HC-R(II)21I	BHCKS556
3/27/2015	Added	Special Quality	9550	HC-R(II)21J	BHCKS557
3/27/2015	Added	Special Quality	9550	HC-R(II)22A	BHCKH191
3/23/2015	Added	Special Quality	9550	HC-R(II)22C	BHCKH193
3/23/2015	Added	Special Quality	9550	HC-R(II)22G	BHCKH194
3/23/2015	Added	Special Quality	9550	HC-R(II)22H	BHCKH195
3/23/2015	Added	Special Quality	9550	HC-R(II)22I	BHCKH196
3/23/2015	Added	Special Quality	9550	HC-R(II)22J	BHCKH197
3/23/2015	Added	Special Quality	9550	HC-R(II)22O	BHCKH198
3/23/2015	Added	Special Quality	9550	HC-R(II)22P	BHCKH199
3/23/2015	Added	Special Quality	9550	HC-R(II)22Q	BHCKH200
3/23/2015	Added	Special Quality	9550	HC-R(II)27	BHCKS581
3/23/2015	Added	Special Quality	9550	HC-R(II)M3eA	BHCKS615
3/23/2015	Added	Special Quality	9550	HC-R(II)M3eB	BHCKS616
3/23/2015	Added	Special Quality	9550	HC-R(II)M3eC	BHCKS617
3/23/2015	Added	Special Quality	9550	HC-R(II)M3fA	BHCKS618
3/23/2015	Added	Special Quality	9550	HC-R(II)M3fB	BHCKS619
3/23/2015	Added	Special Quality	9550	HC-R(II)M3fC	BHCKS620
3/23/2015	Added	Special Quality	9550	HC-R(II)M3gA	BHCKS621
3/23/2015	Added	Special Quality	9550	HC-R(II)M3gB	BHCKS622
3/27/2015	Added	Special Quality	9550	HC-R(II)M3gC	BHCKS623
3/23/2015	Added	Special Quality	9550	HC-R(II)M4	BHCKS624
2/26/2015	Added	Validity	3800	HC-R(II)3aA	BHCKD971

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FR Y-9C					
2/26/2015	Added	Validity	3815	HC-R(II)3bA	BHCKH171
2/26/2015	Added	Validity	3818	HC-R(II)3bA	BHCKH171
2/26/2015	Added	Validity	3825	HC-R(II)4bA	BHCKS419
2/26/2015	Added	Validity	3830	HC-R(II)4cA	BHCKS423
2/26/2015	Added	Validity	3840	HC-R(II)4dA	BHCKS431
2/26/2015	Added	Validity	3850	HC-R(II)5bA	BHCKS445
2/26/2015	Added	Validity	3855	HC-R(II)5cA	BHCKS449
2/26/2015	Added	Validity	3865	HC-R(II)5dA	BHCKS457
2/26/2015	Added	Validity	3902	HC-R(II)8A	BHCKD981
2/26/2015	Added	Validity	3915	HC-R(II)9aA	BHCKS475
2/26/2015	Added	Validity	3919	HC-R(II)9aT	BHCKS478
2/26/2015	Added	Validity	3921	HC-R(II)9aU	BHCKS479
2/26/2015	Added	Validity	3925	HC-R(II)9bA	BHCKS480
2/26/2015	Added	Validity	3935	HC-R(II)9cA	BHCKS485
2/26/2015	Added	Validity	3940	HC-R(II)9dA	BHCKS490
2/26/2015	Added	Validity	3950	HC-R(II)10A	BHCKS495
2/26/2015	Added	Validity	4010	HC-R(II)11J	BHCKS503
2/26/2015	Added	Validity	4014	HC-R(II)11L	BHCKS505
2/26/2015	Added	Validity	4016	HC-R(II)11M	BHCKS506
2/26/2015	Added	Validity	4018	HC-R(II)11N	BHCKS507
2/26/2015	Added	Validity	4024	HC-R(II)11Q	BHCKS510
2/26/2015	Added	Validity	4025	HC-R(II)11R	BHCKH300
2/26/2015	Added	Validity	4030	HC-R(II)12A	BHCKD991
2/26/2015	Added	Validity	4172	HC-R(II)16A	BHCKS515
2/26/2015	Added	Validity	4180	HC-R(II)16B	BHCKS516
2/26/2015	Added	Validity	4214	HC-R(II)18aB	BHCKS526
2/26/2015	Added	Validity	4216	HC-R(II)18aB	BHCKS526
2/26/2015	Added	Validity	4242	HC-R(II)20B	BHCKS542
2/26/2015	Added	Validity	4246	HC-R(II)22A	BHCKH191
2/26/2015	Added	Validity	4252	HC-R(II)23D	BHCKS558
2/26/2015	Added	Validity	4254	HC-R(II)23E	BHCKS559
2/26/2015	Added	Validity	4281	HC-R(II)23J	BHCKS561
2/26/2015	Added	Validity	4283	HC-R(II)23L	BHCKS563
2/26/2015	Added	Validity	4284	HC-R(II)23M	BHCKS564
2/26/2015	Added	Validity	4285	HC-R(II)23N	BHCKS565
2/26/2015	Added	Validity	4286	HC-R(II)23O	BHCKS566
2/26/2015	Added	Validity	4287	HC-R(II)23P	BHCKS567
2/26/2015	Added	Validity	4288	HC-R(II)23Q	BHCKS568
2/26/2015	Added	Validity	4292	HC-R(II)25D	BHCKS569
2/26/2015	Added	Validity	4294	HC-R(II)25E	BHCKS570
2/26/2015	Added	Validity	4296	HC-R(II)25F	BHCKS571
2/26/2015	Added	Validity	4321	HC-R(II)25J	BHCKS572
2/26/2015	Added	Validity	4323	HC-R(II)25L	BHCKS574

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FR Y-9C					
2/26/2015	Added	Validity	4324	HC-R(II)25M	BHCKS575
2/26/2015	Added	Validity	4325	HC-R(II)25N	BHCKS576
2/26/2015	Added	Validity	4326	HC-R(II)25O	BHCKS577
2/26/2015	Added	Validity	4327	HC-R(II)25P	BHCKS578
2/26/2015	Added	Validity	4328	HC-R(II)25Q	BHCKS579
2/26/2015	Added	Validity	5115	HC-R(I)3a	BHCAP838
2/26/2015	Added	Validity	5130	HC-R(I)9e	BHCAP848
2/26/2015	Added	Validity	5132	HC-R(I)9f	BHCAP849
2/26/2015	Added	Validity	5135	HC-R(I)9f	BHCAP849
2/26/2015	Added	Validity	5136	HC-R(I)9e	BHCAP848
2/26/2015	Ended	Intraseries	6850	HC-R(IA)20	BHCKB595
2/26/2015	Ended	Intraseries	6940	HC-R(II)45E	BHC56570
2/26/2015	Ended	Intraseries	6960	HC-R(II)53aA	BHCK6572
2/26/2015	Ended	Intraseries	6963	HC-R(II)53aA	BHCK6572
2/26/2015	Ended	Intraseries	6965	HC-R(II)53aA	BHCK6572
2/26/2015	Ended	Intraseries	6976	HC-R(II)53aE	BHC56572
2/26/2015	Ended	Intraseries	6980	HC-R(II)58F	BHCK1651
2/26/2015	Ended	Intraseries	6990	HC-R(II)58F	BHCK1651
2/26/2015	Ended	Quality	0071	HC-R(IA)7b	BHCKF264
2/26/2015	Ended	Quality	0388	HC-R(II)M9	BHCKG221
2/26/2015	Ended	Quality	0389	HC-R(II)M10	BHCKG222
2/26/2015	Ended	Quality	0393	HC-R(II)M8c	BHCK5990
2/26/2015	Ended	Quality	0395	HC-R(II)50B	BHCEB541
2/26/2015	Ended	Quality	0447	HC-R(II)50B	BHCEB541
2/26/2015	Ended	Quality	0535	HC-R(IA)6b	BHCKG215
2/26/2015	Ended	Quality	0540	HC-R(IA)12	BHCKG217
2/26/2015	Ended	Quality	0550	HC-R(IA)3	BHCKA221
2/26/2015	Ended	Quality	4000	HC-R(IA)33	BHCK7205
2/26/2015	Ended	Quality	4000	HC-R(IB)44	BHCA7204
2/26/2015	Ended	Quality	4000	HC-R(II)43F	BHC92170
2/26/2015	Ended	Quality	4000	HC-R(II)52F	BHC9B681
2/26/2015	Ended	Quality	4000	HC-R(II)54E	BHC5A167
2/26/2015	Ended	Quality	4000	HC-R(II)M10	BHCKG222
2/26/2015	Ended	Quality	6770	HC-R(IA)2	BHCK8434
2/26/2015	Ended	Quality	6772	HC-R(IA)2	BHCK8434
2/26/2015	Ended	Quality	6774	HC-R(IA)2	BHCK8434
2/26/2015	Ended	Quality	6776	HC-R(IA)3	BHCKA221
2/26/2015	Ended	Quality	6778	HC-R(IA)4	BHCK4336
2/26/2015	Ended	Quality	6780	HC-R(IA)7a	BHCKB590
2/26/2015	Ended	Quality	6782	HC-R(II)M8d	BHCKC502
2/26/2015	Ended	Quality	6785	HC-R(IA)9b	BHCK5610
2/26/2015	Ended	Quality	6790	HC-R(IA)11	BHCK8274
2/26/2015	Ended	Quality	6800	HC-R(IA)12	BHCKG217

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FR Y-9C					
2/26/2015	Ended	Quality	6816	HC-R(IA)13	BHCKG218
2/26/2015	Ended	Quality	6817	HC-R(IA)14	BHCK5310
2/26/2015	Ended	Quality	6821	HC-R(IA)14	BHCK5310
2/26/2015	Ended	Quality	6824	HC-R(IA)15	BHCK2221
2/26/2015	Ended	Quality	6826	HC-R(IA)15	BHCK2221
2/26/2015	Ended	Quality	6828	HC-R(II)M8d	BHCKC502
2/26/2015	Ended	Quality	6880	HC-R(IA)31	BHCK7204
2/26/2015	Ended	Quality	6885	HC-R(IA)32	BHCK7206
2/26/2015	Ended	Quality	6890	HC-R(IA)33	BHCK7205
2/26/2015	Ended	Quality	6900	HC-R(II)36B	BHCE1773
2/26/2015	Ended	Quality	6920	HC-R(II)42B	BHCEB639
2/26/2015	Ended	Quality	6921	HC-R(II)42F	BHC9B639
2/26/2015	Ended	Quality	6930	HC-R(II)44B	BHCEB546
2/26/2015	Ended	Quality	6943	HC-R(II)50A	BHCKB541
2/26/2015	Ended	Quality	6950	HC-R(II)51A	BHCKB675
2/26/2015	Ended	Quality	6955	HC-R(II)51A	BHCKB675
2/26/2015	Ended	Quality	6958	HC-R(II)51A	BHCKB675
2/26/2015	Ended	Quality	6970	HC-R(II)53aA	BHCK6572
2/26/2015	Ended	Quality	6978	HC-R(II))20B	BHCKS542
2/26/2015	Ended	Quality	7030	HC-R(II)60F	BHCKA222
2/26/2015	Ended	Quality	7070	HC-R(II)M2bC	BHCK8770
2/26/2015	Ended	Quality	7073	HC-R(II)M2bC	BHCK8770
2/26/2015	Ended	Quality	7100	HC-R(II)M2bC	BHCKC498
2/26/2015	Ended	Quality	7110	HC-R(II)M3d	BHCKA507
2/26/2015	Ended	Quality	7120	HC-R(II)M4	BHCK2771
2/26/2015	Ended	Quality	7134	HC-R(II)M5a	BHCK5483
2/26/2015	Ended	Quality	7135	HC-R(II)M5a	BHCK5483
2/26/2015	Ended	Quality	7147	HC-R(II)M5b	BHCK5484
2/26/2015	Ended	Quality	7150	HC-R(II)M5b	BHCK5484
2/26/2015	Ended	Quality	7151	HC-R(II)M8a	BHCKG219
2/26/2015	Ended	Quality	7152	HC-R(II)M8a	BHCKG219
2/26/2015	Ended	Quality	7153	HC-R(II)M8a	BHCKG219
2/26/2015	Ended	Quality	7154	HC-R(II)M8a	BHCKG219
2/26/2015	Ended	Quality	7155	HC-R(II)M8b	BHCKG220
2/26/2015	Ended	Quality	7156	HC-R(II)M8b	BHCKG220
2/26/2015	Ended	Quality	7157	HC-R(II)M8b	BHCKG220
2/26/2015	Ended	Quality	7158	HC-R(II)M8b	BHCKG220
2/26/2015	Ended	Quality	7159	HC-R(II)M8c	BHCK5990
2/26/2015	Ended	Quality	7160	HC-R(II)M8c	BHCK5990
2/26/2015	Ended	Quality	7161	HC-R(II)M9	BHCKG221
2/26/2015	Ended	Quality	9550	HC-R(IA)3	BHCKA221
2/26/2015	Ended	Quality	9550	HC-R(IA)5	BHCKB588
2/26/2015	Ended	Quality	9550	HC-R(IA)7a	BHCKB590

Summary of Edit Changes - FR Y-9C Checklists
Effective as-of March 31, 2015

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2/26/2015	Ended	Quality	9550	HC-R(IA)8	BHCKC227
2/26/2015	Ended	Quality	9550	HC-R(IA)9a	BHCKB591
2/26/2015	Ended	Quality	9550	HC-R(IA)9b	BHCK5610
2/26/2015	Ended	Quality	9550	HC-R(IA)12	BHCKG217
2/26/2015	Ended	Quality	9550	HC-R(IA)13	BHCKG218
2/26/2015	Ended	Quality	9550	HC-R(IA)14	BHCK5310
2/26/2015	Ended	Quality	9550	HC-R(IA)15	BHCK2221
2/26/2015	Ended	Quality	9550	HC-R(IA)17	BHCK5311
2/26/2015	Ended	Quality	9550	HC-R(IA)18	BHCK8275
2/26/2015	Ended	Quality	9550	HC-R(IA)20	BHCKB595
2/26/2015	Ended	Quality	9550	HC-R(IA)21	BHCK3792
2/26/2015	Ended	Quality	9550	HC-R(IA)22	BHCT3368
2/26/2015	Ended	Quality	9550	HC-R(IA)23	BHCTB590
2/26/2015	Ended	Quality	9550	HC-R(IA)24	BHCTB591
2/26/2015	Ended	Quality	9550	HC-R(IA)25	BHCT5610
2/26/2015	Ended	Quality	9550	HC-R(IA)27	BHCKA224
2/26/2015	Ended	Quality	9550	HC-R(IA)31	BHCK7204
2/26/2015	Ended	Quality	9550	HC-R(IA)32	BHCK7206
2/26/2015	Ended	Quality	9550	HC-R(IA)33	BHCK7205
2/26/2015	Ended	Quality	9550	HC-R(II)43A	BHCT2170
2/26/2015	Ended	Quality	9550	HC-R(II)43C	BHC02170
2/26/2015	Ended	Quality	9550	HC-R(II)43D	BHC22170
2/26/2015	Ended	Quality	9550	HC-R(II)43E	BHC52170
2/26/2015	Ended	Quality	9550	HC-R(II)43F	BHC92170
2/26/2015	Ended	Quality	9550	HC-R(II)44B	BHCEB546
2/26/2015	Ended	Quality	9550	HC-R(II)46E	BHC53411
2/26/2015	Ended	Quality	9550	HC-R(II)46F	BHC93411
2/26/2015	Ended	Quality	9550	HC-R(II)47A	BHCK3429
2/26/2015	Ended	Quality	9550	HC-R(II)47B	BHCE3429
2/26/2015	Ended	Quality	9550	HC-R(II)47C	BHC03429
2/26/2015	Ended	Quality	9550	HC-R(II)47D	BHC23429
2/26/2015	Ended	Quality	9550	HC-R(II)47F	BHC93429
2/26/2015	Ended	Quality	9550	HC-R(II)48A	BHCT3433
2/26/2015	Ended	Quality	9550	HC-R(II)48B	BHCE3433
2/26/2015	Ended	Quality	9550	HC-R(II)48C	BHC03433
2/26/2015	Ended	Quality	9550	HC-R(II)48D	BHC23433
2/26/2015	Ended	Quality	9550	HC-R(II)48E	BHC53433
2/26/2015	Ended	Quality	9550	HC-R(II)48F	BHC93433
2/26/2015	Ended	Quality	9550	HC-R(II)50A	BHCKB541
2/26/2015	Ended	Quality	9550	HC-R(II)50B	BHCEB541
2/26/2015	Ended	Quality	9550	HC-R(II)50F	BHC9B541
2/26/2015	Ended	Quality	9550	HC-R(II)51A	BHCKB675
2/26/2015	Ended	Quality	9550	HC-R(II)51B	BHCEB675

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			FR Y-9C		
2/26/2015	Ended	Quality	9550	HC-R(II)51C	BHC0B675
2/26/2015	Ended	Quality	9550	HC-R(II)51D	BHC2B675
2/26/2015	Ended	Quality	9550	HC-R(II)51E	BHC5B675
2/26/2015	Ended	Quality	9550	HC-R(II)51F	BHC9B675
2/26/2015	Ended	Quality	9550	HC-R(II)54E	BHC5A167
2/26/2015	Ended	Quality	9550	HC-R(II)55C	BHCKB696
2/26/2015	Ended	Quality	9550	HC-R(II)55D	BHCKB697
2/26/2015	Ended	Quality	9550	HC-R(II)55E	BHCKB698
2/26/2015	Ended	Quality	9550	HC-R(II)55F	BHCKB699
2/26/2015	Ended	Quality	9550	HC-R(II)57C	BHCKB700
2/26/2015	Ended	Quality	9550	HC-R(II)57D	BHCKB701
2/26/2015	Ended	Quality	9550	HC-R(II)57E	BHCKB702
2/26/2015	Ended	Quality	9550	HC-R(II)57F	BHCKB703
2/26/2015	Ended	Quality	9550	HC-R(II)58F	BHCK1651
2/26/2015	Ended	Quality	9550	HC-R(II)59F	BHCKB704
2/26/2015	Ended	Quality	9550	HC-R(II)62F	BHCKA223
2/26/2015	Ended	Quality	9550	HC-R(II)M4	BHCK2771
2/26/2015	Ended	Quality	9560	HC-R(II)M10	BHCKG222
2/26/2015	Ended	Validity	0425	HC-L7c2c	BHCKG405
2/26/2015	Ended	Validity	0428	HC-R(IA)33	BHCK7205
2/26/2015	Ended	Validity	0429	HC-R(II)43F	BHC92170
2/26/2015	Ended	Validity	0430	HC-R(II)52F	BHC9B681
2/26/2015	Ended	Validity	0431	HC-R(II)54E	BHC5A167
2/26/2015	Ended	Validity	0432	HC-R(II)M10	BHCKG222
2/26/2015	Ended	Validity	0433	HC-R(IB)43B	BHCW7205
2/26/2015	Ended	Validity	0434	HC-R(IB)44	BHCA7204
2/26/2015	Ended	Validity	3490	HC-27a	BHCK3210
2/26/2015	Ended	Validity	3500	HC-R(IA)3	BHCKA221
2/26/2015	Ended	Validity	3510	HC-R(IA)8	BHCKC227
2/26/2015	Ended	Validity	3525	HC-R(IA)11	BHCK8274
2/26/2015	Ended	Validity	3526	HC-R(IA)11	BHCK8274
2/26/2015	Ended	Validity	3550	HC-R(IA)17	BHCK5311
2/26/2015	Ended	Validity	3565	HC-R(IA)18	BHCK8275
2/26/2015	Ended	Validity	3580	HC-R(IA)18	BHCK8275
2/26/2015	Ended	Validity	3590	HC-R(IA)18	BHCK8275
2/26/2015	Ended	Validity	3625	HC-R(IA)21	BHCK3792
2/26/2015	Ended	Validity	3635	HC-K5	BHCK3368
2/26/2015	Ended	Validity	3650	HC-R(IA)7a	BHCKB590
2/26/2015	Ended	Validity	3665	HC-R(IA)9a	BHCKB591
2/26/2015	Ended	Validity	3675	HC-R(IA)9b	BHCK5610
2/26/2015	Ended	Validity	3690	HC-R(IA)27	BHCKA224
2/26/2015	Ended	Validity	3710	HC-R(II)34A	BHCK0010
2/26/2015	Ended	Validity	3780	HC-R(II)37A	BHCKC225

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FR Y-9C					
2/26/2015	Ended	Validity	3810	HC-4a	BHCK5369
2/26/2015	Ended	Validity	3835	HC-4b	BHCKB528
2/26/2015	Ended	Validity	3910	HC-R(II)42A	BHCKB639
2/26/2015	Ended	Validity	4045	HC-L3	BHCK6570
2/26/2015	Ended	Validity	4075	HC-L4	BHCK3411
2/26/2015	Ended	Validity	4105	HC-R(II)47B	BHCE3429
2/26/2015	Ended	Validity	4115	HC-R(II)47F	BHC93429
2/26/2015	Ended	Validity	4125	HC-L6	BHCK3433
2/26/2015	Ended	Validity	4135	HC-R(II)48B	BHCE3433
2/26/2015	Ended	Validity	4145	HC-R(II)48F	BHC93433
2/26/2015	Ended	Validity	4150	HC-SM1b	BHCKA250
2/26/2015	Ended	Validity	4170	HC-R(II)50F	BHC9B541
2/26/2015	Ended	Validity	4175	HC-R(II)51B	BHCEB675
2/26/2015	Ended	Validity	4185	HC-R(II)51F	BHC9B675
2/26/2015	Ended	Validity	4240	HC-R(II)54E	BHC5A167
2/26/2015	Ended	Validity	4355	HC-R(II)M6	BHCKF031
2/26/2015	Ended	Validity	5140	HC-R(IB)9f	BHCAP849
2/26/2015	Revised	Intraseries	6313	HC-L6a	BHCK3433
2/26/2015	Revised	Intraseries	6326	HC-L9a	BHCK3434
2/26/2015	Revised	Quality	4010	HC-R(I)1	BHCAP742
2/26/2015	Revised	Quality	4020	HC-R(I)6	BHCAP841
2/26/2015	Revised	Quality	4030	HC-R(I)7	BHCAP842
2/26/2015	Revised	Quality	4040	HC-R(I)20	BHCAP860
2/26/2015	Revised	Quality	4045	HC-R(I)37	BHCAP875
2/26/2015	Revised	Quality	4046	HC-R(I)37	BHCAP875
2/26/2015	Revised	Quality	4050	HC-R(I)40a	BHCAA223
2/26/2015	Revised	Quality	4060	HC-R(I)41A	BHCAP793
2/26/2015	Revised	Quality	4070	HC-R(I)41B	BHCWP793
2/26/2015	Revised	Quality	4080	HC-R(I)42A	BHCA7206
2/26/2015	Revised	Quality	4090	HC-R(I)42B	BHCW7206
2/26/2015	Revised	Quality	4100	HC-R(I)43A	BHCA7205
2/26/2015	Revised	Quality	4110	HC-R(I)43B	BHCW7205
2/26/2015	Revised	Quality	4120	HC-R(I)44	BHCA7204
2/26/2015	Revised	Quality	5788	HC-26b	BHCKB530
2/26/2015	Revised	Quality	5789	HC-26b	BHCKB530
2/26/2015	Revised	Quality	6330	HC-L9c	BHCK6561
2/26/2015	Revised	Quality	6331	HC-L9cTX	TEXT6561
2/26/2015	Revised	Quality	6332	HC-L9d	BHCK6562
2/26/2015	Revised	Quality	6333	HC-L9dTX	TEXT6562
2/26/2015	Revised	Quality	6334	HC-L9e	BHCK6568
2/26/2015	Revised	Quality	6335	HC-L9eTX	TEXT6568
2/26/2015	Revised	Quality	6336	HC-L9f	BHCK6586
2/26/2015	Revised	Quality	6337	HC-L9fTX	TEXT6586

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FR Y-9C					
2/26/2015	Revised	Quality	6894	HC-R(II)1B	BHCKS396
2/26/2015	Revised	Quality	6896	HC-R(II)1C	BHCKD958
2/26/2015	Revised	Quality	6898	HC-R(II)2aC	BHCKD962
2/26/2015	Revised	Quality	6903	HC-R(II)2bC	BHCKD967
2/26/2015	Revised	Quality	6910	HC-R(II)5dB	BHCKS458
2/26/2015	Revised	Quality	6915	HC-R(II)5dC	BHCKS459
2/26/2015	Revised	Quality	6916	HC-R(II)5dH	BHCKS461
2/26/2015	Revised	Quality	6919	HC-R(II)8B	BHCKS469
2/26/2015	Revised	Quality	6925	HC-R(II)12A	BHCKD991
2/26/2015	Revised	Quality	6977	HC-R(II)21B	BHCKS549
2/26/2015	Revised	Quality	7035	HC-R(II)29	BHCKA222
2/26/2015	Revised	Quality	7040	HC-R(II)30	BHCK3128
2/26/2015	Revised	Quality	7060	HC-R(II)M1	BHCKG642
2/26/2015	Revised	Quality	7065	HC-R(II)M3aC	BHCKS605
2/26/2015	Revised	Quality	7067	HC-R(II)M3aC	BHCKS605
2/26/2015	Revised	Quality	7075	HC-R(II)M3gC	BHCKS623
2/26/2015	Revised	Quality	7077	HC-R(II)M3gC	BHCKS623
2/26/2015	Revised	Quality	7091	HC-R(II)M3eC	BHCKS617
2/26/2015	Revised	Quality	7095	HC-R(II)M3eC	BHCKS617
2/26/2015	Revised	Quality	7097	HC-R(II)M3dC	BHCKS614
2/26/2015	Revised	Quality	9480	HC-L6a	BHCK3433
2/26/2015	Revised	Quality	9480	HC-L6b	BHCK3432
2/26/2015	Revised	Quality	9480	HC-L7c1a	BHCKG401
2/26/2015	Revised	Quality	9480	HC-L7c1b	BHCKG402
2/26/2015	Revised	Quality	9480	HC-L7c2a	BHCKG403
2/26/2015	Revised	Quality	9480	HC-L7c2b	BHCKG404
2/26/2015	Revised	Quality	9480	HC-L7c2c	BHCKG405
2/26/2015	Revised	Quality	9480	HC-L9a	BHCK3434
2/26/2015	Revised	Quality	9480	HC-L9b	BHCK3435
2/26/2015	Revised	Quality	9480	HC-L9c	BHCK6561
2/26/2015	Revised	Quality	9480	HC-L9d	BHCK6562
2/26/2015	Revised	Quality	9480	HC-L9e	BHCK6568
2/26/2015	Revised	Quality	9480	HC-L9f	BHCK6586
3/23/2015	Revised	Special Quality	9550	HC-R(II)1A	BHCKD957
3/23/2015	Revised	Special Quality	9550	HC-R(II)1C	BHCKD958
3/23/2015	Revised	Special Quality	9550	HC-R(II)1G	BHCKD959
3/23/2015	Revised	Special Quality	9550	HC-R(II)1I	BHCKD960
3/27/2015	Revised	Special Quality	9550	HC-R(II)2aA	BHCKD961

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FR Y-9C					
3/23/2015	Revised	Special Quality	9550	HC-R(II)2aC	BHCKD962
3/23/2015	Revised	Special Quality	9550	HC-R(II)2aG	BHCKD963
3/23/2015	Revised	Special Quality	9550	HC-R(II)2aH	BHCKD964
3/23/2015	Revised	Special Quality	9550	HC-R(II)2aI	BHCKD965
3/23/2015	Revised	Special Quality	9550	HC-R(II)2bA	BHCKD966
3/23/2015	Revised	Special Quality	9550	HC-R(II)2bC	BHCKD967
3/27/2015	Revised	Special Quality	9550	HC-R(II)2bG	BHCKD968
3/23/2015	Revised	Special Quality	9550	HC-R(II)2bH	BHCKD969
3/23/2015	Revised	Special Quality	9550	HC-R(II)2bI	BHCKD970
3/23/2015	Revised	Special Quality	9550	HC-R(II)3aA	BHCKD971
3/23/2015	Revised	Special Quality	9550	HC-R(II)3aC	BHCKD972
3/23/2015	Revised	Special Quality	9550	HC-R(II)3aG	BHCKD973
3/23/2015	Revised	Special Quality	9550	HC-R(II)3aI	BHCKD974
3/27/2015	Revised	Special Quality	9550	HC-R(II)4dA	BHCKS431
3/27/2015	Revised	Special Quality	9550	HC-R(II)4dC	BHCKS433
3/23/2015	Revised	Special Quality	9550	HC-R(II)4dG	BHCKS434
3/23/2015	Revised	Special Quality	9550	HC-R(II)4dH	BHCKS435
3/27/2015	Revised	Special Quality	9550	HC-R(II)4dI	BHCKS436
3/23/2015	Revised	Special Quality	9550	HC-R(II)5dA	BHCKS457
3/23/2015	Revised	Special Quality	9550	HC-R(II)5dC	BHCKS459
3/23/2015	Revised	Special Quality	9550	HC-R(II)5dG	BHCKS460
3/23/2015	Revised	Special Quality	9550	HC-R(II)5dH	BHCKS461
3/23/2015	Revised	Special Quality	9550	HC-R(II)5dI	BHCKS462

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FR Y-9C					
3/27/2015	Revised	Special Quality	9550	HC-R(II)6A	BHCX3123
3/23/2015	Revised	Special Quality	9550	HC-R(II)7A	BHCKD976
3/23/2015	Revised	Special Quality	9550	HC-R(II)7C	BHCKD977
3/23/2015	Revised	Special Quality	9550	HC-R(II)7G	BHCKD978
3/27/2015	Revised	Special Quality	9550	HC-R(II)7H	BHCKD979
3/23/2015	Revised	Special Quality	9550	HC-R(II)7I	BHCKD980
3/23/2015	Revised	Special Quality	9550	HC-R(II)8A	BHCKD981
3/23/2015	Revised	Special Quality	9550	HC-R(II)8C	BHCKD982
3/23/2015	Revised	Special Quality	9550	HC-R(II)8G	BHCKD983
3/23/2015	Revised	Special Quality	9550	HC-R(II)8H	BHCKD984
3/23/2015	Revised	Special Quality	9550	HC-R(II)8I	BHCKD985
3/23/2015	Revised	Special Quality	9550	HC-R(II)12A	BHCKD991
3/23/2015	Revised	Special Quality	9550	HC-R(II)12C	BHCKD993
3/23/2015	Revised	Special Quality	9550	HC-R(II)12G	BHCKD994
3/23/2015	Revised	Special Quality	9550	HC-R(II)12H	BHCKD995
3/23/2015	Revised	Special Quality	9550	HC-R(II)12I	BHCKD996
3/23/2015	Revised	Special Quality	9550	HC-R(II)13A	BHCKD997
3/23/2015	Revised	Special Quality	9550	HC-R(II)13C	BHCKD999
3/23/2015	Revised	Special Quality	9550	HC-R(II)13G	BHCKG603
3/23/2015	Revised	Special Quality	9550	HC-R(II)13H	BHCKG604
3/27/2015	Revised	Special Quality	9550	HC-R(II)13I	BHCKG605
3/27/2015	Revised	Special Quality	9550	HC-R(II)14A	BHCKG606
3/23/2015	Revised	Special Quality	9550	HC-R(II)14C	BHCKG608

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FR Y-9C					
3/23/2015	Revised	Special Quality	9550	HC-R(II)14G	BHCKG609
3/23/2015	Revised	Special Quality	9550	HC-R(II)14H	BHCKG610
3/23/2015	Revised	Special Quality	9550	HC-R(II)14I	BHCKG611
3/23/2015	Revised	Special Quality	9550	HC-R(II)15A	BHCKG612
3/23/2015	Revised	Special Quality	9550	HC-R(II)15B	BHCKG613
3/23/2015	Revised	Special Quality	9550	HC-R(II)15C	BHCKG614
3/23/2015	Revised	Special Quality	9550	HC-R(II)15G	BHCKG615
3/27/2015	Revised	Special Quality	9550	HC-R(II)15H	BHCKG616
3/27/2015	Revised	Special Quality	9550	HC-R(II)15I	BHCKG617
3/23/2015	Revised	Special Quality	9550	HC-R(II)17A	BHCKG618
3/23/2015	Revised	Special Quality	9550	HC-R(II)17B	BHCKG619
3/23/2015	Revised	Special Quality	9550	HC-R(II)17C	BHCKG620
3/23/2015	Revised	Special Quality	9550	HC-R(II)17G	BHCKG621
3/23/2015	Revised	Special Quality	9550	HC-R(II)17H	BHCKG622
3/23/2015	Revised	Special Quality	9550	HC-R(II)17I	BHCKG623
3/23/2015	Revised	Special Quality	9550	HC-R(II)18cA	BHCKG624
3/23/2015	Revised	Special Quality	9550	HC-R(II)18cB	BHCKG625
3/27/2015	Revised	Special Quality	9550	HC-R(II)18cC	BHCKG626
2/26/2015	Revised	Quality	9550	HC-R(II)18cG	BHCKG627
3/23/2015	Revised	Special Quality	9550	HC-R(II)18cH	BHCKG628
3/23/2015	Revised	Special Quality	9550	HC-R(II)18cI	BHCKG629
3/23/2015	Revised	Special Quality	9550	HC-R(II)20C	
3/23/2015	Revised	Special Quality	9550	HC-R(II)20G	BHCKS545
3/23/2015	Revised	Special Quality	9550	HC-R(II)20H	BHCKS546

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FR Y-9C					
3/23/2015	Revised	Special Quality	9550	HC-R(II)29	BHCKA222
3/27/2015	Revised	Special Quality	9550	HC-R(II)30	BHCK3128
3/23/2015	Revised	Special Quality	9550	HC-R(II)M1	BHCKG642
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2aA	BHCKS582
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2aB	BHCKS583
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2aC	BHCKS584
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2bA	BHCKS585
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2bB	BHCKS586
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2bC	BHCKS587
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2cA	BHCKS588
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2cB	BHCKS589
3/27/2015	Revised	Special Quality	9550	HC-R(II)M2cC	BHCKS590
3/27/2015	Revised	Special Quality	9550	HC-R(II)M2dA	BHCKS591
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2dB	BHCKS592
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2dC	BHCKS593
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2eA	BHCKS594
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2eB	BHCKS595
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2eC	BHCKS596
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2fA	BHCKS597
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2fB	BHCKS598
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2fC	BHCKS599
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2gA	BHCKS600
3/23/2015	Revised	Special Quality	9550	HC-R(II)M2gB	BHCKS601

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FR Y-9C					
3/27/2015	Revised	Special Quality	9550	HC-R(II)M2gC	BHCKS602
3/27/2015	Revised	Special Quality	9550	HC-R(II)M3aA	BHCKS603
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3aB	BHCKS604
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3aC	BHCKS605
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3bA	BHCKS606
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3bB	BHCKS607
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3bC	BHCKS608
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3cA	BHCKS609
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3cB	BHCKS610
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3cC	BHCKS611
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3dA	BHCKS612
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3dB	BHCKS613
3/23/2015	Revised	Special Quality	9550	HC-R(II)M3dC	BHCKS614
2/26/2015	Revised	Quality	9600	HC-R(I)4	BHCAP839
2/26/2015	Revised	Quality	9600	HC-R(I)6	BHCAP841
2/26/2015	Revised	Quality	9600	HC-R(I)11	BHCAP851
2/26/2015	Revised	Quality	9600	HC-R(I)13	BHCAP853
2/26/2015	Revised	Quality	9600	HC-R(I)14	BHCAP854
2/26/2015	Revised	Quality	9600	HC-R(I)15	BHCAP855
2/26/2015	Revised	Quality	9600	HC-R(I)17	BHCAP857
2/26/2015	Revised	Quality	9600	HC-R(I)20	BHCAP860
2/26/2015	Revised	Quality	9600	HC-R(I)21	BHCAP861
2/26/2015	Revised	Quality	9600	HC-R(I)22	BHCAP862
2/26/2015	Revised	Quality	9600	HC-R(I)24	BHCAP864
2/26/2015	Revised	Quality	9600	HC-R(I)27	BHCAP866
2/26/2015	Revised	Quality	9600	HC-R(I)28	BHCAP867
2/26/2015	Revised	Quality	9600	HC-R(I)29	BHCAP868
2/26/2015	Revised	Quality	9600	HC-R(I)30a	BHCA5310
2/26/2015	Revised	Quality	9610	HC-R(I)30b	BHCW5310
2/26/2015	Revised	Quality	9620	HC-R(I)31	BHCAQ257
2/26/2015	Revised	Quality	9620	HC-R(I)33	BHCAP872
2/26/2015	Revised	Quality	9620	HC-R(I)40a	BHCAA223

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FR Y-9C					
2/26/2015	Revised	Quality	9630	HC-R(I)40b	BHCWA223
2/26/2015	Revised	Validity	2815	HC-L9f	BHCK6586
2/26/2015	Revised	Validity	3715	HC-R(II)1A	BHCKD957
2/26/2015	Revised	Validity	3730	HC-2a	BHCK1754
2/26/2015	Revised	Validity	3740	HC-R(II)2aA	BHCKD961
2/26/2015	Revised	Validity	3755	HC-2b	BHCK1773
2/26/2015	Revised	Validity	3765	HC-R(II)2bA	BHCKD966
2/26/2015	Revised	Validity	3795	HC-R(II)3aA	BHCKD971
2/26/2015	Revised	Validity	3820	HC-R(II)4aA	BHCKS413
2/26/2015	Revised	Validity	3845	HC-R(II)5aA	BHCKS439
2/26/2015	Revised	Validity	3860	HC-4c	BHCK3123
2/26/2015	Revised	Validity	3870	HC-R(II)6A	BHCX3123
2/26/2015	Revised	Validity	3885	HC-5	BHCK3545
2/26/2015	Revised	Validity	3895	HC-R(II)7A	BHCKD976
2/26/2015	Revised	Validity	3920	HC-R(II)11A	BHCT2170
2/26/2015	Revised	Validity	3930	HC-R(II)8A	BHCKD981
2/26/2015	Revised	Validity	3945	HC-12	BHCK2170
2/26/2015	Revised	Validity	3955	HC-R(II)11B	BHCKS500
2/26/2015	Revised	Validity	3965	HC-R(II)11C	BHCKD987
2/26/2015	Revised	Validity	3975	HC-R(II)11G	BHCKD988
2/26/2015	Revised	Validity	3985	HC-R(II)11H	BHCKD989
2/26/2015	Revised	Validity	3995	HC-R(II)11I	BHCKD990
2/26/2015	Revised	Validity	4005	HC-R(II)11A	BHCT2170
2/26/2015	Revised	Validity	4035	HC-R(II)12B	BHCKD992
2/26/2015	Revised	Validity	4055	HC-R(II)13B	BHCKD998
2/26/2015	Revised	Validity	4065	HC-R(II)13B	BHCKD998
2/26/2015	Revised	Validity	4085	HC-R(II)14B	BHCKG607
2/26/2015	Revised	Validity	4095	HC-R(II)14B	BHCKG607
2/26/2015	Revised	Validity	4155	HC-R(II)15A	BHCKG612
2/26/2015	Revised	Validity	4165	HC-R(II)15B	BHCKG613
2/26/2015	Revised	Validity	4195	HC-R(II)17A	BHCKG618
2/26/2015	Revised	Validity	4210	HC-R(II)17B	BHCKG619
2/26/2015	Revised	Validity	4220	HC-R(II)18cB	BHCKG625
2/26/2015	Revised	Validity	4230	HC-R(II)18cB	BHCKG625
2/26/2015	Revised	Validity	4250	HC-R(II)23C	BHCKG630
2/26/2015	Revised	Validity	4260	HC-R(II)23G	BHCKG631
2/26/2015	Revised	Validity	4270	HC-R(II)23H	BHCKG632
2/26/2015	Revised	Validity	4280	HC-R(II)23I	BHCKG633
2/26/2015	Revised	Validity	4290	HC-R(II)25C	BHCKG634
2/26/2015	Revised	Validity	4300	HC-R(II)25G	BHCKG635
2/26/2015	Revised	Validity	4310	HC-R(II)25H	BHCKG636
2/26/2015	Revised	Validity	4320	HC-R(II)25I	BHCKG637
2/26/2015	Revised	Validity	4335	HC-R(II)28	BHCKB704

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FR Y-9C					
2/26/2015	Revised	Validity	4345	HC-R(II)31	BHCKG641
2/26/2015	Revised	Validity	5100	HC-R(I)2	BHCT3247
2/26/2015	Revised	Validity	5110	HC-R(I)3a	BHCAP838
2/26/2015	Revised	Validity	5120	HC-R(I)5	BHCAP840
2/26/2015	Revised	Validity	5150	HC-R(I)12	BHCAP852
2/26/2015	Revised	Validity	5160	HC-R(I)18	BHCAP858
2/26/2015	Revised	Validity	5170	HC-R(I)19	BHCAP859
2/26/2015	Revised	Validity	5180	HC-R(I)23	BHCAP863
2/26/2015	Revised	Validity	5190	HC-R(I)25	BHCAP865
2/26/2015	Revised	Validity	5200	HC-R(I)25	BHCAP865
2/26/2015	Revised	Validity	5210	HC-R(I)26	BHCA8274
2/26/2015	Revised	Validity	5220	HC-R(I)32a	BHCAP870
2/26/2015	Revised	Validity	5230	HC-R(I)32b	BHCAP870
2/26/2015	Revised	Validity	5240	HC-R(I)34a	BHCA5311
2/26/2015	Revised	Validity	5250	HC-R(I)34a	BHCA5311
2/26/2015	Revised	Validity	5260	HC-R(I)34b	BHCW5311
2/26/2015	Revised	Validity	5270	HC-R(I)34b	BHCW5311
2/26/2015	Revised	Validity	5280	HC-R(I)35a	BHCA3792
2/26/2015	Revised	Validity	5290	HC-R(I)35b	BHCW3792
2/26/2015	Revised	Validity	5300	HC-R(I)36	BHCK3368
2/26/2015	Revised	Validity	5310	HC-R(I)37	BHCAP875
2/26/2015	Revised	Validity	5320	HC-R(I)39	BHCAA224