Board of Governors of the Federal Reserve System

Supplemental Instructions March 2014

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).

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,[1] (ii) the borrower has not reaffirmed the debt, (iii) 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.

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[1] 11 USC Chapter 7

TDR Determination

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.

Measure of Impairment

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*[2] (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,

[2] 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.

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 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.

Determining the Fair Value of Derivatives

Accounting Standards Codification (ASC) Topic 820, Fair Value Measurement (formerly FASB Statement No. 157, "Fair Value Measurements"), defines fair value and establishes a framework for measuring fair value. As stated in ASC Topic 820, fair value is a market-based measurement, not an entity-specific measurement, and the fair value of a derivative position should be measured using the assumptions that market participants would use when pricing that position, including assumptions about risks. An entity should select inputs that are consistent with the characteristics of the derivative position that market participants would take into account in a transaction for the derivative asset or liability. In the absence of a Level 1 input, an entity should apply an adjustment, such as a premium or discount, when market participants would do so when determining the fair value of a derivative position, consistent with the unit of account. For derivatives, the unit of account generally is the individual transaction unless an entity has made an accounting policy decision to apply the exception in ASC Topic 820 pertaining to measuring the fair value of a group of financial instruments the entity manages on the basis of its net exposure to either market risks or credit risks.

When measuring the fair value of a derivative position that has a bid-ask spread, ASC Topic 820 does not preclude the use of mid-market pricing or other pricing conventions as a practical expedient for measuring the fair value within the bid-ask spread. An entity should determine the price within the bid-ask spread that is most representative of fair value, which is the price that would be received to sell the asset or paid to transfer the liability (i.e., an exit price), based on assumptions a market participant would use in a similar circumstance. An institution should maintain documented policies for determining the point within the bid-ask spread that is most representative of fair value and consistently apply those policies.

An entity is expected to apply all of its valuation policies and techniques for measuring fair value consistently over time. Nevertheless, ASC Topic 820 acknowledges that a change in valuation technique from one methodology to another that results in an equally or more representative measure of the fair value of a derivative position may be appropriate. However, it would be inappropriate for an entity to alter its valuation methodology or policies to achieve a desired financial reporting outcome. An example of an inappropriate change in valuation methodology that would result in a fair value estimate not representative of a derivative position's exit price would be for an entity to migrate from using a mid market pricing convention to using a price within the bid-ask spread that is more advantageous to the entity to offset the impact of adverse changes in market prices or otherwise mask losses.

Unless its fair value measurement is categorized within Level 1, if there has been a change in valuation technique for a derivative position, ASC Topic 820 requires an entity to disclose that change and the reasons for making it in the notes to financial statements prepared in accordance with U.S. generally accepted accounting principles.

"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).

Indemnification Assets and Accounting Standards Update No. 2012-06

In October 2012, the FASB issued Accounting Standards Update (ASU) No. 2012-06, "Subsequent Accounting for an Indemnification Asset Recognized at the Acquisition Date as a Result of a Government-Assisted Acquisition of a Financial Institution," to address the subsequent measurement of an indemnification asset recognized in an acquisition of a financial institution that includes an FDIC loss-sharing agreement. This ASU amends ASC Topic 805, Business Combinations (formerly FASB Statement No. 141 (revised 2007),"Business Combinations"), which includes guidance applicable to FDIC-assisted acquisitions of failed institutions.

Under the ASU, when an institution experiences a change in the cash flows expected to be collected on an FDIC loss-sharing indemnification asset because of a change in the cash flows expected to be collected on the assets covered by the loss-sharing agreement, the institution should account for the change in the measurement of the indemnification asset on the same basis as the change in the assets subject to indemnification. Any amortization of changes in the value of the indemnification asset should be limited to the lesser of the term of the indemnification agreement and the remaining life of the indemnified assets.

For additional information, institutions should refer to ASU 2012-06, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

True-up Liability under an FDIC Loss-Sharing Agreement

As discussed above, 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 any 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.

Other-Than-Temporary Impairment

Under ASC Subtopic 320-10, Investments-Debt and Equity Securities – Overall (formerly FASB Statement No. 115, "Accounting for Certain Investments in Debt and Equity Securities," as amended), an individual debt security classified as either held-to-maturity or available-for-sale is considered impaired when the security's fair value is less than its amortized cost. If an individual security is impaired, an institution must assess whether the impairment is other-than-temporary. An impairment is considered other-than-temporary if the institution intends to sell the debt security or, after considering all available evidence, determines that it is more likely than not it will be required to sell the security before the recovery of its amortized cost basis. (This latter condition would be met, for example, if the institution's regulatory requirements, cash or working capital requirements, or contractual obligations indicate that the security will be required to be sold before a forecasted recovery occurs). In these circumstances, the entire difference between the security's amortized cost basis and its fair value at the balance sheet date is the other-than-temporary impairment that the institution must recognize in earnings. An other-than-temporary impairment also occurs when an individual available-for-sale or held-to-maturity security sustains a credit loss. For further information, institutions should refer to ASC Subtopic

320-10 and the Glossary entry for “Securities Activities” in the FR Y-9C instructions.

For regulatory capital purposes, any other-than-temporary impairment losses on both held-to-maturity and available-for-sale debt securities related to factors other than credit that are reported, net of applicable taxes, in Schedule HC, item 26.b, “Accumulated other comprehensive income,” should be included in Schedule HC-R, item 2, together with the net unrealized gains (losses) on available-for-sale securities that are reported in item 2. Furthermore, when determining the regulatory capital limit for deferred tax assets, a holding company may, but is not required to, adjust the reported amount of its deferred tax assets for any deferred tax assets arising from other-than-temporary impairment losses reported, net of applicable taxes, in Schedule HC, item 26.b in accumulated other comprehensive income. A holding company must follow a consistent approach over time with respect to this adjustment to the reported amount of deferred tax assets.

In addition, when risk-weighting a held-to-maturity debt security for which an other-than-temporary impairment loss related to factors other than credit was previously recognized in other comprehensive income, include the carrying value of the debt security, as described above, in column A of Schedule HC-R, item 35. Then include the pre-tax amount of this impairment loss that has not yet been accreted from accumulated other comprehensive income to the carrying value of the security as a negative number in column B of Schedule HC-R, item 35, and include the amortized cost of the security, as defined in FSP FAS 115-2, in the appropriate risk-weight category column of item 35 (provided the security is not a purchased subordinated security that is not eligible for the ratings-based approach). Under FAS 115-2, amortized cost is the security’s previous amortized cost as of the date of the most recently recognized other-than-temporary impairment loss less the amount of impairment loss recognized in earnings adjusted for subsequent accretion of interest income and payments received on the security.

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

Revisions to the FR Y-9C for March 31, 2014

Report Form

1). *Page 1*. Updated the reporting date to March 31, 2014.

2). *New Schedule HC-R, Part I.B.* Revisions to Schedule HC-R, Regulatory Capital that are consistent with the regulatory capital rules approved by the banking agencies in July 2013 will be implemented this quarter. These changes include:

- Existing items 1 through 33 of Schedule HC-R have been designated Part I.A, Regulatory Capital Components and Ratios, for March 2014. All institutions except advanced approaches institutions will complete Part I.A for March 31 through December 31, 2014. No changes have been made to Part I.A for 2014.
- A new Part I.B, Regulatory Capital Components and Ratios, has been added to Schedule HC-R for March 2014. Advanced approaches institutions only will complete Part I.B for March 31 through December 31, 2014.
- Effective March 31, 2015, Part I.A will be removed from Schedule HC-R and Part I.B will be designated Part I, Regulatory Capital Components and Ratios. All institutions will then complete Part I of the schedule.
- Existing items 34 through 62, and Memoranda items 1 through 10 of Schedule HC-R have been designated Part II, Risk-Weighted Assets, for March 2014. All institutions will complete Part II. No changes have been made to Part II for 2014.

Instructions Only

None

Revisions to the FR Y-9LP for March 2014

Report Form

Page 1. Updated the reporting date to March 31, 2014.

Report Instructions

None.

Revisions to the FR Y-11 for March 2014

Report Form

Page 1. Updated the reporting date to March 31, 2014.

Report Instructions

None.

Revisions to the FR Y-12 for March 2014

Report Form

None.

Report Instructions

None.

SUMMARY OF EDIT CHANGES EFFECTIVE
FOR March 31, 2014, FR Y-9C CHECKLISTS

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 Type	Number	Target Item	MDRM	Comments
3/14/2014	Added	Quality	4000	HC-R(IB)44	BHCA7204	
3/14/2014	Added	Quality	4000	HC-R(II)52F	BHC9B681	
3/14/2014	Added	Quality	4010	HC-R(IB)1	BHCAP742	
3/14/2014	Added	Quality	4060	HC-R(IB)41A	BHCAP793	
3/14/2014	Added	Quality	4070	HC-R(IB)41B	BHCWP793	
3/14/2014	Added	Quality	4080	HC-R(IB)42A	BHCA7206	
3/14/2014	Added	Quality	4090	HC-R(IB)42B	BHCW7206	
3/14/2014	Added	Quality	4100	HC-R(IB)43A	BHCA7205	
3/14/2014	Added	Quality	4110	HC-R(IB)43B	BHCW7205	
3/14/2014	Added	Quality	4120	HC-R(IB)44	BHCA7204	
3/14/2014	Added	Quality	5788	HC-26b	BHCKB530	
3/14/2014	Added	Quality	5789	HC-26b	BHCKB530	
3/14/2014	Added	Quality	9610	HC-R(IB)30b	BHCW5310	
3/14/2014	Added	Quality	9630	HC-R(IB)40b	BHCWA223	
3/14/2014	Added	Quality	9600	HC-R(IB)30a	BHCA5310	
3/14/2014	Added	Validity	0433	HC-R(IB)43B	BHCW7205	
3/14/2014	Added	Validity	0434	HC-R(IB)44	BHCA7204	
3/14/2014	Added	Validity	5120	HC-R(IB)5	BHCAP840	
3/14/2014	Added	Validity	5150	HC-R(IB)12	BHCAP852	
3/14/2014	Added	Validity	5220	HC-R(IB)32a	BHCAP870	
3/14/2014	Added	Validity	5230	HC-R(IB)32b	BHCAP870	
3/14/2014	Added	Validity	5310	HC-R(IB)37	BHCAP875	
3/14/2014	Revised	Quality	0389	HC-R(II)M10	BHCKG222	
3/14/2014	Revised	Quality	0535	HC-R(IA)6b	BHCKG215	
3/14/2014	Revised	Quality	7030	HC-R(II)60F	BHCKA222	
3/14/2014	Revised	Quality	7153	HC-R(II)M8a	BHCKG219	
3/14/2014	Revised	Quality	7154	HC-R(II)M8a	BHCKG219	
3/14/2014	Revised	Quality	7157	HC-R(II)M8b	BHCKG220	
3/14/2014	Revised	Quality	7158	HC-R(II)M8b	BHCKG220	
3/14/2014	Revised	Quality	9550	HC-R(II)55E	BHCKB698	
3/14/2014	Revised	Quality	9550	HC-R(II)55F	BHCKB699	
1/31/2014	Added	Quality	4000	HC-R(IA)33	BHCK7205	
1/31/2014	Added	Quality	4000	HC-R(II)43F	BHC92170	
1/31/2014	Added	Quality	4000	HC-R(II)54E	BHC5A167	
1/31/2014	Added	Quality	4000	HC-R(II)M10	BHCKG222	
1/31/2014	Added	Quality	4020	HC-R(IB)6	BHCAP841	
1/31/2014	Added	Quality	4030	HC-R(IB)7	BHCAP842	
1/31/2014	Added	Quality	4040	HC-R(IB)20	BHCAP860	
1/31/2014	Added	Quality	4050	HC-R(IB)40a	BHCAA223	
1/31/2014	Added	Quality	7035	HC-R(II)60F	BHCKA222	
1/31/2014	Added	Quality	9600	HC-R(IB)4	BHCAP839	
1/31/2014	Added	Quality	9600	HC-R(IB)6	BHCAP841	
1/31/2014	Added	Quality	9600	HC-R(IB)11	BHCAP851	
1/31/2014	Added	Quality	9600	HC-R(IB)13	BHCAP853	
1/31/2014	Added	Quality	9600	HC-R(IB)14	BHCAP854	

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Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/31/2014	Added	Quality	9600	HC-R(IB)15	BHCAP855	
1/31/2014	Added	Quality	9600	HC-R(IB)17	BHCAP857	
1/31/2014	Added	Quality	9600	HC-R(IB)20	BHCAP860	
1/31/2014	Added	Quality	9600	HC-R(IB)21	BHCAP861	
1/31/2014	Added	Quality	9600	HC-R(IB)22	BHCAP862	
1/31/2014	Added	Quality	9600	HC-R(IB)24	BHCAP864	
1/31/2014	Added	Quality	9600	HC-R(IB)27	BHCAP866	
1/31/2014	Added	Quality	9600	HC-R(IB)28	BHCAP867	
1/31/2014	Added	Quality	9600	HC-R(IB)29	BHCAP868	
1/31/2014	Added	Quality	9620	HC-R(IB)31	BHCAQ257	
1/31/2014	Added	Quality	9620	HC-R(IB)33	BHCAP872	
1/31/2014	Added	Quality	9620	HC-R(IB)40a	BHCAA223	
1/31/2014	Added	Validity	5100	HC-R(IB)2	BHCT3247	
1/31/2014	Added	Validity	5110	HC-R(IB)3a	BHCAP838	
1/31/2014	Added	Validity	5140	HC-R(IB)9f	BHCAP849	
1/31/2014	Added	Validity	5160	HC-R(IB)18	BHCAP858	
1/31/2014	Added	Validity	5170	HC-R(IB)19	BHCAP859	
1/31/2014	Added	Validity	5180	HC-R(IB)23	BHCAP863	
1/31/2014	Added	Validity	5190	HC-R(IB)25	BHCAP865	
1/31/2014	Added	Validity	5200	HC-R(IB)25	BHCAP865	
1/31/2014	Added	Validity	5210	HC-R(IB)26	BHCA8274	
1/31/2014	Added	Validity	5240	HC-R(IB)34a	BHCA5311	
1/31/2014	Added	Validity	5250	HC-R(IB)34a	BHCA5311	
1/31/2014	Added	Validity	5260	HC-R(IB)34b	BHCW5311	
1/31/2014	Added	Validity	5270	HC-R(IB)34b	BHCW5311	
1/31/2014	Added	Validity	5280	HC-R(IB)35a	BHCA3792	
1/31/2014	Added	Validity	5290	HC-R(IB)35b	BHCW3792	
1/31/2014	Added	Validity	5300	HC-R(IB)36	BHCK3368	
1/31/2014	Added	Validity	5320	HC-R(IB)39	BHCAA224	
1/31/2014	Revised	Intraseries	6850	HC-R(IA)20	BHCKB595	
1/31/2014	Revised	Intraseries	6940	HC-R(II)45E	BHC56570	
1/31/2014	Revised	Intraseries	6960	HC-R(II)53aA	BHCK6572	
1/31/2014	Revised	Intraseries	6963	HC-R(II)53aA	BHCK6572	
1/31/2014	Revised	Intraseries	6965	HC-R(II)53aA	BHCK6572	
1/31/2014	Revised	Intraseries	6976	HC-R(II)53aE	BHC56572	
1/31/2014	Revised	Intraseries	6980	HC-R(II)58F	BHCK1651	
1/31/2014	Revised	Intraseries	6990	HC-R(II)58F	BHCK1651	
1/31/2014	Revised	Quality	0071	HC-R(IA)7b	BHCKF264	
1/31/2014	Revised	Quality	0388	HC-R(II)M9	BHCKG221	
1/31/2014	Revised	Quality	0393	HC-R(II)M8c	BHCK5990	
1/31/2014	Revised	Quality	0395	HC-R(II)50B	BHCEB541	
1/31/2014	Revised	Quality	0447	HC-R(II)50B	BHCEB541	
1/31/2014	Revised	Quality	0540	HC-R(IA)12	BHCKG217	
1/31/2014	Revised	Quality	0550	HC-R(IA)3	BHCKA221	
1/31/2014	Revised	Quality	6770	HC-R(IA)2	BHCK8434	
1/31/2014	Revised	Quality	6772	HC-R(IA)2	BHCK8434	
1/31/2014	Revised	Quality	6774	HC-R(IA)2	BHCK8434	
1/31/2014	Revised	Quality	6776	HC-R(IA)3	BHCKA221	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	6778	HC-R(IA)4	BHCK4336	
1/31/2014	Revised	Quality	6780	HC-R(IA)7a	BHCKB590	
1/31/2014	Revised	Quality	6782	HC-R(II)M8d	BHCKC502	
1/31/2014	Revised	Quality	6785	HC-R(IA)9b	BHCK5610	
1/31/2014	Revised	Quality	6790	HC-R(IA)11	BHCK8274	
1/31/2014	Revised	Quality	6800	HC-R(IA)12	BHCKG217	
1/31/2014	Revised	Quality	6816	HC-R(IA)13	BHCKG218	
1/31/2014	Revised	Quality	6817	HC-R(IA)14	BHCK5310	
1/31/2014	Revised	Quality	6821	HC-R(IA)14	BHCK5310	
1/31/2014	Revised	Quality	6824	HC-R(IA)15	BHCK2221	
1/31/2014	Revised	Quality	6826	HC-R(IA)15	BHCK2221	
1/31/2014	Revised	Quality	6828	HC-R(II)M8d	BHCKC502	
1/31/2014	Revised	Quality	6880	HC-R(IA)31	BHCK7204	
1/31/2014	Revised	Quality	6885	HC-R(IA)32	BHCK7206	
1/31/2014	Revised	Quality	6890	HC-R(IA)33	BHCK7205	
1/31/2014	Revised	Quality	6894	HC-R(II)34B	BHCE0010	
1/31/2014	Revised	Quality	6896	HC-R(II)34C	BHC00010	
1/31/2014	Revised	Quality	6898	HC-R(II)35C	BHC01754	
1/31/2014	Revised	Quality	6900	HC-R(II)36B	BHCE1773	
1/31/2014	Revised	Quality	6903	HC-R(II)36C	BHC01773	
1/31/2014	Revised	Quality	6910	HC-R(II)39B	BHCEB528	
1/31/2014	Revised	Quality	6915	HC-R(II)39C	BHC0B528	
1/31/2014	Revised	Quality	6916	HC-R(II)39E	BHC5B528	
1/31/2014	Revised	Quality	6919	HC-R(II)42B	BHCEB639	
1/31/2014	Revised	Quality	6920	HC-R(II)42B	BHCEB639	
1/31/2014	Revised	Quality	6921	HC-R(II)42F	BHC9B639	
1/31/2014	Revised	Quality	6925	HC-R(II)44A	BHCKB546	
1/31/2014	Revised	Quality	6930	HC-R(II)44B	BHCEB546	
1/31/2014	Revised	Quality	6943	HC-R(II)50A	BHCKB541	
1/31/2014	Revised	Quality	6950	HC-R(II)51A	BHCKB675	
1/31/2014	Revised	Quality	6955	HC-R(II)51A	BHCKB675	
1/31/2014	Revised	Quality	6958	HC-R(II)51A	BHCKB675	
1/31/2014	Revised	Quality	6970	HC-R(II)53aA	BHCK6572	
1/31/2014	Revised	Quality	6977	HC-R(II)54B	BHCEA167	
1/31/2014	Revised	Quality	6978	HC-R(II)54B	BHCEA167	
1/31/2014	Revised	Quality	7040	HC-R(II)61F	BHCK3128	
1/31/2014	Revised	Quality	7060	HC-R(II)M1	BHCK8764	
1/31/2014	Revised	Quality	7065	HC-R(II)M2aC	BHCK8767	
1/31/2014	Revised	Quality	7067	HC-R(II)M2aC	BHCK8767	
1/31/2014	Revised	Quality	7070	HC-R(II)M2bC	BHCK8770	
1/31/2014	Revised	Quality	7073	HC-R(II)M2bC	BHCK8770	
1/31/2014	Revised	Quality	7075	HC-R(II)M2eC	BHCK8779	
1/31/2014	Revised	Quality	7077	HC-R(II)M2eC	BHCK8779	
1/31/2014	Revised	Quality	7091	HC-R(II)M2fC	BHCKA002	
1/31/2014	Revised	Quality	7095	HC-R(II)M2fC	BHCKA002	
1/31/2014	Revised	Quality	7097	HC-R(II)M2g2C	BHCKG602	
1/31/2014	Revised	Quality	7100	HC-R(II)M3c	BHCKC498	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	7110	HC-R(II)M3d	BHCKA507	
1/31/2014	Revised	Quality	7120	HC-R(II)M4	BHCK2771	
1/31/2014	Revised	Quality	7134	HC-R(II)M5a	BHCK5483	
1/31/2014	Revised	Quality	7135	HC-R(II)M5a	BHCK5483	
1/31/2014	Revised	Quality	7147	HC-R(II)M5b	BHCK5484	
1/31/2014	Revised	Quality	7150	HC-R(II)M5b	BHCK5484	
1/31/2014	Revised	Quality	7151	HC-R(II)M8a	BHCKG219	
1/31/2014	Revised	Quality	7152	HC-R(II)M8a	BHCKG219	
1/31/2014	Revised	Quality	7155	HC-R(II)M8b	BHCKG220	
1/31/2014	Revised	Quality	7156	HC-R(II)M8b	BHCKG220	
1/31/2014	Revised	Quality	7159	HC-R(II)M8c	BHCK5990	
1/31/2014	Revised	Quality	7160	HC-R(II)M8c	BHCK5990	
1/31/2014	Revised	Quality	7161	HC-R(II)M9	BHCKG221	
1/31/2014	Revised	Quality	9550	HC-R(IA)3	BHCKA221	
1/31/2014	Revised	Quality	9550	HC-R(IA)5	BHCKB588	
1/31/2014	Revised	Quality	9550	HC-R(IA)7a	BHCKB590	
1/31/2014	Revised	Quality	9550	HC-R(IA)8	BHCKC227	
1/31/2014	Revised	Quality	9550	HC-R(IA)9a	BHCKB591	
1/31/2014	Revised	Quality	9550	HC-R(IA)9b	BHCK5610	
1/31/2014	Revised	Quality	9550	HC-R(IA)12	BHCKG217	
1/31/2014	Revised	Quality	9550	HC-R(IA)13	BHCKG218	
1/31/2014	Revised	Quality	9550	HC-R(IA)14	BHCK5310	
1/31/2014	Revised	Quality	9550	HC-R(IA)15	BHCK2221	
1/31/2014	Revised	Quality	9550	HC-R(IA)17	BHCK5311	
1/31/2014	Revised	Quality	9550	HC-R(IA)18	BHCK8275	
1/31/2014	Revised	Quality	9550	HC-R(IA)20	BHCKB595	
1/31/2014	Revised	Quality	9550	HC-R(IA)21	BHCK3792	
1/31/2014	Revised	Quality	9550	HC-R(IA)22	BHCT3368	
1/31/2014	Revised	Quality	9550	HC-R(IA)23	BHCTB590	
1/31/2014	Revised	Quality	9550	HC-R(IA)24	BHCTB591	
1/31/2014	Revised	Quality	9550	HC-R(IA)25	BHCT5610	
1/31/2014	Revised	Quality	9550	HC-R(IA)27	BHCKA224	
1/31/2014	Revised	Quality	9550	HC-R(IA)31	BHCK7204	
1/31/2014	Revised	Quality	9550	HC-R(IA)32	BHCK7206	
1/31/2014	Revised	Quality	9550	HC-R(IA)33	BHCK7205	
1/31/2014	Revised	Quality	9550	HC-R(II)34A	BHCK0010	
1/31/2014	Revised	Quality	9550	HC-R(II)34C	BHC00010	
1/31/2014	Revised	Quality	9550	HC-R(II)34D	BHC20010	
1/31/2014	Revised	Quality	9550	HC-R(II)34F	BHC90010	
1/31/2014	Revised	Quality	9550	HC-R(II)35A	BHCX1754	
1/31/2014	Revised	Quality	9550	HC-R(II)35C	BHC01754	
1/31/2014	Revised	Quality	9550	HC-R(II)35D	BHC21754	
1/31/2014	Revised	Quality	9550	HC-R(II)35E	BHC51754	
1/31/2014	Revised	Quality	9550	HC-R(II)35F	BHC91754	
1/31/2014	Revised	Quality	9550	HC-R(II)36A	BHCX1773	
1/31/2014	Revised	Quality	9550	HC-R(II)36C	BHC01773	
1/31/2014	Revised	Quality	9550	HC-R(II)36D	BHC21773	
1/31/2014	Revised	Quality	9550	HC-R(II)36E	BHC51773	

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Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	9550	HC-R(II)36F	BHC91773	
1/31/2014	Revised	Quality	9550	HC-R(II)37A	BHCKC225	
1/31/2014	Revised	Quality	9550	HC-R(II)37C	BHC0C225	
1/31/2014	Revised	Quality	9550	HC-R(II)37D	BHC2C225	
1/31/2014	Revised	Quality	9550	HC-R(II)37F	BHC9C225	
1/31/2014	Revised	Quality	9550	HC-R(II)38A	BHCT5369	
1/31/2014	Revised	Quality	9550	HC-R(II)38C	BHC05369	
1/31/2014	Revised	Quality	9550	HC-R(II)38D	BHC25369	
1/31/2014	Revised	Quality	9550	HC-R(II)38E	BHC55369	
1/31/2014	Revised	Quality	9550	HC-R(II)38F	BHC95369	
1/31/2014	Revised	Quality	9550	HC-R(II)39A	BHCTB528	
1/31/2014	Revised	Quality	9550	HC-R(II)39C	BHC0B528	
1/31/2014	Revised	Quality	9550	HC-R(II)39D	BHC2B528	
1/31/2014	Revised	Quality	9550	HC-R(II)39E	BHC5B528	
1/31/2014	Revised	Quality	9550	HC-R(II)39F	BHC9B528	
1/31/2014	Revised	Quality	9550	HC-R(II)40A	BHCX3123	
1/31/2014	Revised	Quality	9550	HC-R(II)41A	BHCX3545	
1/31/2014	Revised	Quality	9550	HC-R(II)41C	BHC03545	
1/31/2014	Revised	Quality	9550	HC-R(II)41D	BHC23545	
1/31/2014	Revised	Quality	9550	HC-R(II)41E	BHC53545	
1/31/2014	Revised	Quality	9550	HC-R(II)41F	BHC93545	
1/31/2014	Revised	Quality	9550	HC-R(II)42A	BHCKB639	
1/31/2014	Revised	Quality	9550	HC-R(II)42C	BHC0B639	
1/31/2014	Revised	Quality	9550	HC-R(II)42D	BHC2B639	
1/31/2014	Revised	Quality	9550	HC-R(II)42E	BHC5B639	
1/31/2014	Revised	Quality	9550	HC-R(II)42F	BHC9B639	
1/31/2014	Revised	Quality	9550	HC-R(II)43A	BHCT2170	
1/31/2014	Revised	Quality	9550	HC-R(II)43C	BHC02170	
1/31/2014	Revised	Quality	9550	HC-R(II)43D	BHC22170	
1/31/2014	Revised	Quality	9550	HC-R(II)43E	BHC52170	
1/31/2014	Revised	Quality	9550	HC-R(II)43F	BHC92170	
1/31/2014	Revised	Quality	9550	HC-R(II)44A	BHCKB546	
1/31/2014	Revised	Quality	9550	HC-R(II)44B	BHCEB546	
1/31/2014	Revised	Quality	9550	HC-R(II)44C	BHC0B546	
1/31/2014	Revised	Quality	9550	HC-R(II)44D	BHC2B546	
1/31/2014	Revised	Quality	9550	HC-R(II)44E	BHC5B546	
1/31/2014	Revised	Quality	9550	HC-R(II)44F	BHC9B546	
1/31/2014	Revised	Quality	9550	HC-R(II)45A	BHCT6570	
1/31/2014	Revised	Quality	9550	HC-R(II)45B	BHCE6570	
1/31/2014	Revised	Quality	9550	HC-R(II)45C	BHC06570	
1/31/2014	Revised	Quality	9550	HC-R(II)45D	BHC26570	
1/31/2014	Revised	Quality	9550	HC-R(II)45E	BHC56570	
1/31/2014	Revised	Quality	9550	HC-R(II)45F	BHC96570	
1/31/2014	Revised	Quality	9550	HC-R(II)46A	BHCT3411	
1/31/2014	Revised	Quality	9550	HC-R(II)46B	BHCE3411	
1/31/2014	Revised	Quality	9550	HC-R(II)46C	BHC03411	
1/31/2014	Revised	Quality	9550	HC-R(II)46D	BHC23411	
1/31/2014	Revised	Quality	9550	HC-R(II)46E	BHC53411	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	9550	HC-R(II)46F	BHC93411	
1/31/2014	Revised	Quality	9550	HC-R(II)47A	BHCK3429	
1/31/2014	Revised	Quality	9550	HC-R(II)47B	BHCE3429	
1/31/2014	Revised	Quality	9550	HC-R(II)47C	BHC03429	
1/31/2014	Revised	Quality	9550	HC-R(II)47D	BHC23429	
1/31/2014	Revised	Quality	9550	HC-R(II)47F	BHC93429	
1/31/2014	Revised	Quality	9550	HC-R(II)48A	BHCT3433	
1/31/2014	Revised	Quality	9550	HC-R(II)48B	BHCE3433	
1/31/2014	Revised	Quality	9550	HC-R(II)48C	BHC03433	
1/31/2014	Revised	Quality	9550	HC-R(II)48D	BHC23433	
1/31/2014	Revised	Quality	9550	HC-R(II)48E	BHC53433	
1/31/2014	Revised	Quality	9550	HC-R(II)48F	BHC93433	
1/31/2014	Revised	Quality	9550	HC-R(II)49A	BHCTA250	
1/31/2014	Revised	Quality	9550	HC-R(II)49B	BHCEA250	
1/31/2014	Revised	Quality	9550	HC-R(II)49C	BHC0A250	
1/31/2014	Revised	Quality	9550	HC-R(II)49D	BHC2A250	
1/31/2014	Revised	Quality	9550	HC-R(II)49E	BHC5A250	
1/31/2014	Revised	Quality	9550	HC-R(II)49F	BHC9A250	
1/31/2014	Revised	Quality	9550	HC-R(II)50A	BHCKB541	
1/31/2014	Revised	Quality	9550	HC-R(II)50B	BHCEB541	
1/31/2014	Revised	Quality	9550	HC-R(II)50F	BHC9B541	
1/31/2014	Revised	Quality	9550	HC-R(II)51A	BHCKB675	
1/31/2014	Revised	Quality	9550	HC-R(II)51B	BHCEB675	
1/31/2014	Revised	Quality	9550	HC-R(II)51C	BHC0B675	
1/31/2014	Revised	Quality	9550	HC-R(II)51D	BHC2B675	
1/31/2014	Revised	Quality	9550	HC-R(II)51E	BHC5B675	
1/31/2014	Revised	Quality	9550	HC-R(II)51F	BHC9B675	
1/31/2014	Revised	Quality	9550	HC-R(II)52A	BHCKB681	
1/31/2014	Revised	Quality	9550	HC-R(II)52B	BHCEB681	
1/31/2014	Revised	Quality	9550	HC-R(II)52C	BHC0B681	
1/31/2014	Revised	Quality	9550	HC-R(II)52D	BHC2B681	
1/31/2014	Revised	Quality	9550	HC-R(II)52E	BHC5B681	
1/31/2014	Revised	Quality	9550	HC-R(II)52F	BHC9B681	
1/31/2014	Revised	Quality	9550	HC-R(II)53aA	BHCK6572	
1/31/2014	Revised	Quality	9550	HC-R(II)53aB	BHCE6572	
1/31/2014	Revised	Quality	9550	HC-R(II)53aC	BHC06572	
1/31/2014	Revised	Quality	9550	HC-R(II)53aD	BHC26572	
1/31/2014	Revised	Quality	9550	HC-R(II)53aE	BHC56572	
1/31/2014	Revised	Quality	9550	HC-R(II)53aF	BHC96572	
1/31/2014	Revised	Quality	9550	HC-R(II)53bA	BHCKG591	
1/31/2014	Revised	Quality	9550	HC-R(II)53bB	BHCEG591	
1/31/2014	Revised	Quality	9550	HC-R(II)53bC	BHC0G591	
1/31/2014	Revised	Quality	9550	HC-R(II)53bD	BHC2G591	
1/31/2014	Revised	Quality	9550	HC-R(II)53bE	BHC5G591	
1/31/2014	Revised	Quality	9550	HC-R(II)53bF	BHC9G591	
1/31/2014	Revised	Quality	9550	HC-R(II)54B	BHCEA167	
1/31/2014	Revised	Quality	9550	HC-R(II)54C	BHC0A167	
1/31/2014	Revised	Quality	9550	HC-R(II)54D	BHC2A167	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	9550	HC-R(II)54E	BHC5A167	
1/31/2014	Revised	Quality	9550	HC-R(II)55C	BHCKB696	
1/31/2014	Revised	Quality	9550	HC-R(II)55D	BHCKB697	
1/31/2014	Revised	Quality	9550	HC-R(II)57C	BHCKB700	
1/31/2014	Revised	Quality	9550	HC-R(II)57D	BHCKB701	
1/31/2014	Revised	Quality	9550	HC-R(II)57E	BHCKB702	
1/31/2014	Revised	Quality	9550	HC-R(II)57F	BHCKB703	
1/31/2014	Revised	Quality	9550	HC-R(II)58F	BHCK1651	
1/31/2014	Revised	Quality	9550	HC-R(II)59F	BHCKB704	
1/31/2014	Revised	Quality	9550	HC-R(II)60F	BHCKA222	
1/31/2014	Revised	Quality	9550	HC-R(II)61F	BHCK3128	
1/31/2014	Revised	Quality	9550	HC-R(II)62F	BHCKA223	
1/31/2014	Revised	Quality	9550	HC-R(II)M1	BHCK8764	
1/31/2014	Revised	Quality	9550	HC-R(II)M2aA	BHCK3809	
1/31/2014	Revised	Quality	9550	HC-R(II)M2aB	BHCK8766	
1/31/2014	Revised	Quality	9550	HC-R(II)M2aC	BHCK8767	
1/31/2014	Revised	Quality	9550	HC-R(II)M2bA	BHCK3812	
1/31/2014	Revised	Quality	9550	HC-R(II)M2bB	BHCK8769	
1/31/2014	Revised	Quality	9550	HC-R(II)M2bC	BHCK8770	
1/31/2014	Revised	Quality	9550	HC-R(II)M2cA	BHCK8771	
1/31/2014	Revised	Quality	9550	HC-R(II)M2cB	BHCK8772	
1/31/2014	Revised	Quality	9550	HC-R(II)M2cC	BHCK8773	
1/31/2014	Revised	Quality	9550	HC-R(II)M2dA	BHCK8774	
1/31/2014	Revised	Quality	9550	HC-R(II)M2dB	BHCK8775	
1/31/2014	Revised	Quality	9550	HC-R(II)M2dC	BHCK8776	
1/31/2014	Revised	Quality	9550	HC-R(II)M2eA	BHCK8777	
1/31/2014	Revised	Quality	9550	HC-R(II)M2eB	BHCK8778	
1/31/2014	Revised	Quality	9550	HC-R(II)M2eC	BHCK8779	
1/31/2014	Revised	Quality	9550	HC-R(II)M2fA	BHCKA000	
1/31/2014	Revised	Quality	9550	HC-R(II)M2fB	BHCKA001	
1/31/2014	Revised	Quality	9550	HC-R(II)M2fC	BHCKA002	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g1A	BHCKG597	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g1B	BHCKG598	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g1C	BHCKG599	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g2A	BHCKG600	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g2B	BHCKG601	
1/31/2014	Revised	Quality	9550	HC-R(II)M2g2C	BHCKG602	
1/31/2014	Revised	Quality	9550	HC-R(II)M3a	BHCK5479	
1/31/2014	Revised	Quality	9550	HC-R(II)M3c	BHCKC498	
1/31/2014	Revised	Quality	9550	HC-R(II)M3d	BHCKA507	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Quality	9550	HC-R(II)M4	BHCK2771	
1/31/2014	Revised	Quality	9550	HC-R(II)M5a	BHCK5483	
1/31/2014	Revised	Quality	9550	HC-R(II)M5b	BHCK5484	
1/31/2014	Revised	Quality	9550	HC-R(II)M6	BHCKF031	
1/31/2014	Revised	Quality	9550	HC-R(II)M8c	BHCK5990	
1/31/2014	Revised	Quality	9550	HC-R(II)M8d	BHCKC502	
1/31/2014	Revised	Quality	9550	HC-R(II)M9	BHCKG221	
1/31/2014	Revised	Quality	9560	HC-R(II)M10	BHCKG222	
1/31/2014	Revised	Validity	0213	HC-R(II)53bB	BHCEG591	
1/31/2014	Revised	Validity	0214	HC-R(II)53bF	BHC9G591	
1/31/2014	Revised	Validity	0428	HC-R(IA)33	BHCK7205	
1/31/2014	Revised	Validity	0429	HC-R(II)43F	BHC92170	
1/31/2014	Revised	Validity	0430	HC-R(II)52F	BHC9B681	
1/31/2014	Revised	Validity	0431	HC-R(II)54E	BHC5A167	
1/31/2014	Revised	Validity	0432	HC-R(II)M10	BHCKG222	
1/31/2014	Revised	Validity	3490	HC-27a	BHCK3210	
1/31/2014	Revised	Validity	3500	HC-R(IA)3	BHCKA221	
1/31/2014	Revised	Validity	3510	HC-R(IA)8	BHCKC227	
1/31/2014	Revised	Validity	3525	HC-R(IA)11	BHCK8274	
1/31/2014	Revised	Validity	3526	HC-R(IA)11	BHCK8274	
1/31/2014	Revised	Validity	3550	HC-R(IA)17	BHCK5311	
1/31/2014	Revised	Validity	3565	HC-R(IA)18	BHCK8275	
1/31/2014	Revised	Validity	3580	HC-R(IA)18	BHCK8275	
1/31/2014	Revised	Validity	3590	HC-R(IA)18	BHCK8275	
1/31/2014	Revised	Validity	3625	HC-R(IA)21	BHCK3792	
1/31/2014	Revised	Validity	3635	HC-K5	BHCK3368	
1/31/2014	Revised	Validity	3650	HC-R(IA)7a	BHCKB590	
1/31/2014	Revised	Validity	3665	HC-R(IA)9a	BHCKB591	
1/31/2014	Revised	Validity	3675	HC-R(IA)9b	BHCK5610	
1/31/2014	Revised	Validity	3690	HC-R(IA)27	BHCKA224	
1/31/2014	Revised	Validity	3710	HC-R(II)34A	BHCK0010	
1/31/2014	Revised	Validity	3715	HC-R(II)34F	BHC90010	
1/31/2014	Revised	Validity	3730	HC-2a	BHCK1754	
1/31/2014	Revised	Validity	3740	HC-R(II)35F	BHC91754	
1/31/2014	Revised	Validity	3755	HC-2b	BHCK1773	
1/31/2014	Revised	Validity	3765	HC-R(II)36F	BHC91773	
1/31/2014	Revised	Validity	3780	HC-R(II)37A	BHCKC225	
1/31/2014	Revised	Validity	3795	HC-R(II)37F	BHC9C225	
1/31/2014	Revised	Validity	3810	HC-4a	BHCK5369	
1/31/2014	Revised	Validity	3820	HC-R(II)38F	BHC95369	
1/31/2014	Revised	Validity	3835	HC-4b	BHCKB528	
1/31/2014	Revised	Validity	3845	HC-R(II)39F	BHC9B528	
1/31/2014	Revised	Validity	3860	HC-4c	BHCK3123	
1/31/2014	Revised	Validity	3870	HC-R(II)40B	BHCE3123	
1/31/2014	Revised	Validity	3885	HC-5	BHCK3545	
1/31/2014	Revised	Validity	3895	HC-R(II)41F	BHC93545	
1/31/2014	Revised	Validity	3910	HC-R(II)42A	BHCKB639	
1/31/2014	Revised	Validity	3920	HC-R(II)42A	BHCKB639	

FR Y-9C (most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Type	Affected Edit Information Number	Target Item	MDRM	Comments
1/31/2014	Revised	Validity	3930	HC-R(II)42F	BHC9B639	
1/31/2014	Revised	Validity	3945	HC-12	BHCK2170	
1/31/2014	Revised	Validity	3955	HC-R(II)43B	BHCE2170	
1/31/2014	Revised	Validity	3965	HC-R(II)43C	BHC02170	
1/31/2014	Revised	Validity	3975	HC-R(II)43D	BHC22170	
1/31/2014	Revised	Validity	3985	HC-R(II)43E	BHC52170	
1/31/2014	Revised	Validity	3995	HC-R(II)43F	BHC92170	
1/31/2014	Revised	Validity	4005	HC-R(II)43F	BHC92170	
1/31/2014	Revised	Validity	4035	HC-R(II)44F	BHC9B546	
1/31/2014	Revised	Validity	4045	HC-L3	BHCK6570	
1/31/2014	Revised	Validity	4055	HC-R(II)45B	BHCE6570	
1/31/2014	Revised	Validity	4065	HC-R(II)45F	BHC96570	
1/31/2014	Revised	Validity	4075	HC-L4	BHCK3411	
1/31/2014	Revised	Validity	4085	HC-R(II)46B	BHCE3411	
1/31/2014	Revised	Validity	4095	HC-R(II)46F	BHC93411	
1/31/2014	Revised	Validity	4105	HC-R(II)47B	BHCE3429	
1/31/2014	Revised	Validity	4115	HC-R(II)47F	BHC93429	
1/31/2014	Revised	Validity	4125	HC-L6	BHCK3433	
1/31/2014	Revised	Validity	4135	HC-R(II)48B	BHCE3433	
1/31/2014	Revised	Validity	4145	HC-R(II)48F	BHC93433	
1/31/2014	Revised	Validity	4150	HC-SM1b	BHCKA250	
1/31/2014	Revised	Validity	4155	HC-R(II)49B	BHCEA250	
1/31/2014	Revised	Validity	4165	HC-R(II)49F	BHC9A250	
1/31/2014	Revised	Validity	4170	HC-R(II)50F	BHC9B541	
1/31/2014	Revised	Validity	4175	HC-R(II)51B	BHCEB675	
1/31/2014	Revised	Validity	4185	HC-R(II)51F	BHC9B675	
1/31/2014	Revised	Validity	4195	HC-R(II)52B	BHCEB681	
1/31/2014	Revised	Validity	4210	HC-R(II)52F	BHC9B681	
1/31/2014	Revised	Validity	4220	HC-R(II)53aB	BHCE6572	
1/31/2014	Revised	Validity	4230	HC-R(II)53aF	BHC96572	
1/31/2014	Revised	Validity	4240	HC-R(II)54E	BHC5A167	
1/31/2014	Revised	Validity	4250	HC-R(II)55C	BHCKB696	
1/31/2014	Revised	Validity	4260	HC-R(II)55D	BHCKB697	
1/31/2014	Revised	Validity	4270	HC-R(II)55E	BHCKB698	
1/31/2014	Revised	Validity	4280	HC-R(II)55F	BHCKB699	
1/31/2014	Revised	Validity	4290	HC-R(II)57C	BHCKB700	
1/31/2014	Revised	Validity	4300	HC-R(II)57D	BHCKB701	
1/31/2014	Revised	Validity	4310	HC-R(II)57E	BHCKB702	
1/31/2014	Revised	Validity	4320	HC-R(II)57F	BHCKB703	
1/31/2014	Revised	Validity	4335	HC-R(II)59	BHCKB704	
1/31/2014	Revised	Validity	4345	HC-R(II)62	BHCKA223	
1/31/2014	Revised	Validity	4355	HC-R(II)M6	BHCKF031	

SUMMARY OF EDIT CHANGES EFFECTIVE FOR March 31, 2014, FR Y-12 CHECKLISTS

FR Y-12 (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	
1/8/2014	Added	Validity	0020	SROFFRNM	BHEIC490	New edit on page 1 items
1/8/2014	Added	Validity	0030	TITLEOFOFF	BHEIC491	New edit on page 1 items
1/8/2014	Added	Validity	0045	DATESIGN	BHEIJ196	New edit on page 1 items