

Board of Governors of the Federal Reserve System

Supplemental Instructions

December 2012

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 bank holding companies (BHCs) 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.frb services.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).

Status of Proposed FR Y-9C Revisions for 2012

On November 21, 2011, the Federal Reserve published in the Federal Register several proposed revisions to the FR Y-9C for implementation in 2012. Although some of the proposed FR Y-9C revisions took effect as of June 30, 2012, the Federal Reserve is continuing to evaluate proposed new schedules that would collect disaggregated loan loss allowance data and selected loan origination data in light of the comments received. Decisions regarding these two proposed schedules will be the subject of one or more future Federal Register notices, and any resulting new reporting requirements will not take effect before the March 31, 2013, report date.

Reporting Issues Associated with Savings and Loan Holding Companies Filing the FR Y-9 Reports

For purposes of the FR Y-9 series of reports, savings and loan holding companies (SLHCs) are subject to the same reporting requirements as bank holding companies, unless otherwise noted in the instructions. All references to "bank holding company(s)" are inclusive of "savings and loan holding company(s)" unless otherwise noted.

A. Thresholds

Certain FR Y-9C schedules and items are subject to reporting thresholds, typically but not exclusively based on total assets, that determine which institutions must complete these schedules and items. In most but not all cases, these thresholds are based on amounts an institution reported as of June 30 of the previous calendar year. For purposes of reporting in its FR Y-9C reports for 2012, a SLHC generally should use the amounts it reported in its Thrift Financial Reports (TFRs) for 2011 to determine the applicability of FR Y-9C schedules and items subject to reporting thresholds. For example, for reporting thresholds based on an institution's total assets as of June 30, 2011, a SLHC should look to the amount it reported in TFR Schedule HC, line item HC600, "Total Consolidated Assets," as of that report date.

B. Income Statement

The FR Y-9 income statements must be prepared on a calendar year-to-date basis, regardless of an institution's fiscal year, rather than on a quarterly basis as was done in TFR Schedule HC. Further, for purposes of the FR Y-9 series of reports, a SLHC should report income from its savings association(s), nonbank subsidiary(s) and subsidiary savings and loan holding company(s) (as defined in section 238.2 of Regulation LL) following the same guidelines and accounting rules set forth in the reporting instructions for a bank holding company.

C. Prior Year-End Balances

FR Y-9C Schedule HI-A, item 1, and Schedule HI-B, part II, item 1, ask institutions to report total bank holding company equity capital and the total allowance for loan and lease losses, respectively, as most recently reported for the previous calendar year-end (i.e., after any adjustments from amended reports). A SLHC should report the amount of its most recently reported "Total Equity" from TFR Schedule HC, line item HC630, for December 31, 2011, in FR Y-9C Schedule HI-A, item 1, for report dates in 2012. For Schedule HI-B, part II, item 1, a SLHC should report the fully consolidated amount of its allowance for loan and lease losses as of December 31, 2011.

D. Quarterly Averages

Institutions report quarterly averages for various categories of assets and liabilities in FR Y-9C Schedule HC-K. For FR Y-9C reporting purposes, institutions have the option of reporting an average of daily figures or weekly figures (as of each Wednesday) for the quarter. However, insurance SLHCs that are completing Schedule HC-K and do not calculate quarterly averages as prescribed above may calculate the quarterly averages utilizing an industry convention or may provide estimates on a best efforts basis utilizing one of the two quarterly average calculations. Insurance SLHCs should disclose the method used to calculate quarterly averages in the "Notes to the Balance Sheet – Other" section.

E. Regulatory Capital Schedule

SLHCs should note that they are not required to complete Schedule HC-R, Regulatory Capital, until the consolidated regulatory capital requirements for SLHCs are established.

F. Nonbank Subsidiary

FR Y-9LP, Schedule PC-B, Memoranda items 15(a) through 15(f), collect information on nonbank subsidiaries of bank holding companies. However for SLHCs the definition of a nonbank does not include its thrift (as defined in Section 238.2 of Regulation LL) and, therefore, the SLHC should not report its thrift in items 15(a) through 15(h). *For purpose of this report, a SLHC should report income from and its investment in its savings association(s), nonbank subsidiary(s), and subsidiary SLHC(s) following the same guidelines and accounting rules set forth in these instructions for a bank holding company. Income should be reporting in Schedule PI and investments activities should be reported in Schedule PC-A.*

G. Specific Valuation Allowances (SVAs)

Under Section 260 of the Office of Thrift Supervision (OTS) Examination Handbook, savings associations were allowed to create an SVA in lieu of taking a charge-off to record a confirmed loss associated with a loan when the institution determines that it is likely that the amount of the loss classification will change due to market conditions. In contrast, the FR Y-9C reporting instructions (filed by savings and loan holding companies consolidating subsidiary savings associations) and the Federal Reserve's policies regarding loss classifications require a charge-off for all confirmed losses and do not allow the creation or use of an SVA. Thus, the creation of SVAs will no longer be permitted after December 31, 2011, and the use of SVAs should be discontinued when savings and loan holding companies adopt and start to file the FR Y-9C report beginning in 2012. Accordingly, each SVA in existence as of December 31, 2011, must be eliminated by directly reducing the recorded investment in the related loan by the amount of the SVA for that loan. This is accomplished by debiting the SVA account and crediting the loan's recorded investment. The elimination of SVAs should not be reported in a savings and loan holding company's FR Y-9C report for 2012.

SVAs are presumed to represent confirmed losses that must be charged off unless an institution can demonstrate that certain SVAs instead represent loan loss allowances for individually impaired loans measured in accordance with ASC Subtopic 310-10 (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan"). Such allowances should be transferred to the allowance for loan and lease losses as of January 1, 2012. Any amounts so transferred should be reported in Schedule HI-B, part II, item 6, "Adjustments."

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.

The ASU is effective for fiscal years, and interim periods within those fiscal years, beginning on or after December 15, 2012. For institutions with a calendar year fiscal year, the ASU takes

effect January 1, 2013. Early adoption of the ASU is permitted. The ASU's provisions should be applied prospectively to any new indemnification assets acquired after the date of adoption and to indemnification assets existing as of the date of adoption arising from an FDIC-assisted acquisition of a financial institution. Institutions with indemnification assets arising from FDIC loss-sharing agreements are expected to adopt ASU 2012-06 for FR Y-9C reporting purposes in accordance with the effective date of this standard.

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

Goodwill Impairment Testing

In September 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-08, "Testing Goodwill for Impairment," to address concerns about the cost and complexity of the existing goodwill impairment test in ASC Topic 350, Intangibles-Goodwill and Other (formerly FASB Statement No. 142, "Goodwill and Other Intangible Assets"). The ASU's amendments to ASC Topic 350 are effective for annual and interim goodwill impairment tests performed for fiscal years beginning after December 15, 2011 (i.e., for annual or interim tests performed on or after January 1, 2012, for bank holding companies with a calendar year fiscal year). Early adoption of the ASU was permitted. Bank holding companies should adopt ASU 2011-08 for FR Y-9 reporting purposes in accordance with the standard's effective date and early adoption provisions.

Under ASU 2011-08, a bank holding company has the option of first assessing qualitative factors to determine whether it is necessary to perform the two-step quantitative goodwill impairment test described in ASC Topic 350. If, after considering all relevant events and circumstances, a bank holding company determines it is not more likely than not (that is, a likelihood of 50 percent or less) that the fair value of a reporting unit is less than its carrying amount (including goodwill), then the bank holding company does not need to perform the two-step goodwill impairment test. (In other words, if it is more likely than not - a likelihood of more than 50 percent - that the fair value of a reporting unit is greater than its carrying amount, a bank holding company would not have to test the unit's goodwill for impairment.) If the bank holding company instead concludes that the opposite is true (that is, it is more likely than not that the fair value of a reporting unit is less than its carrying amount), then it is required to perform the first step and, if necessary, the second step of the two-step goodwill impairment test. Under ASU 2011-08, a bank holding company may choose to bypass the qualitative assessment for any reporting unit in any period and proceed directly to performing the first step of the two-step goodwill impairment test. The ASU includes examples of events and circumstances that a bank holding company should consider in evaluating whether it is more likely than not that the fair value of a reporting unit is less than its carrying amount.

For additional information, please refer to ASU 2011-08, which is available at <http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498>.

Small Business Lending Fund

The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than \$10 billion. The SBLF Program is administered by the U.S. Treasury Department (<http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx>).

Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a bank holding company, it should be reported on the FR Y-9C balance sheet (Schedule HC) in item 23, "Perpetual preferred stock and related surplus." [For the FR Y-9LP, Schedule PC, item 20.a; for the FR Y-9SP, Schedule SC, item 16.a] For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital and should be included in the amount reported for "Total bank holding company equity capital" in item 1 of Schedule HC-R, Regulatory Capital.

Qualifying Subchapter S corporations and mutual institutions issued unsecured subordinated debentures to the Treasury Department through the SBLF. Bank holding companies that issued these debentures should report them on the FR Y-9C balance sheet (Schedule HC) in item 19.a, "Subordinated notes and debentures." [For the FR Y-9LP, Schedule PC, item 16, "Subordinated notes and debentures;" for the FR Y-9SP, Schedule SC, item 11, "Long-term borrowings."] For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital. Institutions should report the portion of these debentures that qualify for inclusion in Tier 2 capital in accordance with the Federal Reserve's capital standards in Schedule HC-R, item 12, "Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements."

To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them. An institution's redemption of CPP noncumulative perpetual preferred stock should be reported in Schedule HI-A, item 5.b, "Conversion or retirement of perpetual preferred stock," [for the FR Y-9LP, Schedule PI-A, part III, item 10, "Payment to repurchase preferred stock"] and a reduction to zero of balances reported in Schedule HC-M, item 24.a, "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Senior perpetual preferred stock or similar items." Any repurchase of warrants classified as equity capital on the balance sheet (Schedule HC), should also be reported in Schedule HI-A, item 14, "Other adjustments to equity capital," and a reduction to zero of balances reported in Schedule HC-M, item 24.a, "Issuances associated with the U.S. Department of Treasury Capital Purchase Program: Warrants to purchase common stock or similar items."

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 bank 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 bank holding company's policies or common market practices) If TDR accounting and disclosure is appropriate, the bank 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, a loan that is a TDR (for example, because of a modification that includes a reduction in principal) that yields a market interest rate at the time of restructuring and is in compliance with its modified terms 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. This ASU is effective for public companies for interim and annual periods beginning on or after June 15, 2011, and should be applied retrospectively to the beginning of the annual period of adoption for purposes of identifying TDRs. The measurement of impairment for any newly identified TDRs resulting from retrospective application will be applied prospectively in the first interim or annual period beginning on or after June 15, 2011. (For most public bank holding companies, the ASU took effect July 1, 2011, but retrospective application began as of January 1, 2011.) Nonpublic companies should apply the new guidance for annual periods ending after December 15, 2012, including interim periods within those annual periods. (For most nonpublic bank holding companies, the ASU took effect January 1, 2012.) Early adoption of the ASU was permitted for both public and nonpublic entities. Nonpublic entities that adopt early are subject to a retrospective identification requirement.

Bank holding companies are expected 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. To the extent the guidance in the ASU differs from a bank holding company’s existing accounting policies and practices for identifying TDRs, the bank holding company will be expected to apply the ASU for FR Y-9C reporting purposes in accordance with the standard’s effective date and transition provisions, which are outlined above. To the extent that a bank holding company’s existing accounting policies and practices are consistent with guidance in the ASU, the bank holding company should continue to follow its existing policies and practices.

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

Prepaid Deposit Insurance Assessments

In November 2009, the FDIC adopted a final rule requiring insured depository institutions (except those that are exempted) to prepay an FDIC-determined estimate of their quarterly risk-based deposit insurance assessments for the fourth quarter of 2009, and for all of 2010, 2011, and 2012, on December 30, 2009. Each institution's regular risk-based deposit insurance assessment for the third quarter of 2009, which is paid in arrears, also was paid on December 30, 2009. The original full amount of each institution's prepaid assessment was included on its Quarterly Certified Statement Invoice for the third quarter 2009 Insurance Period, which was available on *FDICconnect*, the FDIC's e-business portal, as of December 15, 2009.

Each bank holding company should record the estimated expense for its bank subsidiary's regular quarterly risk-based assessment for each calendar quarter through a charge to expense during that quarter and a corresponding credit to its prepaid assessments asset (or to an accrued expense payable if it has no prepaid assessments asset). As a result of the interaction between the prepaid assessments and the regularly quarterly assessments, the remaining amount of the prepaid assessments asset, if any, that a bank holding company should report as a prepaid expense in its December 31, 2012, FR Y-9C report normally should be:

- The remaining balance of "Prepaid Assessments Credits" shown on the Summary Statement of Assessment Credits page of the bank subsidiary's Quarterly Certified Statement Invoice

for the July 1 through September 30, 2012, Insurance Period, which was available on *FDICconnect* as of December 15, 2012;

- Less the estimated amount of the bank subsidiary's regular quarterly assessment for the fourth quarter of 2012 (which should have been accrued as a charge to expense during the fourth quarter of 2012). The quarterly assessment for the fourth quarter of 2012 should be estimated based on the provisions of the FDIC's February 2011 final rule that redefined the deposit insurance assessment base for all insured institutions and revised the assessment system for large institutions. For further information on this final rule, see FDIC Financial Institution Letter FIL-8-2011 dated February 9, 2011, which can be accessed at <http://www.fdic.gov/news/news/financial/2011/fil11008.html>.

An institution's prepaid assessments asset, if any, should be reported in Schedule HC-F, item 6, "All other assets." The year-to-date deposit insurance assessment expense for 2012 should be reported in Schedule HI, item 7.d, "Other noninterest expense."

When completing Schedule HC-R, Regulatory Capital, a bank holding company may assign a zero-percent risk weight to the amount of its consolidated prepaid deposit insurance assessments asset in item 42 of this schedule.

For further information on the FDIC's prepaid assessments final rule, refer to FDIC Financial Institution Letter (FIL) 63-2009 at <http://www.fdic.gov/news/news/financial/2009/fil09063.html>. 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.

Other-Than-Temporary Impairment

When the fair value of an investment in an individual available-for-sale or held-to-maturity security is less than its cost basis, the impairment is either temporary or other-than-temporary. To determine whether the impairment is other-than-temporary, a bank holding company must apply the applicable accounting guidance as discussed in the Glossary entry for "Securities Activities."

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 bank 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 bank 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.

Reporting Defined Benefit Postretirement Plans

ASC Subtopic 715-20, Compensation-Retirement Benefits – Defined Benefit Plans-General (formerly FASB Statement No. 158, “Employers’ Accounting for Defined Benefit Pension and Other Postretirement Plans” (FAS 158)) requires an institution that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, to recognize the funded status of each such plan on its balance sheet. An overfunded plan is recognized as an asset while an underfunded plan is recognized as a liability. As of the end of the fiscal year when an institution initially applied former FAS 158, the previously recognized postretirement plan amounts must be adjusted to recognize gains or losses, prior service costs or credits, and transition assets or obligations that have not yet been included in the net periodic benefit cost of its plans. These adjustment amounts are recognized directly in equity capital as components of the ending balance of accumulated other comprehensive income (AOCI), net of tax. Thereafter, an institution must recognize certain gains and losses and prior service costs or credits that arise during each reporting period, net of tax, as a component of other comprehensive income (OCI) and, hence, AOCI. Postretirement plan amounts carried in AOCI are adjusted as they are subsequently recognized in earnings as components of the plans’ net periodic benefit cost. For further information on accounting for defined benefit postretirement plans, institutions should refer to ASC Topic 715, Compensation-Retirement Benefits (formerly FAS 158; FASB Statement No. 87, “Employers’ Accounting for Pensions”; and FASB Statement No. 106, “Employers’ Accounting for Postretirement Benefits Other Than Pensions”).

As announced by the Federal Reserve on December 14, 2006, institutions should reverse the effects on AOCI of ASC Subtopic 715-20 for regulatory capital purposes, including for purposes of reporting and measuring the numerators and denominators for the leverage and risk-based capital ratios. The intent of the reversal is to neutralize for regulatory capital purposes the effect on AOCI of the application of ASC Subtopic 715-20.

The FR Y-9C instruction book update for June 2012 included revised instructions for Schedule HC-R, items 4, 26, and 42, that provide guidance on how to report adjustments to Tier 1 capital and risk-weighted and total assets to reverse the effects of applying ASC Subtopic 715-20 for regulatory capital purposes.

Treasury Department’s Community Development Capital Initiative Program

Bank 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

Bank 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

Bank 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

Bank 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 CodificationTM 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

Bank 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

Bank 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

Bank 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

Bank 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

Bank 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

Bank 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

Bank 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 December 2012

Report Form

- (1) *Page 1*. Updated the reporting date to December 31, 2012.
- (2) *Schedule HI-A, item 12, and Schedule HC, item 26.b*. Added clarifying language to the footnote to these items.

Instructions Only

- (1) *General Instructions*. Clarified that securities holding companies are subject to the same reporting requirements as bank holding companies, and all references to bank holding companies are inclusive of securities holding companies.
- (2) *Schedule HC-M, item 11*. Removed instruction that savings and loan holding companies should leave this item blank (they are now subject to this reporting requirement).

Revisions to the FR Y-9LP for December 2012

Report Form

- (1) *Page 1*. Updated the reporting date to December 31, 2012.

Instructions Only

None.

Revisions to the FR Y-9SP for December 2012

Report Form

- (2) *Page 1*. Updated the reporting date to December 31, 2012.

Instructions Only

None.

Revisions to the FR Y-9ES for December 2012

Report Form

- (1) *Cover Page*. Reformatted some sections to conform to the standard format.
- (2) *Schedule SB-M—Memoranda*. Added a footnote to item 4 to incorporate references to the FASB Accounting Standards Codification (ASC).

Instructions Only

- (1) *General Instructions*. Added guidance that savings and loan holding companies (SLHCs) are subject to the same reporting requirements as bank holding companies unless otherwise noted in the instructions. Incorporated references to the FASB Accounting Standards Codification (ASC).
- (2) *Schedule SB-M—Memoranda*. Incorporated references to the FASB Accounting Standards Codification (ASC).
- (3) *Glossary*. Incorporated references to the FASB Accounting Standards Codification (ASC).

Revisions to the FR Y-11/S for December 2012

Report Forms

- (1) *Page 1*. Revised the reporting date to December 31, 2012.

Report Instructions

- (1) *General Instructions*. Clarified the reporting of when nonbank subsidiaries, either newly formed or due to a business combination, must begin filing quarterly and when they may revert to annual filing.
- (2) *Schedule IS, item 5.a.3*. Clarified the reporting of trading revenue.
- (3) *Schedule IS-A, item 6*. Clarified the reporting of other adjustments to equity capital.
- (4) *Schedule BS, item 14*. Clarified the reporting of other liabilities.
- (5) *Schedule BS, item 18.a, 18.b, and 18.f*. Clarified the reporting of several items of equity capital: stock, surplus, and other equity capital components.

**SUMMARY OF EDIT CHANGES EFFECTIVE
FOR DECEMBER 31, 2012, 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				Comments
		Type	Number	Target Item	MDRM	
11/26/2012	Ended	Validity	0426	HC-M11P	TEXT9009	
11/26/2012	Revised	Quality	0075	HI-5c	BHCKA220	
11/26/2012	Revised	Validity	0217	HC-M11N	TEXT6428	Revised to check all respondents
11/26/2012	Revised	Validity	0218	HC-M11P	TEXT9009	Revised to check all respondents
11/26/2012	Revised	Validity	3025	HC-M11	BHCK6416	Revised to check all respondents
10/16/2012	Revised	Intraserries	6845	HC-R19	BHCK1395	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6850	HC-R20	BHCKB595	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6940	HC-R45E	BHC56570	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6960	HC-R53aA	BHCK6572	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6963	HC-R53aA	BHCK6572	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6965	HC-R53aA	BHCK6572	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6976	HC-R53aE	BHC56572	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6980	HC-R58F	BHCK1651	Revised to also check SHC respondents.
10/16/2012	Revised	Intraserries	6990	HC-R58F	BHCK1651	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0071	HC-R7b	BHCKF264	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0388	HC-RM9	BHCKG221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0389	HC-RM10	BHCKG222	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0393	HC-RM8c	BHCK5990	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0395	HC-R50B	BHCEB541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0447	HC-R50B	BHCEB541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0535	HC-R6b	BHCKG215	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0540	HC-R12	BHCKG217	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	0550	HC-R3	BHCKA221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6770	HC-R2	BHCK8434	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6772	HC-R2	BHCK8434	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6774	HC-R2	BHCK8434	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6776	HC-R3	BHCKA221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6778	HC-R4	BHCK4336	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6780	HC-R7a	BHCKB590	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6782	HC-RM8d	BHCKC502	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6785	HC-R9b	BHCK5610	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6790	HC-R11	BHCK8274	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6800	HC-R12	BHCKG217	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6816	HC-R13	BHCKG218	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6817	HC-R14	BHCK5310	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6821	HC-R14	BHCK5310	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6824	HC-R15	BHCK2221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6826	HC-R15	BHCK2221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6828	HC-RM8d	BHCKC502	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6830	HC-R19	BHCK1395	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6880	HC-R31	BHCK7204	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6885	HC-R32	BHCK7206	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6890	HC-R33	BHCK7205	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6894	HC-R34B	BHCE0010	Revised to also check SHC respondents.

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
10/16/2012	Revised	Quality	6896	HC-R34C	BHC00010	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6898	HC-R35C	BHC01754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6900	HC-R36B	BHCE1773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6903	HC-R36C	BHC01773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6910	HC-R39B	BHCEB528	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6915	HC-R39C	BHC0B528	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6916	HC-R39E	BHC5B528	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6919	HC-R42B	BHCEB639	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6920	HC-R42B	BHCEB639	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6921	HC-R42F	BHC9B639	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6925	HC-R44A	BHCKB546	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6930	HC-R44B	BHCEB546	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6943	HC-R50A	BHCKB541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6950	HC-R51A	BHCKB675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6955	HC-R51A	BHCKB675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6958	HC-R51A	BHCKB675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6970	HC-R53aA	BHCK6572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6977	HC-R54B	BHCEA167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	6978	HC-R54B	BHCEA167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7000	HC-R58F	BHCK1651	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7030	HC-R60F	BHCKA222	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7040	HC-R61F	BHCK3128	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7060	HC-RM1	BHCK8764	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7065	HC-RM2aC	BHCK8767	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7067	HC-RM2aC	BHCK8767	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7070	HC-RM2bC	BHCK8770	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7073	HC-RM2bC	BHCK8770	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7075	HC-RM2eC	BHCK8779	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7077	HC-RM2eC	BHCK8779	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7091	HC-RM2fC	BHCKA002	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7095	HC-RM2fC	BHCKA002	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7097	HC-RM2g2C	BHCKG602	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7100	HC-RM3c	BHCKC498	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7110	HC-RM3d	BHCKA507	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7120	HC-RM4	BHCK2771	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7134	HC-RM5a	BHCK5483	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7135	HC-RM5a	BHCK5483	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7147	HC-RM5b	BHCK5484	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7150	HC-RM5b	BHCK5484	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7151	HC-RM8a	BHCKG219	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7152	HC-RM8a	BHCKG219	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7153	HC-RM8a	BHCKG219	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7154	HC-RM8a	BHCKG219	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7155	HC-RM8b	BHCKG220	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7156	HC-RM8b	BHCKG220	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7157	HC-RM8b	BHCKG220	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7158	HC-RM8b	BHCKG220	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7159	HC-RM8c	BHCK5990	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7160	HC-RM8c	BHCK5990	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	7161	HC-RM9	BHCKG221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9480	HC-L7c1a	BHCKG401	Revised to also check SHC respondents.

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		
10/16/2012	Revised	Quality	9480	HC-L7c1b	BHCKG402	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9480	HC-L7c2a	BHCKG403	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9480	HC-L7c2b	BHCKG404	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9480	HC-L7c2c	BHCKG405	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9510	HC-M17	BHCKC161	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9510	HC-M18	BHCKC159	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R3	BHCKA221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R5	BHCKB588	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R7a	BHCKB590	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R8	BHCKC227	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R9a	BHCKB591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R9b	BHCK5610	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R12	BHCKG217	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R13	BHCKG218	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R14	BHCK5310	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R15	BHCK2221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R17	BHCK5311	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R18	BHCK8275	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R19	BHCK1395	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R20	BHCKB595	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R21	BHCK3792	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R22	BHCT3368	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R23	BHCTB590	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R24	BHCTB591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R25	BHCT5610	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R27	BHCKA224	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R31	BHCK7204	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R32	BHCK7206	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R33	BHCK7205	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R34A	BHCK0010	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R34C	BHC00010	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R34D	BHC20010	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R34F	BHC90010	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R35A	BHCX1754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R35C	BHC01754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R35D	BHC21754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R35E	BHC51754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R35F	BHC91754	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R36A	BHCX1773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R36C	BHC01773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R36D	BHC21773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R36E	BHC51773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R36F	BHC91773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R37A	BHCKC225	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R37C	BHC0C225	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R37D	BHC2C225	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R37F	BHC9C225	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R38A	BHCT5369	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R38C	BHC05369	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R38D	BHC25369	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R38E	BHC55369	Revised to also check SHC respondents.

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		
10/16/2012	Revised	Quality	9550	HC-R49A	BHCTA250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R49B	BHCEA250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R49C	BHC0A250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R49D	BHC2A250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R49E	BHC5A250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R49F	BHC9A250	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R50A	BHCKB541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R50B	BHCEB541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R50F	BHC9B541	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51A	BHCKB675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51B	BHCEB675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51C	BHC0B675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51D	BHC2B675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51E	BHC5B675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R51F	BHC9B675	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52A	BHCKB681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52B	BHCEB681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52C	BHC0B681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52D	BHC2B681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52E	BHC5B681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R52F	BHC9B681	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aA	BHCK6572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aB	BHCE6572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aC	BHC06572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aD	BHC26572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aE	BHC56572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53aF	BHC96572	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bA	BHCKG591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bB	BHCEG591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bC	BHC0G591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bD	BHC2G591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bE	BHC5G591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R53bF	BHC9G591	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R54B	BHCEA167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R54C	BHC0A167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R54D	BHC2A167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R54E	BHC5A167	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R55C	BHCKB696	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R55D	BHCKB697	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R55E	BHCKB698	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R55F	BHCKB699	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R57C	BHCKB700	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R57D	BHCKB701	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R57E	BHCKB702	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R57F	BHCKB703	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R58F	BHCK1651	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R59F	BHCKB704	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R60F	BHCKA222	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R61F	BHCK3128	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-R62F	BHCKA223	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM1	BHCK8764	Revised to also check SHC respondents.

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		
10/16/2012	Revised	Quality	9550	HC-RM2aA	BHCK3809	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2aB	BHCK8766	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2aC	BHCK8767	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2bA	BHCK3812	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2bB	BHCK8769	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2bC	BHCK8770	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2cA	BHCK8771	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2cB	BHCK8772	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2cC	BHCK8773	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2dA	BHCK8774	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2dB	BHCK8775	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2dC	BHCK8776	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2eA	BHCK8777	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2eB	BHCK8778	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2eC	BHCK8779	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2fA	BHCKA000	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2fB	BHCKA001	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2fC	BHCKA002	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g1A	BHCKG597	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g1B	BHCKG598	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g1C	BHCKG599	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g2A	BHCKG600	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g2B	BHCKG601	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM2g2C	BHCKG602	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM3a	BHCK5479	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM3c	BHCKC498	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM3d	BHCKA507	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM4	BHCK2771	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM5a	BHCK5483	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM5b	BHCK5484	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM6	BHCKF031	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM8c	BHCK5990	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM8d	BHCKC502	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9550	HC-RM9	BHCKG221	Revised to also check SHC respondents.
10/16/2012	Revised	Quality	9560	HC-RM10	BHCKG222	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	0213	HC-R53bB	BHCEG591	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	0214	HC-R53bF	BHC9G591	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3071	HC-M17	BHCKC161	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3072	HC-M18	BHCKC159	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3073	HC-M18	BHCKC159	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3074	HC-M19a	BHCKC700	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3076	HC-M19a	BHCKC700	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3077	HC-M19b	BHCKC701	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3078	HC-M19b	BHCKC701	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3490	HC-27a	BHCK3210	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3500	HC-R3	BHCKA221	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3510	HC-R8	BHCKC227	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3525	HC-R11	BHCK8274	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3526	HC-R11	BHCK8274	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3550	HC-R17	BHCK5311	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3565	HC-R18	BHCK8275	Revised to also check SHC respondents.

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		
10/16/2012	Revised	Validity	3580	HC-R18	BHCK8275	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3590	HC-R18	BHCK8275	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3625	HC-R21	BHCK3792	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3635	HC-K5	BHCK3368	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3650	HC-R7a	BHCKB590	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3665	HC-R9a	BHCKB591	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3675	HC-R9b	BHCK5610	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3690	HC-R27	BHCKA224	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3710	HC-R34A	BHCK0010	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3715	HC-R34F	BHC90010	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3730	HC-2a	BHCK1754	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3740	HC-R35F	BHC91754	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3755	HC-2b	BHCK1773	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3765	HC-R36F	BHC91773	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3780	HC-R37A	BHCKC225	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3795	HC-R37F	BHC9C225	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3810	HC-4a	BHCK5369	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3820	HC-R38F	BHC95369	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3835	HC-4b	BHCKB528	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3845	HC-R39F	BHC9B528	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3860	HC-4c	BHCK3123	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3870	HC-R40B	BHCE3123	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3885	HC-5	BHCK3545	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3895	HC-R41F	BHC93545	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3910	HC-R42A	BHCKB639	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3920	HC-R42A	BHCKB639	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3930	HC-R42F	BHC9B639	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3945	HC-12	BHCK2170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3955	HC-R43B	BHCE2170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3965	HC-R43C	BHC02170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3975	HC-R43D	BHC22170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3985	HC-R43E	BHC52170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	3995	HC-R43F	BHC92170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4005	HC-R43F	BHC92170	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4035	HC-R44F	BHC9B546	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4045	HC-L3	BHCK6570	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4055	HC-R45B	BHCE6570	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4065	HC-R45F	BHC96570	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4075	HC-L4	BHCK3411	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4085	HC-R46B	BHCE3411	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4095	HC-R46F	BHC93411	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4105	HC-R47B	BHCE3429	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4115	HC-R47F	BHC93429	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4125	HC-L6	BHCK3433	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4135	HC-R48B	BHCE3433	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4145	HC-R48F	BHC93433	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4150	HC-SM1b	BHCKA250	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4155	HC-R49B	BHCEA250	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4165	HC-R49F	BHC9A250	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4170	HC-R50F	BHC9B541	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4175	HC-R51B	BHCEB675	Revised to also check SHC respondents.

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	
10/16/2012	Revised	Validity	4185	HC-R51F	BHC9B675	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4195	HC-R52B	BHCEB681	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4210	HC-R52F	BHC9B681	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4220	HC-R53aB	BHCE6572	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4230	HC-R53aF	BHC96572	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4240	HC-R54E	BHC5A167	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4250	HC-R55C	BHCKB696	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4260	HC-R55D	BHCKB697	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4270	HC-R55E	BHCKB698	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4280	HC-R55F	BHCKB699	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4290	HC-R57C	BHCKB700	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4300	HC-R57D	BHCKB701	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4310	HC-R57E	BHCKB702	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4320	HC-R57F	BHCKB703	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4335	HC-R59	BHCKB704	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4345	HC-R62	BHCKA223	Revised to also check SHC respondents.
10/16/2012	Revised	Validity	4355	HC-RM6	BHCKF031	Revised to also check SHC respondents.

**SUMMARY OF EDIT CHANGES EFFECTIVE
FOR DECEMBER 31, 2012, FR Y-9LP CHECKLISTS**

FR Y-9LP						
(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	
10/26/2012	Revised	Quality	0131	PC-B15b	BHCPC427	
10/26/2012	Revised	Quality	0132	PC-B15c	BHCPC428	
10/26/2012	Revised	Quality	0133	PC-B15d	BHCP2792	
10/26/2012	Revised	Quality	0134	PC-B15e	BHCP2793	
10/26/2012	Revised	Quality	0135	PC-B15f	BHCP2794	
10/26/2012	Revised	Quality	0136	PC-B15g	BHCP2796	
10/26/2012	Revised	Quality	0137	PC-B15h	BHCP2831	
10/26/2012	Revised	Quality	0855	PC-B15f	BHCP2794	
10/26/2012	Revised	Quality	0860	PC-B15f	BHCP2794	
10/26/2012	Revised	Quality	0875	PC-B15g	BHCP2796	
10/26/2012	Revised	Quality	0880	PC-B15g	BHCP2796	
10/26/2012	Revised	Quality	0895	PC-B15h	BHCP2831	
10/26/2012	Revised	Quality	0900	PC-B15h	BHCP2831	
10/26/2012	Revised	Quality	0910	PC-B15a	BHCP4778	

**SUMMARY OF EDIT CHANGES EFFECTIVE
FOR DECEMBER 31, 2012, FR Y-9SP CHECKLISTS**

FR Y-9SP						
(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	
11/30/2012	Ended	Validity	0454	SC-M14P	TEXT9009	
11/30/2012	Revised	Quality	0921	SC-M14	BHSP6416	Revised to include SLHCs
11/30/2012	Revised	Validity	0451	SC-M14P	TEXT9009	Revised to include SLHCs
10/26/2012	Revised	Quality	0805	SC-Mem1	BHSPC884	
10/26/2012	Revised	Quality	0924	SC-M15a	BHSP3524	
10/26/2012	Revised	Quality	0930	SC-M16a	BHSP3525	
10/26/2012	Revised	Quality	0982	SC-M18	BHSPC161	
10/26/2012	Revised	Quality	0994	SC-M21	BHSPC252	
10/26/2012	Revised	Quality	0996	SC-M22	BHSPC253	
10/26/2012	Revised	Quality	1050	SC-M21	BHSPC252	
10/26/2012	Revised	Quality	1051	SC-M22	BHSPC253	
10/26/2012	Revised	Validity	0031	CFO	BHSPC490	
10/26/2012	Revised	Validity	0032	CONTACTN	BHSX8901	
10/26/2012	Revised	Validity	0033	CONTACTP	BHSX8902	
10/26/2012	Revised	Validity	0034	CONTACTF	BHSX9116	
10/26/2012	Revised	Validity	0036	CONTACTE	BHSX4086	
10/26/2012	Revised	Validity	0037	DATESIGN	BHSXJ196	
10/26/2012	Revised	Validity	0360	SC-Mem1	BHSPC884	
10/26/2012	Revised	Validity	0455	SC-M15a	BHSP3524	
10/26/2012	Revised	Validity	0470	SC-M16a	BHSP3525	
10/26/2012	Revised	Validity	0482	SC-M17a	BHSP4778	
10/26/2012	Revised	Validity	0483	SC-M17b	BHSPC427	
10/26/2012	Revised	Validity	0484	SC-M17c	BHSPC428	
10/26/2012	Revised	Validity	0485	SC-M17d	BHSP2792	
10/26/2012	Revised	Validity	0486	SC-M17a	BHSP4778	
10/26/2012	Revised	Validity	0487	SC-M17b	BHSPC427	
10/26/2012	Revised	Validity	0488	SC-M17c	BHSPC428	
10/26/2012	Revised	Validity	0491	SC-M17d	BHSP2792	
10/26/2012	Revised	Validity	0495	SC-M17e	BHSP2794	
10/26/2012	Revised	Validity	0496	SC-M17e	BHSP2794	
10/26/2012	Revised	Validity	0505	SC-M17f	BHSP2796	
10/26/2012	Revised	Validity	0506	SC-M17f	BHSP2796	
10/26/2012	Revised	Validity	0525	SC-M18	BHSPC161	
10/26/2012	Revised	Validity	0540	SC-M20a	BHSPC700	
10/26/2012	Revised	Validity	0545	SC-M20b	BHSPC701	

**SUMMARY OF EDIT CHANGES EFFECTIVE
FOR DECEMBER 31, 2012, FR Y-9ES CHECKLISTS**

FR Y-9ES						
(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	
10/23/2012	Added	Quality	0755	SB-M4a	ESOPC350	
10/23/2012	Added	Quality	9010	SC-2	ESOPC318	
10/23/2012	Added	Quality	9010	SC-3	ESOPC319	
10/23/2012	Added	Quality	9010	SC-4	ESOPC320	
10/23/2012	Added	Quality	9010	SC-5	ESOPC321	
10/23/2012	Added	Quality	9010	SC-6	ESOP3328	
10/23/2012	Added	Quality	9020	SC-8	ESOPC324	
10/23/2012	Added	Quality	9020	SC-9	ESOPC330	
10/23/2012	Added	Quality	9020	SC-10	ESOPC325	
10/23/2012	Added	Quality	9020	SC-11	ESOPC326	
10/23/2012	Added	Quality	9020	SC-12	ESOPC327	
10/23/2012	Added	Quality	9030	SC-14	ESOPC329	
10/23/2012	Added	Quality	9030	SC-15	ESPTC342	
10/23/2012	Added	Quality	9030	SB-1	ESOPC322	
10/23/2012	Added	Quality	9030	SB-2a	ESOPC331	
10/23/2012	Added	Quality	9030	SB-2b	ESOPC332	
10/23/2012	Added	Quality	9030	SB-3a	ESOPC333	
10/23/2012	Added	Quality	9030	SB-3b	ESOPC334	
10/23/2012	Added	Quality	9030	SB-4	ESOPC335	
10/23/2012	Added	Quality	9030	SB-5	ESOPC336	
10/23/2012	Added	Quality	9030	SB-6	ESOPC337	
10/23/2012	Added	Quality	9030	SB-7	ESOPC363	
10/23/2012	Added	Quality	9030	SB-8	ESOPC009	
10/23/2012	Added	Quality	9030	SB-9	ESOPC338	
10/23/2012	Added	Quality	9030	SB-10	ESOP2170	
10/23/2012	Added	Quality	9030	SB-11	ESOPC339	
10/23/2012	Added	Quality	9030	SB-12	ESOPC340	
10/23/2012	Added	Quality	9030	SB-13	ESOPC341	
10/23/2012	Added	Quality	9030	SB-14	ESOP2948	
10/23/2012	Added	Quality	9030	SB-15	ESOPC342	
10/23/2012	Added	Quality	9040	SB-M2a	ESOPC343	
10/23/2012	Added	Quality	9040	SB-M2b	ESOP7285	
10/23/2012	Added	Quality	9040	SB-M2c	ESOPC344	
10/23/2012	Added	Quality	9040	SB-M2d	ESOPC345	
10/23/2012	Added	Quality	9040	SB-M2e	ESOP7286	
10/23/2012	Added	Quality	9040	SB-M2f	ESOPC346	
10/23/2012	Added	Quality	9050	SB-M3a	ESOPC347	
10/23/2012	Added	Quality	9050	SB-M3b	ESOPC348	
10/23/2012	Added	Quality	9060	SB-M4	ESOPC349	
10/23/2012	Added	Quality	9060	SB-M4a	ESOPC350	
10/23/2012	Added	Quality	9060	SB-M4b	ESOPC351	

FR Y-9ES**(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	
10/23/2012	Added	Quality	9060	SB-M5	ESOPC352	
10/23/2012	Added	Quality	9060	SB-M6	ESOPC353	
10/23/2012	Added	Quality	9060	SB-M7	ESOPC354	
10/23/2012	Added	Quality	9060	SB-M8	ESOPC355	
10/23/2012	Ended	Quality	0012	Financial Data	ESOPC318	Ended to separate edit check
10/23/2012	Revised	Validity	0390	SB-M4	ESOPC349	Revised for new report form standards