

# Board of Governors of the Federal Reserve System

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Instructions for Preparation of

## **Parent Company Only Financial Statements for Small Bank Holding Companies**

Reporting Form FR Y-9SP

Reissued June 2007

# Parent Company Only Financial Statements for Small Bank Holding Companies FR Y-9SP

## GENERAL INSTRUCTIONS

### Who Must Report

#### A. Reporting Criteria

All bank holding companies, regardless of size, are required to submit financial statements to the Federal Reserve, unless specifically exempted (see description of exemptions below).

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

- (1) **Bank Holding Companies With Total Consolidated Assets of Less Than \$500 Million.** Bank holding companies with total consolidated assets of less than \$500 million must file the *Parent Company Only Financial Statements for Small Bank Holding Companies* (FR Y-9SP) on a semiannual basis as of the last calendar day of June and December.<sup>1</sup>

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1. The Reserve Bank with whom the reporting bank holding company files its reports may require that a bank holding company with total consolidated assets of less than \$500 million submit the FR Y-9C and the FR Y-9LP reports to meet supervisory needs. Reserve Banks will consider such criteria including, but not limited to, whether the holding company (1) is engaged in significant nonbanking activities either directly or through a nonbank subsidiary; (2) conducts significant off-balance-sheet activities, including securitizations or managing or administering assets for third parties, either directly or through a nonbank subsidiary; or (3) has a material amount of debt or equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.

In addition, any bank holding company that is not subject to the Federal Reserve's Capital Adequacy Guidelines, but nonetheless elects to comply with the guidelines, are required to file a complete FR Y-9C and FR Y-9LP report, and generally would not be permitted to revert back to filing the FR Y-9SP report in any subsequent periods.

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

When a bank holding company that has total consolidated assets of less than \$500 million is a subsidiary of a bank holding company with the total consolidated assets of \$500 million or more, the bank holding company with total consolidated assets of less than \$500 million would report on the FR Y-9LP rather than the FR Y-9SP.

The FR Y-9SP consists of a balance sheet, income statement, and memoranda items.

- (2) **Bank Holding Companies that are Employee Stock Ownership Plans.** Bank holding companies that are employee stock ownership plans (ESOPs) as of the last calendar day of the calendar year must file the *Financial Statements for Employee Stock Ownership Plan Bank Holding Companies* (FR Y-9ES) on an annual basis, as of December 31. No other FR Y-9 series form is required. However, bank holding companies that are subsidiaries of ESOP bank holding companies (i.e., a tiered bank holding company) must submit the appropriate FR Y-9 series in accordance with bank holding company reporting requirements.
- (3) **Bank Holding Companies with Total Consolidated Assets of \$500 Million or More.** Bank holding companies with total consolidated assets of

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# General Instructions

\$500 million or more (the top tier of a multi-tiered holding company, when applicable) must file:

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

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

**For tiered bank holding companies.** When bank holding companies with total consolidated assets of \$500 million or more, own or control, or are owned or controlled by, other bank holding companies (i.e., are tiered bank holding companies), only the top-tier holding company must file the FR Y-9C for the consolidated bank holding company organization unless the top-tier holding company is exempt from reporting the FR Y-9C. If a top-tier holding company is exempt from reporting the FR Y-9C, then the lower-tier holding company (with total consolidated assets of \$500 million or more) must file the FR Y-9C.

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

The instructions for the FR Y-9C, FR Y-9LP and FR Y-9ES are not included in this booklet, but may be obtained from the Federal Reserve Bank in the district where the bank holding company files its reports, or may be found on the Federal Reserve Board's public website ([www.federalreserve.gov/boarddocs/reportforms](http://www.federalreserve.gov/boarddocs/reportforms)).

## B. Exemptions from Reporting the Bank Holding Company Financial Statements

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

- (1) a bank holding company that has been granted an exemption under Section 4(d) of the Bank Holding Company Act; or

- (2) “qualified foreign banking organization” as defined by section 211.23(a) of Regulation K (12 CFR 211.23 (a)) that controls a U.S. subsidiary bank.

Bank holding companies that are not required to file under the above criteria may be required to file this report by the Federal Reserve Bank of the district in which they are registered.

## C. Shifts in Reporting Status

A top-tier bank holding company that reaches \$500 million or more in total consolidated assets as of June 30 of the preceding year must begin reporting the FR Y-9C and the FR Y-9LP in March of the current year, and any lower-tier bank holding companies must begin reporting the FR Y-9LP in March of the current year. If a top-tier bank holding company reaches \$500 million or more in total consolidated assets due to a business combination, then the bank holding company must begin reporting the FR Y-9C and the FR Y-9LP with the first quarterly report date following the effective date of the business combination, and any lower-tier bank holding companies must begin reporting the FR Y-9LP with the first quarterly report date following the effective date of the business combination. In general, once a bank holding company reaches or exceeds \$500 million in total consolidated assets and begins filing the FR Y-9C and FR Y-9LP, it should file a complete FR Y-9C and FR Y-9LP going forward (and any lower-tier bank holding companies should file a complete FR Y-9LP going forward). If a top-tier bank holding company's total consolidated assets should subsequently fall to less than \$500 million for four consecutive quarters, then the bank holding company may revert to filing the FR Y-9SP (and any lower-tier bank holding companies in those organizations may revert to filing the FR Y-9SP).

## Where to Submit the Reports Electronic Submission Option

All bank holding companies are required to submit their completed reports electronically. Bank holding companies should contact their district Reserve Bank or go to [www.frb services.org/centralbank/reportingcentral/index.html](http://www.frb services.org/centralbank/reportingcentral/index.html) for procedures for electronic submission.

## When to Submit the Reports

The *Parent Company Only Financial Statements for Small Bank Holding Companies* (FR Y-9SP) are required

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to be submitted as of June 30 and December 31. The submission date is 45 calendar days after the as of date unless that day falls on a weekend or holiday (subject to the timely filing provisions). For example, the June 30 report must be received by August 14 and December 31 report by February 14. The term “submission date” is defined as the date by which the Federal Reserve must receive the bank holding company’s FR Y-9SP.

If the submission deadline falls on a weekend or holiday, the report must be received on the first business day after the Saturday, Sunday, or holiday. Earlier submission aids the Federal Reserve in reviewing and processing the reports and is encouraged. No extensions of time for submitting reports are granted.

The reports are due by the end of the reporting day on the submission date (i.e., 5:00 P.M. at each of the Reserve Banks).

## How to Prepare the Reports

### A. Applicability of GAAP, Accrual Basis, and Equity Method

Bank holding companies are required to prepare and file the *Parent Company Only Financial Statements for Small Bank Holding Companies* in accordance with generally accepted accounting principles (GAAP) as set forth in the FASB Accounting Standards Codification and these instructions. For purposes of these instructions, the FASB Accounting Standards Codification is referred to as “ASC.” All reports shall be prepared in a consistent manner.

The bank holding company’s financial records shall be maintained in such a manner and scope so as to ensure that the *Parent Company Only Financial Statements for Small Bank Holding Companies* can be prepared and filed in accordance with these instructions and reflect a fair presentation of the bank holding company’s financial condition and results of operations.

Bank holding companies should retain workpapers and other records used in the preparation of these reports.

### Accrual Basis Reporting

All reports must be prepared on an accrual basis. On the accrual basis, income is recognized at the time it is earned, not necessarily when it is received. Expenses are

recognized as they are incurred, not necessarily when they are paid.

### Equity Method of Accounting for Investments in Bank and Nonbank Subsidiaries and Associated Companies

Each bank holding company in preparing its parent company only financial statements shall account for all investments in subsidiaries, associated companies, and those corporate joint ventures over which the bank holding company exercises significant influence according to the equity method of accounting, as prescribed by GAAP. The equity method of accounting is described in items 4, 5, and 6 on Schedule SC, Balance Sheet.

### B. Report Form Captions, Non-applicable Items and Instructional Detail

No caption on the report forms shall be changed in any way. An amount or a zero should be entered for all items except where the reporting bank holding company cannot report a line item because of the nature of their organization. For example, if the parent company does not own any subsidiary bank holding companies, Schedule SC items 6(a), 6(b), and 6(c) should be left blank. A zero should be entered whenever a parent company can participate in an activity, but does not, on the report date, have any outstanding balances.

Questions and requests for interpretations of matters appearing in any part of these instructions should be addressed to the appropriate Federal Reserve Bank (that is, the Federal Reserve Bank in the district where the bank holding company submits this report).

### C. Rounding

All bank holding companies must report all dollar amounts in thousands, with the figures rounded to the nearest thousand. Items less than \$500 will be reported as zero. Rounding could result in details not adding to their stated totals. However, in order to ensure consistent reporting, the rounded detail items should be adjusted so that totals and the sums of their components are identical.

On the Parent Company Only Financial Statements for Small Bank Holding Companies, “Total assets” (Balance Sheet, item 9) and “Total liabilities and equity capital” (Schedule SC, item 17), which must be equal, must be derived from unrounded numbers and then rounded in order to ensure that these two items are equal as reported.

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# General Instructions

## D. Negative Entries

Except for the items listed below, negative entries are generally not appropriate on the FR Y-9SP and should not be reported. Hence, assets with credit balances must be reported in liability items and liabilities with debit balances should be reported in asset items, as appropriate, and in accordance with these instructions. Items for which negative entries may be made include:

- (1) Schedule SC, items 4(a), 5(a), and 6(a) “Equity investment in bank subsidiary,” “Equity investment in nonbank subsidiary(s),” and “Equity investment in subsidiary bank holding company(s).”
- (2) Schedule SC, items 4(b), 5(b), and 6(b), “Goodwill associated with investment in bank subsidiary,” “Goodwill associated with investment in nonbank subsidiary,” and “Goodwill associated with investment in subsidiary bank holding company.”
- (3) Schedule SC, item 16(c), “Retained earnings.”
- (4) Schedule SC, item 16(d), “Accumulated other comprehensive income.”
- (5) Schedule SC, item 16(e), “Other equity capital components.”

When negative entries do occur in one or more of these items, they shall be recorded with a minus (–) sign rather than in parenthesis.

On the Parent Company Only Income Statement, negative entries may appear as appropriate. Income items with a debit balance and expense items with a credit balance must be reported with a minus (–) sign.

## E. Confidentiality

The completed version of this report is available to the public upon request on an individual basis. However, a reporting bank holding company may request confidential treatment for the Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP) if the bank holding company is of the opinion that disclosure of specific commercial or financial information in the report would likely result in substantial harm to its competitive position, or that disclosure of the submitted information would result in unwarranted invasion of personal privacy.

A request for confidential treatment must be submitted in writing prior to the electronic submission of the report.

The request must discuss *in writing* the justification for which confidentiality is requested and must demonstrate the specific nature of the harm that would result from public release of the information; merely stating that competitive harm would result or that information is personal is not sufficient.

Information, for which confidential treatment is requested, may subsequently be released by the Federal Reserve System if the Board of Governors determines that the disclosure of such information is in the public interest.

## F. Verification and Signatures

**Verification.** All addition and subtraction should be double-checked before reports are submitted. Totals and subtotals in supporting materials should be cross-checked to corresponding items elsewhere in the reports. Before a report is submitted, all amounts should be compared with the corresponding amounts in the previous report. If there are any unusual changes from the previous report, a brief explanation of the changes should be provided to the appropriate Reserve Bank.

**Signatures.** The *Parent Company Only Financial Statements for Small Bank Holding Companies* must be signed by the Chief Financial Officer of the bank holding company (or by the individual performing this equivalent function).

*Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.* By signing the cover page of this report, the authorized officer acknowledges that any knowing and willful misrepresentation or omission of a material fact on this report constitutes fraud in the inducement and may subject the officer to legal sanctions provided by 18 USC 1001 and 1007. The cover page of the Reserve Bank-supplied, holding company’s software, or from the Federal Reserve’s website report form should be used to fulfill the signature and attestation requirement and this page should be attached to the printout placed in the bank holding company’s files.

## G. Amended Reports

The Federal Reserve may require the filing of amended Parent Company Only Financial Statements for Small Bank Holding Companies if reports as previously submitted contain significant errors. In addition, a bank holding company should file an amended report when internal or

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# General Instructions

external auditors make audit adjustments that result in a restatement of financial statements previously submitted to the Federal Reserve.

The Federal Reserve also requests that bank holding companies that have restated their prior period financial statements as a result of an acquisition accounted for on a pooling of interest basis submit revised reports for the prior year-ends. In the event that certain of the required data is not available, bank holding companies should contact the appropriate Reserve Bank for information on submitting revised reports.

## **H. Organization of the Instruction Book**

The instruction book is divided into two sections:

- (1) The General Instructions describing overall reporting requirements.
- (2) The Line Item Instructions for each schedule of the report for the parent company only of the bank holding company.

Additional copies of this instruction book may be obtained from the Federal Reserve Bank in the district where reporting bank holding company submits its FR Y-9SP reports, or may be found on the Federal Reserve Board's public website ([www.federalreserve.gov](http://www.federalreserve.gov)).

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LINE ITEM INSTRUCTIONS FOR

# Income Statement Schedule SI

The Income Statement reflects income and expenses for the calendar year-to-date, the period from January 1 to June 30 for the June 30 reporting period and the period from January 1 to December 31 for the December 31 reporting period.

## Operating Income

### Line Item 1. Income from bank subsidiary(s).

#### Line Item 1(a) Dividends.

Report the amount of the bank holding company's proportionate share of the dividends declared by the bank subsidiary(s) during the reporting period (calendar year-to-date). **(See the worksheet provided to assist in the calculation of this amount.)** Bank holding companies that own equity capital in associated banks, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

#### Line Item 1(b) Other income from bank subsidiary(s).

Report the income from the bank subsidiary(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

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

*Exclude* interest income from unrelated depository institutions. Such income is to be included in item 4 below.

Do not include any income tax benefit received from the bank subsidiary(s) in this item. This should be included in the amount reported in item 10 below, "Applicable income taxes (benefits)."

### Line Item 2 Income from nonbank subsidiary(s).

#### Line Item 2(a) Dividends.

Report the amount of the bank holding company's proportionate share of the dividends declared by the nonbank subsidiary(s) during the reporting period. Bank holding companies that own equity capital in associated nonbank companies, as previously defined, should also report their proportionate interest in the dividends declared by these nonbank companies.

**If the reporting bank holding company is a tiered bank holding company, the dividends from the subsidiary bank holding company(s) should be reported in this item 3(a), "Dividends from subsidiary bank holding company(s)."**

#### Line Item 2(b) Other income.

Report the income from nonbank subsidiary(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income.

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

**If the reporting bank holding company is a tiered bank holding company, other income from subsidiary bank holding company(s) should be reported in item 3(b), "Other income from subsidiary bank holding company(s)."**

### Line Item 3 Income from subsidiary bank holding company(s).

**This item is to be reported only by those holding companies that have subsidiary bank holding companies.**

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# Schedule SI

## **Line Item 3(a) Dividends.**

Report the amount of the reporting parent bank holding company's proportionate share of the dividends declared by the subsidiary bank holding company during the reporting period calendar year-to-date. Reporting parent bank holding companies that own equity capital in associated bank holding companies, as previously defined, should also report their proportionate interest in the dividends declared by these banks.

## **Line Item 3(b) Other income.**

Report the income from subsidiary bank holding company(s) other than dividends declared. This includes but is not limited to interest income, noninterest income, management fees, and rental income. Do not include any income tax benefit received from the subsidiary bank holding company(s) in this item. This should be reported in Schedule SI, item 10 below.

## **Line Item 4 Other income.**

Report all other income accrued by the bank holding company from its direct activities.

Include interest income paid or payable to the reporting bank holding company related to cash and balances due from and extensions of credit to unrelated depository institutions.

## **Line Item 5 Total operating income.**

Report the sum of items 1(a), 1(b), 2(a), 2(b), 3(a), 3(b), and 4.

## **Line Item 6 Interest expense.**

Report the amount of all interest expense accrued on the bank holding company's parent company only borrowings reported in Schedule SC item 10(a), "Commercial paper," item 10(b), "Other short-term borrowings," and in item 11, "Long-term borrowings." The amount should reflect interest accrued for the calendar year-to-date.

## **Line Item 7 Other expense.**

Report the amount of all other parent company only expenses incurred by the bank holding company, other than interest expense, which is reported in item 6 above. Include in this item goodwill impairment losses and amortization expense and impairment losses from other intangible assets. In addition, for purposes of this report-

ing item, include any interest expense accrued on borrowings reported in Schedule SC item 14, "Balances due to subsidiaries and related institutions."

## **Line Item 8 Total operating expense.**

Report the sum of items 6 and 7.

## **Line Item 9 Income (loss) before income taxes and before undistributed income of subsidiary(s).**

Report item 5 minus item 8.

## **Line Item 10 Applicable income taxes (benefits) (estimated).**

Report the total estimated federal, state and local, and foreign income tax expense (if applicable) or benefit applicable to the parent company only income reported in item 9, "Income (loss) before income taxes and before undistributed income of subsidiary(s)," including the tax effects of gains (losses) on securities not held in trading accounts. Include both the current and deferred portions of these income taxes. **Do not report the consolidated income tax liability on this line. If the amount is a tax benefit rather than tax expense, enclose it in parentheses.**

## **Line Item 11 Income (loss) before undistributed income of subsidiary(s).**

Report item 9 minus item 10.

## **Line Item 12 Equity in undistributed income (loss) of subsidiary(s).**

### **Line Item 12(a) Bank subsidiary(s).**

Report the amount of the bank holding company's proportionate interest in the net income (loss) of the bank subsidiary(s) as reported in Schedule RI, Income Statement, item 12, of the bank subsidiary's Report of Income *less* any dividends declared by the bank subsidiary(s) for the calendar year-to-date, from January 1 to June 30 for the June 30 reporting period and from January 1 to December 31 for the December 31 reporting period. **(See the worksheet for assistance.)**

### **Line Item 12(b) Nonbank subsidiary(s).**

Report the amount of the bank holding company's proportionate interest in the nonbank subsidiary(s) net income (loss) less any dividends declared by the nonbank subsidiary(s) for the calendar year-to-date.



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## Schedule SI

**If the reporting bank holding company is a tiered bank holding company, the equity in undistributed income (loss) of the subsidiary bank holding company(s) should be reported in item 12(c), “Subsidiary bank holding company” below.**

### **Line Item 12(c) Subsidiary bank holding company(s).**

**This item is to be reported only by those holding companies that are tiered bank holding companies.**

Report the amount of the reporting parent bank holding company’s proportionate interest in the subsidiary bank holding company’s net income (loss) as reported separately by the *subsidiary* bank holding company in its FR Y-9SP, Schedule SI, item 13 *less* the reporting parent bank holding company’s proportionate share of any dividends declared by the subsidiary bank holding company as reported in its FR Y-9SP under Schedule SI, item 3(a) for the calendar year-to-date.

### **Line Item 13 Net income (loss).**

Report the sum of items 11, 12(a), 12(b), and 12(c).

## **Memoranda**

### **Line Item M1 Cash dividends (or non-taxable distributions) declared by the bank holding company to its shareholders.**

Report the amount of cash dividends (or non-taxable distributions) declared by the bank holding company during the calendar year-to-date. This includes dividends declared before but not payable until after the reporting date.

### **Line Item M2 Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter “1” for yes; enter “0” for no.)**

Indicate whether the bank holding company has elected, for federal income tax purposes, an “S corporation” status, as defined in Internal Revenue Code Section 1361 as of the report date. Enter “1” for yes; enter “0” for no. In order to be an S corporation, the bank holding company must have a valid election with the Internal Revenue Service and obtain the consent of all of its shareholders. In addition, the bank holding company must meet specific criteria for federal income tax pur-

poses at all times during which the election remains in effect. These specific criteria include, for example, having no more than 75 qualifying shareholders and having only one class of stock outstanding.

### **Line Item M3 Interest expense paid to special-purpose subsidiaries that issued trust preferred securities (included in item 7 above).**

Report the amount of interest expense as of the year-to-date reporting period that has been paid by the parent bank holding company on parent company notes held by special-purpose subsidiaries that have issued “trust preferred securities.” In these transactions, a special-purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for a deeply subordinated intercompany note from the parent company.

NOTE: The amount of interest expense paid to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SI, item 7, “Other expenses.” See the instructions for Schedule SI, item 7.

***Memorandum item 4 is to be completed by bank holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.***

*Memoranda item 4 is to be completed by bank holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, “Fair Value Measurements”), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, “The Fair Value Option for Financial Assets and Financial Liabilities”); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, “Accounting for Certain Hybrid Financial Instruments”); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, “Accounting for Servicing of Financial Assets”). This election is generally referred to as the fair value option.*

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## Schedule SI

*If the bank holding company has elected to apply the fair value option to interest-bearing financial assets and liabilities, it should report the interest income on these financial assets (except any that are in nonaccrual status) and the interest expense on these financial liabilities for the year-to-date in the appropriate interest income and interest expense items on Schedule SI, not as part of the reported change in fair value of these assets and liabilities for the year-to-date. The bank holding company should measure the interest income or interest expense on a financial asset or liability to which the fair value option has been applied using either the contractual interest rate on the asset or liability or the effective yield method based on the amount at which the asset or liability was first recognized on the balance sheet. Although the use of the contractual interest rate is an acceptable method under GAAP, when a financial asset or liability has a significant premium or discount upon initial recognition, the measurement of interest income or interest expense under the effective yield method more accurately portrays the economic substance of the transaction. In addition, in some cases, GAAP requires a particular method of interest income recognition when the fair value option is elected. For example, when the fair value option has been applied to a beneficial interest in securitized financial assets within the scope of ASC Subtopic 325-40, Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force Issue No. 99-20, “Recognition of Interest Income and Impairment on Purchased and Retained Beneficial Inter-*

*ests in Securitized Financial Assets”). interest income should be measured in accordance with the consensus in this Issue. Similarly, when the fair value option has been applied to a purchased impaired loan or debt security accounted for under ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, “Accounting for Certain Loans or Debt Securities Acquired in a Transfer”), interest income on the loan or debt security should be measured in accordance with this Subtopic when accrual of income is appropriate. Revaluation adjustments, excluding amounts reported as interest income and interest expense, to the carrying value of all assets and liabilities reported in Schedule SC at fair value under a fair value option (excluding servicing assets and liabilities reported in Schedule SC, item 7, “Other assets,” and Schedule SC, item 13, “Other liabilities,” respectively, and trading assets and trading liabilities reported in Schedule SC, item 7, and Schedule SC, item 13, respectively) resulting from the periodic marking of such assets and liabilities to fair value should be reported as “Other income” in Schedule SI, item 4.*

### **Line Item M4 Net change in fair values of financial instruments accounted for under a fair value option.**

Report the net change in fair values of all financial instruments that the bank holding company has elected to account for under the fair value option that is included in item 5, “Total operating income.

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LINE ITEM INSTRUCTIONS FOR

# Balance Sheet

## Schedule SC

### Assets

#### **Line Item 1 Cash and due from depository institutions.**

Report in the appropriate item below cash and deposit balances, both noninterest-bearing and interest-bearing, due from depository institutions. Balances due from depository institutions that are subsidiaries or affiliated institutions should be reported on item 1(a). Balances due from all other (i.e., unrelated, or third party) depository institutions should be reported on item 1(b).

Affiliated depository institutions include those institutions that have a direct or indirect relationship with the reporting parent bank holding company.

Overdrafts should not be reported in this item. Overdrafts with subsidiaries or affiliated companies should be reported under item 14, “Balances due to subsidiaries and related institutions.” Overdrafts with unrelated or third party depository institutions should be reported under item 10(b), “Other short-term borrowings.”

Depository institutions include U.S. commercial banks, savings and loan institutions, mutual savings banks, foreign banks, and any other similar depository institutions.

#### **Line Item 1(a) Balances with subsidiary or affiliated depository institutions.**

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, subsidiary or affiliated depository institutions.

#### **Line Item 1(b) Balances with unrelated depository institutions.**

Report all currency and coin, demand, time and savings balances, and other cash items due from, or held with, unrelated depository institutions.

#### **Line Item 2 Securities.**

Report in this item the total value of all debt securities and all equity securities with readily determinable fair values, other than investments in the bank subsidiary(s), nonbank subsidiary(s), associated banks, and associated nonbank company(s), held by the respondent parent bank holding company. Securities designated as “available-for-sale” must be reported at fair value and securities designated as “held-to-maturity” must be reported at amortized cost in accordance with ASC Topic 320, Investments—Debt and Equity Securities (formerly FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*). The net unrealized holding gains (losses) on available-for-sale securities must be reported in item 16(d), “Accumulated other comprehensive income.” The amount reported in item 2 must equal the sum of memoranda items 7(a) and 7(b).

Exclude equity securities held by the parent bank holding company that do not have readily determinable fair values, which are to be reported in item 7 below.

Debt securities include, but are not limited to: U.S. Treasury securities, U.S. Government agency and corporation obligations, commercial paper, securities issued by states and political subdivisions in the U.S. and notes, bonds or debentures issued by private corporations.

Debt securities must include amortization of premium and accretion of discount on securities purchased at other than par or face value (including U.S. Treasury bills).

Equity securities include common stock, perpetual preferred stock, and warrants.

Equity securities owned by a holding company are defined as available-for-sale securities in accordance with ASC Topic 320 and must be reported at fair value as of the report date. The fair value of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or

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## Schedule SC

other data on relative current value. For example, securities traded on national, regional, or foreign exchanges or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Equity securities for which fair value is not readily determinable may be reported at historical cost.

### **Line Item 3 Loans and lease financing receivables (exclusive of loans and lease financing receivables due from bank(s) and nonbank subsidiaries).**

#### **Line Item 3(a) Loans and leases, net of unearned income.**

Loans and lease financing receivables are extensions of credit resulting from either direct negotiation between the bank holding company itself and its borrowing customers or the purchase of loans and participations in loans from others. This includes loans and participations in loans purchased *without recourse* from the respondent bank holding company's bank subsidiary(s) or its nonbank subsidiaries. Do *not* report direct loans or loans purchased with recourse from bank subsidiary(s) or nonbank subsidiary(s) in this item; these loans should be reported in items 4(c) or 5(c) below, as appropriate.

Report the aggregate book value of all loans and leases before deduction of the "Allowance for loan and lease losses," which is to be reported in item 3(b). The amount reported should be reported net of unearned income. Parent bank holding companies may also report these amounts net of any allocated transfer risk reserve.

The amount reported in this item should include the amount reported in memoranda item 5 below that has been lent by the parent bank holding company to executive officers and principal shareholders and their related interests, but should *exclude* amounts reported in memoranda item 5 that have been lent by a nonbank subsidiary(s) to insiders.

Exclude intercompany loans from this item. Loans to the bank subsidiary(s) should be reported in item 4(c) below; loans to the nonbank subsidiary(s) should be reported in item 5(c) below. Also exclude all holdings of commercial paper, which should be reported in item 2 above.

#### **Line Item 3(b) Less: Allowance for loan and lease losses.**

Report the allowance for loan and lease losses. The amount reported should reflect an evaluation by the

management of a bank holding company of the collectability of the loan and lease financing receivable portfolios, including any accrued and unpaid interest. The amount of the allowance on the balance sheet should be adequate to absorb anticipated losses.

#### **Line Item 3(c) Loans and leases, net of unearned income and the allowance for loan and lease losses.**

Report the amount derived by subtracting item 3(b) from 3(a).

#### **Line Item 4 Investment in bank subsidiary(s).**

**The investment in the bank subsidiary(s) must be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the bank subsidiary(s) is recorded at cost and is adjusted periodically to recognize the bank holding company's share of the earnings or losses of the bank subsidiary(s) after the date of the acquisition of the bank(s) by the holding company. Dividends paid by the bank(s) and received by the bank holding company reduce the amount of the investment while the bank holding company's share of the undistributed earnings of the bank subsidiary(s) (reported in Schedule SI, item 12(a)) increases the amount of the investment in the bank subsidiary(s) as reported in the FR Y-9SP.

Bank holding companies that own shares in an associated bank or banks (those banks in which the bank holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these banks on the equity basis of accounting.

#### **Line Item 4(a) Equity investment in bank subsidiary(s).**

Report the amount of the bank holding company's investment in the book value of the equity capital of the bank subsidiary(s) as of the reporting date. This amount generally should be equivalent to the bank holding company's proportionate interest in the equity capital accounts of the bank subsidiary(s) as reported in the bank's Report of Condition in Schedule RC-Balance Sheet, item 28. **(See Worksheet for clarification. A worksheet has been provided to assist in the preparation of the response to this item.)** The bank holding company, if applicable, should also include investments in the stock of any associated banks (those banks in which the bank holding company controls between 20 and 25 percent).

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## Schedule SC

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the bank subsidiary(s) and associated bank(s) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

### **Line Item 4(b) Goodwill.**

Report the amount (book value) of the goodwill associated with the acquisition of the bank subsidiary(s) that has not been "pushed down" to the books of the bank subsidiary(s) for financial reporting purposes. The amount of the goodwill associated with investment in the bank subsidiary(s) should generally be equivalent to the difference between the original cost of the shares of the bank subsidiary(s) and the book value of the bank holding company's proportionate share of the equity capital accounts of the bank subsidiary(s) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary bank(s), and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary bank(s) should not be reported separately in this item. The amount pushed down would be reported in line item 4(a), "Equity investment in bank subsidiary(s)."

### **Line Item 4(c) Loans and advances to and receivables due from bank subsidiary(s).**

Report the total of all loans to the bank subsidiary(s); notes, bonds, or subordinated debentures issued by the bank subsidiary(s) that are held by the bank holding company; dividends declared by the bank subsidiary(s), but not yet paid; and any other accounts receivable, including tax receivables, from the bank subsidiary(s). The amount reported should include loans and participation in loans purchased with recourse by the bank holding company from the bank subsidiary(s).

### **Line Item 5 Investment in nonbank subsidiary(s).**

**The investment in nonbank subsidiary(s) must also be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the nonbank subsidiary(s) is recorded at

cost and is adjusted periodically to recognize the bank holding company's share of the earnings or losses of the nonbank subsidiary(s) after the date of the acquisition of the nonbank subsidiary(s) by the holding company. Dividends paid by the nonbank subsidiary(s) and received by the bank holding company reduce the amount of the investment, while the bank holding company's share of the undistributed earnings of the nonbank subsidiary(s) (reported in Schedule SI, item 12(b)) increase the amount of the investment in the nonbank subsidiary(s) as reported in the FR Y-9SP.

**If the reporting bank holding company is a tiered bank holding company, the investment in subsidiary bank holding company(s) should be reported in the appropriate subitems 6(a), 6(b), or 6(c).**

### **Line Item 5(a) Equity investment in nonbank subsidiary(s).**

Report the amount of the bank holding company's direct investment in the book value of the equity capital of the directly or indirectly held nonbank subsidiary(s) as of the reporting date. This amount generally should be equivalent to the bank holding company's proportionate interest in the nonbank subsidiary's equity capital accounts as reflected on the financial statements of the nonbank subsidiary as of the report date. The bank holding company, if applicable, should also include investments in the stock of any associated nonbank company(s) (those nonbank company(s) in which the bank holding company controls between 20 and 25 percent, or any nonbank company(s) over which the bank holding company exercises significant influence (such as subsidiaries of a lower-tier bank holding company, referred to as "indirect" subsidiaries)).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the nonbank subsidiary(s) and stock-based employee compensation expense that has been credited to the subsidiary's equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

### **Line Item 5(b) Goodwill (associated with the investment in the nonbank subsidiary(s)).**

Report the amount (book value) of the goodwill associated with the acquisition of the nonbank subsidiary(s)

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# Schedule SC

that has not been “pushed down” to the books of the nonbank subsidiary(s) for financial reporting purposes. The amount of the goodwill should generally be equivalent to the difference between the original cost of the shares of the nonbank subsidiary(s) and the book value of the bank holding company’s proportionate share in the interest in the book value of the equity capital accounts of the nonbank subsidiary(s) on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the nonbank subsidiary(s), and is included in the investment in subsidiary account on the parent’s books, should be reported in this item. Any goodwill that has been pushed down to the books of the nonbank subsidiary(s) should not be reported separately in this item. The amount pushed down would be reported in line item 5(a), “Equity investment in nonbank subsidiary(s).”

## **Line Item 5(c) Loans and advances to and receivables due from nonbank subsidiary(s).**

Report the total of all loans to nonbank subsidiary(s); notes, bonds, or subordinated debentures issued by the nonbank subsidiary(s) that are held by the bank holding company; dividends declared by the nonbank subsidiary(s), but not yet paid; and any other accounts receivable due from the nonbank subsidiary(s).

## **Line Item 6 Investments in subsidiary bank holding company(s).**

*These items are to be completed only by companies that have subsidiary bank holding companies.*

**The investment in subsidiary bank holding companies must be reported under the equity method of accounting on the FR Y-9SP.** Under the equity method, the original investment in the subsidiary bank holding company by the holding company directly owning the shares is recorded at cost and is adjusted periodically to recognize the reporting parent bank holding company’s share of the earnings or losses of the subsidiary bank holding company after the date of the acquisition of the subsidiary bank holding company by the reporting parent holding company. Dividends declared or paid by the subsidiary bank holding company and received by the reporting parent bank holding company reduce the amount of the investment while the reporting parent bank holding company’s share of the undistributed earnings of the subsidiary bank holding company (reported in Schedule SI,

item 12(c)) increase the amount of the investment in the subsidiary bank holding company as reported in the parent bank holding company’s FR Y-9SP.

In addition, the reporting parent bank holding companies that own shares in an associated lower-tier bank holding company (those lower-tier bank holding companies in which the parent bank holding company controls between 20 and 25 percent) should also report their investment in the equity capital of these companies on the equity basis of accounting.

## **Line Item 6(a) Equity investment.**

Report the amount of the reporting parent bank holding company’s investment in the book value of the equity capital of the subsidiary bank holding company(s) as of the reporting date. This amount generally should be equivalent to the reporting parent bank holding company’s proportionate interest in the equity capital accounts of the subsidiary bank holding company as reported *separately* in the subsidiary bank holding company’s filing of the FR Y-9SP on Schedule SC, item 16(f). The reporting parent bank holding company, if applicable, should also include investments in the stock of any associated bank holding companies (those other bank holding companies in which the reporting parent bank holding company controls between 20 and 25 percent).

This item also includes any other equity elements including the net unrealized holding gains (losses) on available-for-sale securities that are recorded by the subsidiary bank holding company(s) and associated bank holding company(s) and stock-based employee compensation expense that has been credited to the subsidiary’s equity (surplus) as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

## **Line Item 6(b) Goodwill.**

Report the amount (book value) of the goodwill associated with the acquisition of the subsidiary bank holding company that has not been “pushed down” to the books of the subsidiary bank holding company for financial reporting purposes. The amount of the goodwill associated with investment in the subsidiary bank holding company should generally be equivalent to the difference between the original cost of the shares of the subsidiary bank holding company and the book value of the reporting parent bank holding company’s proportionate share

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## Schedule SC

of the equity capital accounts of the subsidiary bank holding company on the date of acquisition.

For purposes of this item, any goodwill that has not been pushed down to the books of the subsidiary bank holding company, and is included in the investment in subsidiary account on the parent's books, should be reported in this item. Any goodwill that has been pushed down to the books of the subsidiary bank holding company should not be reported separately in this item. The amount pushed down would be reported in line item 6(a), "Equity investment in subsidiary bank holding company(s)."

### **Line Item 6(c) Loans and advances to and receivables due from the subsidiary bank holding company.**

Report the total of all loans to the subsidiary bank holding company; notes, bonds, or debentures issued by the subsidiary bank holding company that are held by the reporting parent bank holding company; dividends declared by the subsidiary bank holding company, but not yet paid; and any other accounts receivable, including tax receivables, from the subsidiary bank holding company. The amount reported should include loans and participations in loans purchased with recourse by the reporting parent bank holding company from the subsidiary bank holding company.

### **Line Item 7 Other assets.**

Report the total value of remaining assets not reported in the above categories, other than investments in the bank subsidiary, nonbank subsidiary(s), associated banks, and associated nonbank company(s).

The amount reported in this item should also include the value of any assets associated with nonbanking activities that are directly engaged in by the parent bank holding company.

Include equity securities held by the parent bank holding company that do not have readily determinable fair values.

Also report in this item the amount (book value) of goodwill that is included on the balance sheet of the reporting bank holding company and is not part of the investment in subsidiaries account as reported in items 4(b), 5(b) or 6(b).

### **Line Item 8 Balances due from related nonbank companies (other than investments).**

*This item should be completed only by lower-tier parent bank holding companies.*

Report in this item all balances due from and extensions of credit to related nonbank companies (i.e., nonbank companies directly or indirectly owned by the top-tier parent bank holding company, excluding those directly or indirectly owned by the reporting lower-tier parent bank holding company). *Exclude* those balances (including investments) included in items 5 and 6 above. Also *exclude* cash and balances due from related depository institutions, which are to be reported in item 1(a) above.

### **Line Item 9 Total assets.**

Report the sum of items 1(a), 1(b), 2, 3(c), 4(a), 4(b), 4(c), 5(a), 5(b), 5(c), 6(a), 6(b), 6(c), 7, and 8.

## **Liabilities and Equity Capital**

### **Line Item 10 Short-term borrowings.**

Report in item 10(a) the amount of commercial paper issued by the parent company only and in item 10(b) the amount of all other short-term borrowings by the parent bank holding company only that mature in one year or less.

#### **Line Item 10(a) Commercial paper.**

Report in this item commercial paper issued by the parent company to unrelated parties. Commercial paper consists of short-term negotiable promissory notes that mature in 270 days or less.

#### **Line Item 10(b) Other short-term borrowings.**

Report in this item the amount of all other borrowings by the parent company only from unrelated third parties that mature in one year or less. Borrowings that finance the acquisition of the bank subsidiary that have a "scheduled debt retirement" exceeding one year should be reported in item 11 below except for the amount due within one year, which should be reported in this item.

Overdrafts to cash and due from depository institutions should be reported in this item.

Short-term borrowing from the subsidiary bank(s) should be reported in item 14(a) and from the parent bank

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# Schedule SC

holding company and subsidiary bank holding company(s) in item 14(b) and in Memoranda items 15(a) and 15(b).

**Line Item 11 Long-term borrowings (includes limited-life preferred stock and related surplus).**

Report in this item borrowings by the parent company only from unrelated third parties that have a maturity or a “scheduled debt retirement” of greater than one year, exclusive of amounts due within the year.

For purposes of this item, also report the amount of any outstanding limited-life preferred stock issued by the bank holding company. The reported amount should include any amounts received in excess of its par or stated value. Limited-life preferred stock is preferred stock that has a stated maturity date or that can be redeemed at the option of the holder of the preferred stock.

**NOTE:** When the parent bank holding company has explicitly or implicitly guaranteed the long-term debt of its Employee Stock Ownership Plan (ESOP), report in this item the dollar amount outstanding of the long-term debt guaranteed.

**Line Item 12 Accrued interest payable.**

Report the amount of all interest accrued, but not yet paid, on the total parent company only borrowings of the bank holding company reported in items 10 and 11 above.

**Line Item 13 Other liabilities.**

Report the total amount of all other liabilities not reported under items 10, 11, and 12 above. Exclude balances due to subsidiaries and related institutions (reported in Schedule SC, items 14(a) or 14(b)).

**Line Item 14 Balances due to subsidiaries and related institutions.**

Report in this item all balances due to institutions related to the parent bank holding company, including short and long-term borrowings, accrued interest payable, taxes payable, and any other liabilities due to related institutions.

Where the bank holding company is a multi-tiered holding company, “related institutions” include subsidiary bank holding companies and their direct and indirect subsidiaries.

When a subsidiary bank holding company is filing this report, this item should include all balances due to its parent company(s) and the parent’s direct and indirect subsidiaries as well as balances due to the respondent’s direct and indirect subsidiaries.

*Exclude* subsidiaries of the holding company’s bank subsidiary, which are reported on the bank’s Reports of Condition and Income.

**Line Item 14(a) Balances due to subsidiary bank(s).**

Report in this item all balances due to a bank(s) that is directly or indirectly owned or controlled by the parent bank holding company.

**Line Item 14(b) Balances due to nonbank subsidiaries and related institutions.**

Report in this item all balances due to nonbank subsidiaries that are directly or indirectly owned or controlled by the parent bank holding company. In addition, for purposes of this report, include in this item instruments generally referred to as trust preferred securities that were issued out of special purpose entities whereby the proceeds from the issuance are lent to the reporting parent company.

When the reporting holding company is a multi-tier organization, nonbank subsidiaries, for purposes of this item, include any balances due to subsidiary bank holding companies of the respondent or due to the parent company(s) of the respondent.

**Line Item 15 Not applicable.**

**Line Item 16 Equity capital.**

**Line Item 16(a) Perpetual preferred stock (including related surplus).**

Report the aggregate par or stated value of outstanding perpetual preferred stock, including any surplus arising from any amount received for perpetual preferred stock in excess of its par or stated value.

**Line Item 16(b) Common stock (including related surplus).**

Report the aggregate par or stated value of common stock issued, including any surplus arising from any amount received for common stock in excess of its par or stated



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# Schedule SC

value. Also include in this item the amount of stock-based employee compensation expense that has been credited to equity as described in ASC Topic 718, Compensation-Stock Compensation (formerly FASB Statement No. 123(R), *Shared-Based Payment*).

## **Line Item 16(c) Retained earnings.**

Report in this item all retained earnings.

## **Line Item 16(d) Accumulated other comprehensive income.**

Report in this item the amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income – Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Accumulated other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. Net unrealized holding gains (losses) on available-for-sale securities is the difference between the amortized cost and fair value of the reporting bank holding company's (and the bank holding company's proportionate share of its consolidated subsidiaries') available-for-sale securities, net of tax effects, as of the report date.

Also include in this item the unamortized amount of the unrealized holding gain or loss at the date of transfer of any debt security transferred into the held-to-maturity category from the available-for-sale category. See the instructions for this item on Schedule HC of the FR Y-9C for further information.

## **Line Item 16(e) Other equity capital components.**

Report in this item all other equity capital components including the total carrying value (at cost) of treasury stock and unearned Employee Stock Ownership Plan (ESOP) shares as of the report date.

NOTE: When the reporting bank holding company has included in item 11 above the ESOP's long-term debt that it has explicitly or implicitly guaranteed, include in this item the dollar amount of the offsetting debit to the liability recorded by the reporting bank holding company in connection with that debt. The amount of unearned ESOP shares should be reduced as the debt is amortized. Report a total net debit balance for this line item in parenthesis.

## **Line Item 16(f) Total equity capital.**

Report the sum of items 16(a) through 16(e).

## **Line Item 17 Total liabilities and equity capital.**

Report the sum of items 10(a), 10(b), 11, 12, 13, 14(a), 14(b) and 16(f).

## **Memoranda**

**These items are to be completed annually only by top-tier and single-tier bank holding companies for the December 31 report date.**

## **Line Item M1 Has the bank holding company engaged in a full-scope independent external audit at any time during the calendar year?**

Enter a "1" for yes if the bank holding company has engaged in a full-scope independent external audit (in which an opinion is rendered on their financial statements) at any time during the calendar year as of the December 31 report date. Also enter a "1" for yes if the bank holding company has engaged or begun a full-scope independent external audit by December 31 that has not yet concluded. Enter a "0" if the response to this question is no. *If the response to this question is yes, the bank holding company must complete all of Memoranda item 2 below. If the response to this question is no, skip Memoranda item 2.*

## **Line Item M2 If the response to Memoranda item 1 is yes, indicate below the name and address of the bank holding company's independent external auditing firm, and the name and e-mail address of the auditing firm's engagement partner.**

Report in memoranda item 2(a) the name and address (city, U.S. Postal state abbreviation, zip code) of the bank holding company's independent external auditing firm. An independent auditing firm is a company that provides full-scope auditing services to the bank holding company in which an opinion is rendered on their financial statements. Bank holding companies that do not have a full-scope audit conducted of their financial statements do not need to complete this item.

Report in memoranda item 2(b) the name and e-mail address of the independent external auditing firm's engagement partner (partner in charge of the audit). This contact information is for the confidential use of the Federal Reserve and will not be released to the public.

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## Schedule SC

*Memoranda items 3(a) and 3(b) are to be completed by bank holding companies that have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option.*

*Memoranda items 3(a) and 3(b) are to be completed by bank holding companies that have adopted ASC Topic 820, Fair Value Measurements and Disclosures (formerly FASB Statement No. 157, "Fair Value Measurements"), and have elected to report certain assets and liabilities at fair value with changes in fair value recognized in earnings in accordance with U.S. generally accepted accounting principles (GAAP) (i.e., ASC Subtopic 825-10, Financial Instruments – Overall (formerly FASB Statement No. 159, "The Fair Value Option for Financial Assets and Financial Liabilities"); ASC Subtopic 815-15, Derivatives and Hedging – Embedded Derivatives (formerly FASB Statement No. 155, "Accounting for Certain Hybrid Financial Instruments"); and ASC Subtopic 860-50, Transfers and Servicing – Servicing Assets and Liabilities (formerly FASB Statement No. 156, "Account-*

*ing for Servicing of Financial Assets"). This election is generally referred to as the fair value option.*

**Line Item M3 Financial assets and liabilities measured at fair value under a fair value option.**

**Line Item M3(a) Total assets.**

Report the total fair value of all assets that the bank holding company has elected to account for under the fair value option that is included in Schedule SC, Balance Sheet.

**Line Item M3(b) Total liabilities.**

Report the total fair value of all liabilities that the bank holding company has elected to account for under the fair value option that is included in Schedule SC, Balance Sheet.

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## LINE ITEM INSTRUCTIONS FOR

# Memoranda

## Schedule SC-M

### Memoranda

#### **Line Item M1 Total consolidated assets of the bank holding company.**

Report the total consolidated assets of the bank holding company. Consolidated assets include the assets of the parent company and any bank and nonbank subsidiaries, excluding intercompany assets. This item is to be reported by **all** bank holding companies filing the FR Y-9SP report. If this information is not routinely available by the bank holding company for internal or other financial reporting purposes, then a reasonable estimate may be provided.

#### **Line Item M2 Bank holding company (parent company only) borrowings not held by financial institution(s) or by insiders (including directors) and their interests.**

Report the amount of both short-term and long-term borrowings (parent company only) reported in items 10 and 11 above that are not held by financial institutions or by bank holding company's officers, directors, and shareholders and their related interests. For reporting purposes, a related interest is a company in which an officer, director, or shareholders controls 25 percent or more of its stock. **Do not report borrowings that are held by former shareholders of the bank holding company in this item. Also, exclude limited-life preferred stock reported in item 11 above.**

#### **Line Item M3 Treasury stock (report only if the amount exceeds 5 percent of equity capital).**

Report the amount, at cost, of treasury stock held by the bank holding company as of the report date. Treasury stock is stock that the bank holding company has issued and subsequently acquired by purchase or gift, but that has not been retired or resold. The amount of treasury stock need only be reported when the carrying value of

treasury stock held is greater than five percent of "Total equity capital" reported in item 16(f) above.

#### **Line Item M4 Amount of nonvoting equity capital, including related surplus (included in balance sheet items 16(a), 16(b), 16(c), and 16(d)).**

Report the amount of the bank holding company's perpetual preferred stock and common stock (par value), including related surplus, that does not possess voting rights. Include in this item the amount of retained earnings and accumulated other comprehensive income that is claimed by perpetual preferred and common stock that does not possess voting rights.

#### **Line Item M5 Total loans from parent bank holding company and nonbank subsidiary(s) to insiders (excluding directors) and their interest.**

Report the total amount of loans and lease financing receivables that the bank holding company (reported in item 3(a) above) and any nonbank subsidiary (not reported above) have extended to officers and shareholders and their related interests. A related interest is a company in which the officer or shareholder controls 25 percent or more of its stock.

#### **Line Item M6 Pledged securities.**

Report the amortized cost of all held-to-maturity securities and the fair value of all available-for-sale securities held by the reporting bank holding company (parent company only) that are pledged to secure deposits, repurchase transactions, or other borrowings (regardless of the balance of liabilities against which the securities are pledged), as performance bonds on futures or forward contracts, or for any other purpose.

#### **Line Item M7(a) Fair value of securities classified as available-for-sale in Schedule SC, item 2.**

Report in this item the fair value of all securities included in Schedule SC, item 2, "Securities," that have been

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## Schedule SC-M

designated as available-for-sale. The fair value (market value) of securities should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current value. For example, securities traded on national, regional, or foreign exchanges, or on organized over-the-counter markets should be valued at the most recently available quotation in the most active market. Quotations from brokers or others making markets in securities that are neither widely nor actively traded are acceptable if prudently used. Unrated debt securities for which no reliable market price data are available may be valued at cost adjusted for amortization of premium or accretion of discount unless credit problems of the obligor or upward movements in the level of interest rates warrant a lower estimate of current value. Equity securities that do not have readily determinable fair values shall be reported at historical cost. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

**Line Item M7(b) Amortized cost of securities classified as held-to-maturity in Schedule SC, item 2.**

Report the amortized cost of securities classified as held-to-maturity in Schedule SC, item 2. (NOTE: The sum of item 7(a) and 7(b) must equal the total amount reported in Schedule SC, item 2).

**Line Item M8(a) Total off-balance-sheet activities conducted either directly or through a nonbank subsidiary.**

Report the total amount of off-balance-sheet activities conducted either directly through the bank holding company or conducted through a nonbank subsidiary of the holding company. Off-balance-sheet activities include unused commitments, letters of credit, securities lent, spot foreign exchange contracts, and the notional value of derivative contracts. *Exclude* from this item contingencies arising in connection with litigation. For a description of these off-balance-sheet activities refer to the FR Y-9C line item instructions for Schedule HC-L, Derivatives and Off-Balance-Sheet Items, and the Glossary entry for “Derivative Contracts.”

Also report in this item the outstanding principal amount of assets serviced, managed or administered either directly by the bank holding company or through a nonbank subsidiary. For common trust funds and collective

investment funds that held for both managed and non-managed participating accounts, report the proportionate share of the assets of these funds that are held for the participating accounts that are managed.

**Line Item M8(b) Total debt and equity securities (other than trust preferred securities) outstanding that are registered with the Securities and Exchange Commission.**

Report the amount of all debt instruments and equity securities outstanding that are registered with the Securities and Exchange Commission. Report the amounts of limited-life preferred stock issued and perpetual preferred stock issued inclusive of any amounts received in excess of its par or stated value. Report the aggregate par or stated value of common stock issued. For debt instruments, report the amount that is reported on the balance sheet (i.e., fair value or amortized cost).

*Exclude* from this item instruments generally referred to as trust preferred securities. Trust preferred securities are undated cumulative preferred securities issued out of a special purpose entity, usually in the form of a trust, in which a bank holding company owns all of the common securities.

**Line Item M9 Balances held by the subsidiary bank(s) due from nonbank subsidiaries of the parent bank holding company.**

Report in this item any intercompany assets between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent bank holding company. *Exclude* transactions between the bank(s) and its nonbank subsidiaries.

**Line Item M10 Balances held by the subsidiary bank(s) due to nonbank subsidiaries of the parent bank holding company.**

Report in this item any intercompany liabilities between the subsidiary bank(s) and the direct and indirect nonbank subsidiaries of the parent bank holding company. *Exclude* transactions between the bank(s) and its nonbank subsidiaries.

**Line Item M11 Other assets (only report amounts that exceed 25 percent of Schedule SC, line item 7)**

Disclose in memoranda items 11(a) through 11(h) each component of other assets, and the dollar amount of such

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## Schedule SC-M

component, that exceeds 25 percent of the amount reported in Schedule SC, item 7. Preprinted captions have been provided for the following categories of “Other assets”:

- M11(a), “Accounts receivable,”
- M11(b), “Income taxes receivable,”
- M11(c), “Premises and fixed assets,”
- M11(d), “Net deferred tax assets,”
- M11(e), “Cash surrender value of life insurance policies.”

For other components of “other assets” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 11(f) through 11(h). The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other assets that does not round to one thousand dollars need not be reported. If there are no reportable amounts for memoranda items 11(f) through 11(h), enter “zero” (-0-) in the right-hand column of memoranda item 11(f).

### **Line Item M12 Other liabilities (only report amounts that exceed 25 percent of Schedule SC, line item 13)**

Disclose in memoranda items 12(a) through 12(g) each component of other liabilities, and the dollar amount of such component, that exceeds 25 percent of the amount reported in Schedule SC, item 13. Preprinted captions have been provided for the following categories of “Other liabilities”:

- M12(a), “Accounts payable,”
- M12(b), “Income taxes payable,”
- M12(c), “Dividends payable,”
- M12(d), “Net deferred tax liabilities.”

For other components of “other liabilities” that exceed the disclosure threshold, list and briefly describe these components in memoranda items 12(e) through 12(g). The description of these amounts should not exceed 132 characters in length (including space between words). Report the dollar amount of each item listed in the column provided on the right. Any component of other liabilities that does not round to one thousand dollars

need not be reported. If there are no reportable amounts for memoranda items 12(e) through 12(g), enter “zero” (-0-) in the right-hand column of memoranda item 12(e).

### **Line Item M13 Notes payable to special-purpose subsidiaries that issued trust preferred securities (included in Schedule SC, item 14(b)).**

Report the outstanding amount of notes payable by the parent bank holding company to special-purpose subsidiaries that have issued “trust preferred securities.” Exclude from this item any portion of the notes payable that does not directly relate to the amount of trust preferred securities issued such as the amount relating to the common stock of the special purpose subsidiary. In these transactions, a special purpose subsidiary (typically, a trust) of the parent company issues preferred securities and lends the proceeds of its issuance to its parent company in exchange for deeply subordinated intercompany note from the parent company.

NOTE: The amount of notes payable to special-purpose subsidiaries that have issued trust preferred securities reported in this item should also be included as part of the total amount reported in Schedule SC, item 14(b), “Balances due to nonbank subsidiaries and related institutions.” See the instructions for Schedule SC, item 14(b).

### **Line Item M14 Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)?**

This item is to be completed by the top-tier bank holding company (and single-tier bank holding companies). **The top-tier bank holding company must not leave this item blank. A lower-tier holding company filing this report should leave this item blank.**

Enter a “1” for yes if the top-tier bank holding company has submitted all changes, if any, in its investments and activities on the FR Y-10. If the top-tier bank holding company had no changes in investments and activities and therefore was not required to file a FR Y-10, also enter a “1” in this item. Enter a “0” for no if it has not yet submitted all changes to investments and activities on the FR Y-10. The name of the holding company official responsible for verifying that the FR Y-10 has been completed should be typed or printed on the line provided whether the answer is “yes,” or “no.” In addition,

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enter the area code and phone number of the official responsible for verifying the FR Y-10.

**Line Item M15 Short-term borrowings included in balance sheet item 14(b).**

**Items M15(a) and M15(b) are to be completed only by tiered bank holding companies.**

**Line Item M15(a) From parent bank holding company(s).**

Report the amount of borrowings by the reporting bank holding company from its direct and indirect parent bank holding company(s) that mature in one year or less.

**Line Item M15(b) From subsidiary bank holding company(s).**

Report the amount of borrowings by the reporting parent bank holding company from the subsidiary bank holding company(s) that mature in one year or less.

**Line Item M16 Long-term borrowings included in balance sheet item 14(b).**

**Items M16(a) and M16(b) are to be completed only by tiered bank holding companies.**

**Line Item M16(a) From parent bank holding company(s).**

Report the amount of borrowings by the reporting bank holding company from its direct and indirect parent bank holding company(s) that have a maturity or a "scheduled debt retirement" of greater than one year, exclusive of amounts due within the year.

**Line Item M16(b) From subsidiary bank holding company(s).**

Report the amount of borrowings by the reporting parent bank holding company from the subsidiary bank holding company(s) that have a maturity or a "scheduled debt retirement" of greater than one year, exclusive of amounts due within the year.

**Line Item M17 To be completed only by the top-tier bank holding company for its consolidated nonbank and thrift subsidiaries.**

***This item is to be completed only by the top-tier parent bank holding company (and single-tier bank holding***

***companies) that files the FR Y-9SP. Lower-tier bank holding companies that file this report should leave memorandum items 17(a) through 17(f) blank.***

If the top-tier parent bank holding company is an ESOP, then the lower-tier parent bank holding company should report in memorandum items 17(a) through 17(f).

The term "subsidiary," is defined by Section 225.2 of Federal Reserve Regulation Y, which generally includes companies 25 percent or more owned or controlled by another company. **However, for purposes of this reporting item, the term "subsidiary" includes only companies in which the bank holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.**

Nonbank subsidiaries, for purposes of this reporting item, include but are not limited to: securities brokerage and underwriting firms (including Section 20 subsidiaries); federal savings associations, federal savings banks and thrift institutions (including any thrift institution filing the Thrift Financial Report); depository institutions (other than U.S. banks); industrial banks that do not file the commercial bank Reports of Condition and Income with the federal banking agencies; Edge and Agreement corporations and their subsidiaries that are *not* held through a bank subsidiary; industrial loan companies; venture capital corporations; leasing companies; bank premises subsidiaries; mortgage banking companies; consumer finance companies; sales finance companies; acceptance corporations; factoring companies; insurance brokerage and insurance underwriting companies; small business investment companies; data processing and information services companies; nondepository trust companies; management consulting companies; courier service companies; companies that print or sell MICR encoded items; financial and investment advisory companies; credit bureaus; collection agencies; real estate settlement companies.

For purposes of this reporting item, foreign nonbank subsidiaries include those subsidiaries that meet the definition of a nonbank subsidiary provided above that would be consolidated using generally accepted accounting principles for financial reporting purposes, but are not domiciled in the U.S. In addition, Edge and Agreement corporations and their subsidiaries that are *not* held

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## Schedule SC-M

through a bank subsidiary should be reported as foreign nonbank subsidiaries.

Nonbank subsidiaries exclude all banks (including commercial, savings and industrial banks that file the commercial bank Reports of Condition and Income) and their subsidiaries; Edge and Agreement corporations and their subsidiaries that are held through a bank subsidiary.

All intercompany assets among the nonbanking subsidiaries should be eliminated, but assets with the reporting bank holding company and with subsidiary banks should be included. For example, eliminate the loans made by one nonbank subsidiary to a second nonbank subsidiary, but do not eliminate loans made by one nonbank subsidiary to the parent bank holding company or a subsidiary bank.

Include the combined assets of inactive nonbanking subsidiaries to the extent that the top-tier bank holding company directly or indirectly owns or controls more than 50 percent of the outstanding voting stock, and these companies would be consolidated using generally accepted accounting principles for financial reporting purposes.

Enter “zero” if the reporting top-tier bank holding company does not have any nonbank subsidiary assets to report.

### **Line Item M17(a) Total combined nonbank assets of nonbank subsidiaries.**

Report the dollar amount of the reporting bank holding company’s total combined nonbank assets of nonbank subsidiaries. Nonbank assets include the assets of all foreign and domestic nonbank subsidiaries (as defined below) and their majority-owned direct and indirect subsidiaries.

The top-tier parent bank holding company should report in this item all assets of nonbank subsidiaries, whether held directly or indirectly or held through lower-tier bank holding companies. The lower-tier parent bank holding company in a multi-tier bank holding company who files this report (FR Y-9SP) should leave memorandum items 17(a) through 17(f) blank.

### **Line Item M17(b) Total combined loans and leases of nonbank subsidiaries.**

Report the dollar amount of total combined loans and leases on the books of nonbank subsidiaries of the

reporting bank holding company even if on the report date they are past due and collection is doubtful. Nonbank loans and leases include the loans and leases of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries.

Exclude balances due from related institutions on the books of nonbank subsidiaries of the reporting bank holding company (e.g., loans to the parent bank holding company). Report such balances in item 17(a).

Exclude any loans or leases the subsidiaries have sold or charged off. Report the combined book value of all loans and leases before deduction of the allowance for loan and lease losses. The amount should be reported net of unearned income (to the extent possible), and deposits accumulated for the payment of personal loans (hypothecated deposits).

### **Line Item M17(c) Total aggregate operating revenue of nonbank subsidiaries.**

Report the dollar amount of total aggregate operating revenue of nonbank subsidiaries of the reporting bank holding company. Nonbank operating revenue includes the operating revenue of all foreign and domestic nonbank subsidiaries (as defined above) and their majority-owned direct and indirect subsidiaries. Operating revenue is defined as the sum of total interest income and total noninterest income (before deduction of expenses and extraordinary items).

### **Line Item M17(d) Total combined thrift assets included in M17(a).**

Report the dollar amount of combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) that are included in the amount reported in line item 17(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift assets to report.

### **Line Item M17(e) Number of nonbank subsidiaries included in M17(a).**

Report the **number** of nonbank subsidiaries that have been included in the total combined nonbank subsidiary assets reported in item 17(a) above. Enter “zero” if the reporting top-tier bank holding company does not have any nonbank subsidiaries.

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### **Line Item M17(f) Number of thrift subsidiaries included in M17(d).**

Report the **number** of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) that are included in the total combined nonbank subsidiary assets reported in line item 17(d) above. Enter “zero” if the reporting top-tier bank holding company does not have any thrift subsidiaries to report.

### **Information related to the filing of the FR Y-12 report (Memoranda Line Items 18, 19, 20(a), 20(b))**

Line items 18 and 19 will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In a multi-tiered organization with one or more bank holding companies (BHCs), only the top-tier BHC should complete items 18 and 19 on a consolidated basis. However, if a lower-tier BHC is functioning as the consolidated top-tier reporter for other financial reports (for example, when the top-tier is a non-U.S. BHC, ESOP, or limited partnership), this lower-tier BHC should complete memorandum items 18 and 19 on a consolidated basis.

Items 20(a) and 20(b) are to be completed by all bank holding companies that are not required to file the FR Y-12.

### **Line Item M18 Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K?**

Enter a “1” if the answer to this question is yes. Enter a “0” if the response to this question is no.

*If the answer to this question is no, your organization does not need to complete the FR Y-12. Skip item 19 and proceed to items 20(a) and 20(b). If the answer to this question is yes, proceed to item 19 below.*

For purposes of this question, an *equity investment* refers to common stock, partnership interests, convertible preferred stock, convertible debt, and warrants, options, and other rights that give the holder the right to acquire common stock or instruments convertible into common stock. An equity investment does not include any position or security held in a trading account in accordance with applicable accounting principles and as part of an underwriting, market making or dealing activity.

A *nonfinancial equity investment* means an equity investment made by the BHC or any of its subsidiaries (including all U.S. offices, International Banking Facilities, foreign branches, branches in Puerto Rico and U.S. territories and possessions, and majority-owned bank and nonbank domestic and foreign subsidiaries, including Edge and agreement subsidiaries, domestic nonbanking subsidiaries, and small business investment companies (SBICs)):

- pursuant to the merchant banking authority of section 4(k)(4)(H) of the BHC Act (12 U.S.C. 1843(k)(4)(H)) and subpart J of the Board’s Regulation Y,
- under section 4(c)(6) or 4(c)(7) of the BHC Act (12 U.S.C. 1843(c)(6) and (c)(7)) in a nonfinancial company (as defined below) or in a company that makes investments in nonfinancial companies,
- investments made through a SBIC that is consolidated with the BHC or subsidiary, or in an SBIC that is not consolidated, under section 302(b) of the Small Business Investment Act of 1958,
- in a nonfinancial company under the portfolio investment provisions of the Board’s Regulation K (12 CFR 211.8(c)(3)), or
- in a nonfinancial company under section 24 of the Federal Deposit Insurance Act (12 U.S.C. 1831a).

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

A *nonfinancial company* is a company that is engaged in any activity that has not been determined to be financial



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in nature or incidental to a financial activity under section 4(k) of the BHC Act (12 U.S.C. 1843(k)).

**Line Item M19 Do your aggregate nonfinancial equity investments equal or exceed (on an acquisition cost basis) 10 percent of the BHC's total capital as of the report date?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. If the answer to **both** item 18 and item 19 is yes, your organization must complete the FR Y-12. Skip items 20(a) and 20(b), and proceed to item 21 below. If the answer to **either** item 18 or item 19 is no, your organization does not need to complete the FR Y-12. Proceed to items 20(a) and 20(b) below.

See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

*Acquisition cost* is the amount paid by the BHC for the nonfinancial equity investment when it was acquired.

*Total capital* is the amount reported in Schedule SC, Balance Sheet, item 16(f).

***Items 20(a) and 20(b) are to be completed by all bank holding companies that are not required to file the FR Y-12.***

**Line Item M20(a) Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

**Line item M20(b) Does the bank holding company manage any nonfinancial equity investments for the benefit of others?**

Enter a "1" if the answer to this question is yes. Enter a "0" if the response to this question is no.

This item applies to all bank holding companies that do not file the FR Y-12 report that manage nonfinancial equity investments for others by serving as a general partner in a limited partnership or performing a similar function in a private equity fund. These investments are not owned by the bank holding company and are not consolidated in the bank holding company's financial

statements. Exclude investments managed through a bank trust department in a fiduciary capacity. See the instructions for item 18 above for the definition of *nonfinancial equity investment*.

**Line Item M21 Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.**

***This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies).*** A financial holding company is a U.S. bank holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g., June 30 or December 31).

Report the total net assets of all broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act. The definition of assets generally corresponds to balance sheet item 9. *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item intercompany assets and claims on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company. Also exclude any subsidiaries that are held through a U.S. depository institution.

**Line Item M22 Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(K)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.**

***This item is to be completed only by the top-tier financial holding company in a multi-tiered organization (and single-tiered financial holding companies) and includes only newly authorized insurance underwriting activities permitted under the Gramm-Leach-Bliley Act.*** A financial holding company is a U.S. bank holding company that has submitted a declaration to become a financial holding company with the appropriate Federal Reserve Bank and whose declaration has been determined to be effective as of the reporting period (e.g., June 30 or December 31). Report the total net assets for

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subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(K)(4)(B) of the Bank Holding Company Act as amended by the Gramm—Leach—Bliley Act. The definition of assets generally corresponds to Schedule SC, item 9. *Include* both domestic and foreign subsidiaries that are owned by the financial holding company. *Exclude* from this item:

- (1) intercompany assets and claims on affiliates that are eliminated when preparing consolidated financial statements for the financial holding company,
- (2) subsidiaries that engage solely in underwriting credit-related insurance that was permissible for bank holding companies to engage in prior to the Gramm—Leach—Bliley Act under Section 225.23(b)(11)(I) of Regulation Y, and
- (3) subsidiaries that are principally engaged in insurance agency activities.

### **Line Item 23 Issuances associated with the U.S. Department of Treasury Capital Purchase Program.**

Under the U.S. Department of Treasury Capital Purchase Program (CPP), the Treasury provides capital to participating bank holding companies by purchasing newly issued senior perpetual preferred stock and warrants to purchase common stock, depending on whether the bank holding company's common stock is "publicly traded." For such bank holding companies that are not publicly traded, the Treasury Department immediately exercises the warrants for senior perpetual preferred stock ("warrant preferred stock"). This perpetual preferred stock and warrant preferred stock is senior to the bank holding company's common stock and on par with the issuer's existing preferred shares.

### **Line Item 23(a) Senior perpetual preferred stock or similar items.**

Report the carrying amount of all senior perpetual preferred stock and all warrant preferred stock issued to the U.S. Department of Treasury (included in Schedule SC, item 16(a), "Perpetual preferred stock (including related surplus)."

### **Line Item 23(b) Warrants to purchase common stock or similar items.**

Report the carrying amount of all warrants issued to the U.S. Department of Treasury to purchase common stock of the bank holding company that is included in equity capital on the balance sheet (included in Schedule SC, item 16(b), "Common stock (including related surplus)," or Schedule SC, item 13, "Other liabilities.")

Warrants issued by a publicly traded bank holding company should be included in equity capital on the balance sheet provided the bank holding company has sufficient authorized but unissued shares of the common stock to allow exercise of the warrants and any other necessary shareholder approvals have been obtained. If the bank holding company does not have required shareholder approval, including shareholder approval for sufficient authorized but unissued shares of the common stock subject to the warrants that may be required for settlement, the warrants may be included in equity capital on the balance sheet provided that the bank holding company takes the necessary action to secure sufficient approvals prior to the end of the fiscal quarter in which the warrants are issued. Warrants that are not eligible to be classified as equity capital should be reported as other liabilities on the balance sheet.

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LINE ITEM INSTRUCTIONS FOR

# Notes to the Parent Company Only Financial Statements for Small Bank Holding Companies FR Y-9SP

This section has been provided to allow small bank holding companies to provide additional explanations of the content of specific items in the parent company only financial statements. The reporting bank holding company should include any transactions reported on the Income Statement and Balance Sheet that it wishes to explain or that have been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or in its quarterly reports to the Securities and Exchange Commission (SEC).

Report in the space provided the schedule and line item for which the holding company is specifying additional information, a description of the transaction and, in the column provided, the dollar amount associated with the transaction being disclosed.

Validity (V) Edits for the FR Y-9SP  
(Effective as of June 30, 2011)

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

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0031	CFO	BHSPC490	CFO must not be null.	bhspc490 ne null
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0032	CONTACTN	BHSX8901	CONTACTN must not be null.	bhsx8901 ne null
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0033	CONTACTP	BHSX8902	CONTACTP must not be null.	bhsx8902 ne null
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0034	CONTACTF	BHSX9116	CONTACTF must not be null.	bhsx9116 ne null
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0036	CONTACTE	BHSX4086	CONTACTE must not be null.	bhsx4086 ne null
FRY9SP	20110630	99991231	Added	Cover Page	Validity	0037	DATESIGN	BHSXJ196	DATESIGN must not be null.	bhsxj196 ne null
FRY9SP	20080630	99991231	No Change	SI	Validity	0040	SI-5	BHSP4000	Sum of SI-1a through SI-4 must equal SI-5.	(bhsp0508 + bhsp2111 + bhsp0523 + bhsp0530 + bhsp0206 + bhsp1283 + bhsp0447) eq bhsp4000
FRY9SP	20080630	99991231	No Change	SI	Validity	0050	SI-8	BHSP4130	Sum of SI-6 and SI-7 must equal SI-8.	(bhsp4073 + bhsp4093) eq bhsp4130
FRY9SP	20080630	99991231	No Change	SI	Validity	0060	SI-9	BHSP4250	SI-5 minus SI-8 must equal SI-9.	(bhsp4000 - bhsp4130) eq bhsp4250
FRY9SP	20080630	99991231	No Change	SI	Validity	0070	SI-11	BHSP0496	SI-9 minus SI-10 must equal SI-11.	(bhsp4250 - bhsp4302) eq bhsp0496
FRY9SP	20080630	99991231	No Change	SI	Validity	0080	SI-13	BHSP4340	Sum of SI-11 through SI-12c must equal SI-13.	(bhsp0496 + bhsp3156 + bhsp2112 + bhsp3513) eq bhsp4340
FRY9SP	20080630	99991231	No Change	SI	Validity	0095	SI-Mem2	BHSPA530	SI-Mem2 must equal "1" (yes) or "0" (no).	bhspa530 eq 1 or bhspa530 eq 0
FRY9SP	20080630	99991231	No Change	SC	Validity	0200	SC-3c	BHSP2723	SC-3a minus SC-3b must equal SC-3c.	(bhsp2122 - bhsp3123) eq bhsp2723
FRY9SP	20080630	99991231	No Change	SC	Validity	0250	SC-9	BHSP2170	Sum of SC-1a through SC-2 and SC-3c through SC-8 must equal SC-9.	(bhsp5993 + bhsp0010 + bhsp0390 + bhsp2723 + bhsp3239 + bhsp3238 + bhsp3148 + bhsp0088 + bhsp0087 + bhsp0089 + bhsp0201 + bhsp0202 + bhsp3523 + bhsp0027 + bhsp3620) eq bhsp2170
FRY9SP	20080630	99991231	No Change	SC	Validity	0320	SC-12	BHSP3166	SC-12 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3166 le (bhsp2309 + bhsp2724 + bhsp3151)
FRY9SP	20080630	99991231	No Change	SC	Validity	0335	SC-16f	BHSP3210	Sum of SC-16a through SC-16e must equal SC-16f.	(bhsp3283 + bhsp3230 + bhsp3247 + bhsp3530 + bhsp130) eq bhsp3210
FRY9SP	20080630	99991231	No Change	SC	Validity	0345	SC-17	BHSP3300	Sum of SC-10a through SC-14b and SC-16f must equal SC-17.	(bhsp2309 + bhsp2724 + bhsp3151 + bhsp3166 + bhsp3167 + bhsp3605 + bhsp3621 + bhsp3210) eq bhsp3300
FRY9SP	20080630	99991231	No Change	SC	Validity	0355	SC-17	BHSP3300	SC-17 must equal SC-9.	bhsp3300 eq bhsp2170
FRY9SP	20100630	99991231	Revised	SC	Validity	0360	SC-Mem1	BHSPC884	For December, if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP, then SC-Mem1 must equal "1" (yes) or "0" (no).	if ((mm-q1 eq 12) and (the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP)) then bhspc884 eq 1 or bhspc884 eq 0
FRY9SP	20080630	99991231	No Change	SC	Validity	0371	SC-Mem1	BHSPC884	If SC-Mem1 is equal "1" (yes), then SC-Mem2a(1) through SC-Mem2b(2) must not equal null.	if (bhspc884 eq 1) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0400	SC-M1	BHSP8519	If SC-9 does not equal zero, then SC-M1 must not equal zero or null.	bhsp2170 ne 0 then (bhsp8519 ne 0 or bhsp8519 ne null)
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0410	SC-M2	BHSP3152	SC-M2 must be less than or equal to the sum of SC-10a through SC-11.	bhsp3152 le (bhsp2309 + bhsp2724 + bhsp3151)
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0435	SC-M6	BHSP0416	SC-M6 must be less than or equal to SC-2.	bhsp0416 le bhsp0390

Validity (V) Edits for the FR Y-9SP  
(Effective as of June 30, 2011)

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

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0445	SC-M7b	BHSP8517	The sum of SC-M7a and SC-M7b must equal SC-2.	(bhsp8516 + bhsp8517) eq bhsp0390
FRY9SP	20091231	99991231	Added	SC-M	Validity	0452	SC-M14N	TEXT6428	If SC-M14 is equal to "1" (yes) or "0" (no), then SC-M14N must not equal null.	if bhsp6416 eq 1 or bhsp6416 eq 0 then text6428 ne null
FRY9SP	20091231	99991231	Added	SC-M	Validity	0453	SC-M14P	TEXT9009	If SC-M14 is equal to "1" (yes) or "0" (no), then SC-M14P must not equal null.	if bhsp6416 eq 1 or bhsp6416 eq 0 then text9009 ne null
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0455	SC-M15a	BHSP3524	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M15a must not equal null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhsp3524 ne null
FRY9SP	20100630	99991231	Added	SC-M	Validity	0466	SC-M15b	BHSP3526	If SC-6a does not equal null, then SC-M15b must not equal null.	if bhsp0201 ne null then bhsp3526 ne null
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0470	SC-M16a	BHSP3525	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M16a must not equal null.	if the reporting institution is a lower tier BHC and files as the lower-tier then bhsp3525 ne null
FRY9SP	20100630	99991231	Added	SC-M	Validity	0476	SC-M16b	BHSP3527	If SC-6a does not equal null, then SC-M16b must not equal null.	if bhsp0201 ne null then bhsp3527 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0480	SC-M16b	BHSP3527	Sum of SC-M15a through SC-M16b must be less than or equal to SC-14b.	(bhsp3524 + bhsp3526 + bhsp3525 + bhsp3527) le bhsp3621
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0482	SC-M17a	BHSP4778	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17a must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhsp4778 ne null
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0483	SC-M17b	BHSP427	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17b must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhsp427 ne null
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0484	SC-M17c	BHSP428	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17c must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhsp428 ne null

Validity (V) Edits for the FR Y-9SP  
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**Each edit in the checklist must balance, rounding errors are not allowed.**

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0485	SC-M17d	BHSP2792	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17d must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhs2792 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0490	SC-M17d	BHSP2792	SC-M17d must be less than or equal to SC-M17a.	bhs2792 le bhs4778
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0495	SC-M17e	BHSP2794	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17e must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhs2794 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0500	SC-M17e	BHSP2794	If SC-M17a is greater than zero, then SC-M17e must be greater than zero.	if bhs4778 gt 0 then bhs2794 gt 0
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0505	SC-M17f	BHSP2796	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M17f must not equal null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhs2796 ne null
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0510	SC-M17f	BHSP2796	If SC-M17d is greater than zero, then SC-M17f must be greater than zero.	if bhs2792 gt 0 then bhs2796 gt 0
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0520	SC-M17f	BHSP2796	SC-M17f must be less than or equal to SC-M17e.	bhs2796 le bhs2794
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0525	SC-M18	BHSP161	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP, then SC-M18 must equal "1" (yes) or "0" (no).	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP then bhs161 eq 1 or bhs161 eq 0
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0535	SC-M19	BHSP159	If SC-M18 is equal to "1" (yes), then SC-M19 must equal "1" (yes) or "0" (no).	if bhs161 eq 1 then bhs159 eq 1 or bhs159 eq 0
FRY9SP	20080630	99991231	No Change	SC-M	Validity	0538	SC-M19	BHSP159	If SC-M18 is equal to "0" (no) or null, then SC-M19 must equal null.	if (bhs161 eq 0 or bhs161 eq null) then bhs159 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0540	SC-M20a	BHSP700	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M20a must equal "1" (yes) or "0" (no).	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhs700 eq 1 or bhs700 eq 0
FRY9SP	20100630	99991231	Revised	SC-M	Validity	0545	SC-M20b	BHSP701	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M20b must equal "1" (yes) or "0" (no).	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhs701 eq 1 or bhs701 eq 0

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20110630	99991231	Added	SI	Intraseries	0580	SI-1a	BHSP0508	For December, SI-1a (current) should be greater than or equal to SI-1a (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs0508-q1 ge bhs0508-q2 - 2)
FRY9SP	20080630	99991231	No Change	SI	Quality	9000	SI-1a	BHSP0508	SI-1a should not be null and should not be negative.	bhs0508 ne null and bhs0508 ge 0
FRY9SP	20110630	99991231	Added	SI	Intraseries	0581	SI-1b	BHSP2111	For December, SI-1b (current) should be greater than or equal to SI-1b (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs2111-q1 ge bhs2111-q2 - 2)
FRY9SP	20080630	99991231	No Change	SI	Quality	9000	SI-1b	BHSP2111	SI-1b should not be null and should not be negative.	bhs2111 ne null and bhs2111 ge 0
FRY9SP	20110630	99991231	Added	SI	Intraseries	0582	SI-2a	BHSP0523	For December, SI-2a (current) should be greater than or equal to SI-2a (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs0523-q1 ge bhs0523-q2 - 2)
FRY9SP	20080630	20100630	Archived	SI	Quality	9000	SI-2a	BHSP0523	SI-2a should not be null and should not be negative.	bhs0523 ne null and bhs0523 ge 0
FRY9SP	20101231	99991231	Revised	SI	Quality	9005	SI-2a	BHSP0523	SI-2a should not be negative.	bhs0523 ge 0 or bhs0523 eq null
FRY9SP	20110630	99991231	Added	SI	Intraseries	0583	SI-2b	BHSP0530	For December, SI-2b (current) should be greater than or equal to SI-2b (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs0530-q1 ge bhs0530-q2 - 2)
FRY9SP	20101231	99991231	Added	SI	Quality	0601	SI-2b	BHSP0530	If SI-2a is equal to null, then SI-2b should be equal to null.	if bhs0523 eq null then bhs0530 eq null
FRY9SP	20101231	99991231	Added	SI	Quality	0602	SI-2b	BHSP0530	If SI-2a is not equal to null, then SI-2b should not equal null.	if bhs0523 ne null then bhs0530 ne null
FRY9SP	20101231	99991231	Added	SI	Quality	0603	SI-2b	BHSP0530	If SI-12b is equal to null, then SI-2a and SI-2b should be equal to null.	if bhs2112 eq null then (bhs0523 eq null and bhs0530 eq null)
FRY9SP	20101231	99991231	Added	SI	Quality	0604	SI-2b	BHSP0530	If SI-12b is not equal to null, then SI-2a and SI-2b should not equal null.	if bhs2112 ne null then (bhs0523 ne null and bhs0530 ne null)
FRY9SP	20080630	20100630	Archived	SI	Quality	9000	SI-2b	BHSP0530	SI-2b should not be null and should not be negative.	bhs0530 ne null and bhs0530 ge 0
FRY9SP	20101231	99991231	Revised	SI	Quality	9005	SI-2b	BHSP0530	SI-2b should not be negative.	bhs0530 ge 0 or bhs0530 eq null
FRY9SP	20110630	99991231	Added	SI	Intraseries	0584	SI-3a	BHSP0206	For December, SI-3a (current) should be greater than or equal to SI-3a (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs0206-q1 ge bhs0206-q2 - 2)
FRY9SP	20080630	20091231	Ended	SI	Quality	0605	SI-3a	BHSP0206	If the reporting institution is a BHC without a subsidiary BHC, then SI-3a should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs0206 eq null
FRY9SP	20100630	99991231	Added	SI	Intraseries	0609	SI-3a	BHSP0206	If SI-3a (previous) is not equal to null, then SI-3a (current) should not equal null.	if (bhs0206-q2 ne null) then (bhs0206-q1 ne null)
FRY9SP	20100630	99991231	Added	SI	Intraseries	0610	SI-3a	BHSP0206	If SI-3a (previous) is equal to null, then SI-3a (current) should equal null.	if (bhs0206-q2 eq null) then (bhs0206-q1 eq null)
FRY9SP	20080630	20091231	Archived	SI	Quality	9005	SI-3a	BHSP0206	SI-3a should not be negative.	bhs0206 ge 0 or bhs0206 eq null
FRY9SP	20100630	99991231	Revised	SI	Quality	9005	SI-3a	BHSP0206	SI-3a should not be negative.	bhs0206 ge 0 or bhs0206 eq null
FRY9SP	20110630	99991231	Added	SI	Intraseries	0585	SI-3b	BHSP1283	For December, SI-3b (current) should be greater than or equal to SI-3b (previous) (minus \$2k).	if mm-q1 eq 12 then (bhs1283-q1 ge bhs1283-q2 - 2)
FRY9SP	20101231	99991231	Added	SI	Quality	0611	SI-3b	BHSP1283	If SI-3a is equal to null, then SI-3b should be equal to null.	if bhs0206 eq null then bhs1283 eq null
FRY9SP	20101231	99991231	Added	SI	Quality	0612	SI-3b	BHSP1283	If SI-3a is not equal to null, then SI-3b should not equal null.	if bhs0206 ne null then bhs1283 ne null
FRY9SP	20101231	99991231	Added	SI	Quality	0613	SI-3b	BHSP1283	If SI-12c is equal to null, then SI-3a and SI-3b should be equal to null.	if bhs3513 eq null then (bhs0206 eq null and bhs1283 eq null)

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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20101231	99991231	Added	SI	Quality	0614	SI-3b	BHSP1283	If SI-12c is not equal to null, then SI-3a and SI-3b should not equal null.	if bhsp3513 ne null then (bhsp0206 ne null and bhsp1283 ne null)
FRY9SP	20080630	20091231	Ended	SI	Quality	0615	SI-3b	BHSP1283	If the reporting institution is a BHC without a subsidiary BHC, then SI-3b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhsp1283 eq null
FRY9SP	20100630	99991231	Added	SI	Intraseries	0617	SI-3b	BHSP1283	If SI-3b (previous) is not equal to null, then SI-3b (current) should not equal null.	if (bhsp1283-q2 ne null) then (bhsp1283-q1 ne null)
FRY9SP	20100630	99991231	Added	SI	Intraseries	0618	SI-3b	BHSP1283	If SI-3b (previous) is equal to null, then SI-3b (current) should equal null.	if (bhsp1283-q2 eq null) then (bhsp1283-q1 eq null)
FRY9SP	20080630	20091231	Archived	SI	Quality	9005	SI-3b	BHSP1283	SI-3b should not be negative.	bhsp1283 ge 0 or bhsp1283 eq null
FRY9SP	20100630	99991231	Revised	SI	Quality	9005	SI-3b	BHSP1283	SI-3b should not be negative.	bhsp1283 ge 0 or bhsp1283 eq null
FRY9SP	20110630	99991231	Added	SI	Intraseries	0586	SI-4	BHSP0447	For December, SI-4 (current) should be greater than or equal to SI-4 (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp0447-q1 ge bhsp0447-q2 - 2)
FRY9SP	20101231	99991231	Added	SI	Quality	0619	SI-4	BHSP0447	If the sum of SC-1b, SC-2, and SC-3c is greater than \$100K, then SI-4 should be greater than zero.	if (bhsp0010 + bhsp0390 + bhsp2723) gt 100 then bhsp0447 gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9006	SI-4	BHSP0447	SI-4 should not be null and should not be negative.	bhsp0447 ne null and bhsp0447 ge 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9006	SI-5	BHSP4000	SI-5 should not be null and should not be negative.	bhsp4000 ne null and bhsp4000 ge 0
FRY9SP	20110630	99991231	Added	SI	Intraseries	0587	SI-6	BHSP4073	For December, SI-6 (current) should be greater than or equal to SI-6 (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp4073-q1 ge bhsp4073-q2 - 2)
FRY9SP	20110630	99991231	Added	SI	Intraseries	0622	SI-6	BHSP4073	For December, if the sum of SC-10a through SC-11 is greater than \$50K, then SI-6 (current minus previous) should be greater than zero.	if (mm-q1 eq 12) and (bhsp2309 + bhsp2724 + bhsp3151) gt 50 then (bhsp4073-q1 - bhsp4073-q2) gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0620	SI-6	BHSP4073	If SC-12 is greater than zero, then SI-6 should be greater than zero.	if bhsp3166 gt 0 then bhsp4073 gt 0
FRY9SP	20101231	99991231	Added	SI	Quality	0621	SI-6	BHSP4073	If the sum of SC-10a through SC-11 is greater than \$50K, then SI-6 should be greater than zero.	if (bhsp2309 + bhsp2724 + bhsp3151) gt 50 then bhsp4073 gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9006	SI-6	BHSP4073	SI-6 should not be null and should not be negative.	bhsp4073 ne null and bhsp4073 ge 0
FRY9SP	20110630	99991231	Added	SI	Intraseries	0588	SI-7	BHSP4093	For December, SI-7 (current) should be greater than or equal to SI-7 (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp4093-q1 ge bhsp4093-q2 - 2)
FRY9SP	20080630	99991231	No Change	SI	Quality	0625	SI-7	BHSP4093	If SI-Mem3 is greater than zero, then SI-Mem3 should be less than or equal to SI-7.	if bhspc254 gt 0 then bhspc254 le bhsp4093
FRY9SP	20080630	99991231	No Change	SI	Quality	9006	SI-7	BHSP4093	SI-7 should not be null and should not be negative.	bhsp4093 ne null and bhsp4093 ge 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9006	SI-8	BHSP4130	SI-8 should not be null and should not be negative.	bhsp4130 ne null and bhsp4130 ge 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9010	SI-9	BHSP4250	SI-9 should not be null.	bhsp4250 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	9010	SI-10	BHSP4302	SI-10 should not be null.	bhsp4302 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	9010	SI-11	BHSP0496	SI-11 should not be null.	bhsp0496 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	0630	SI-12a	BHSP3156	If SC-4a is greater than zero, then the sum of SI-1a and SI-12a should not be equal to zero.	if bhsp3239 gt 0 then (bhsp0508 + bhsp3156) ne 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0635	SI-12a	BHSP3156	If SI-1a or SI-12a does not equal zero or null, then SC-4a should not equal zero or null.	if ((bhsp0508 ne 0 and null) or (bhsp3156 ne 0 and null)) then (bhsp3239 ne 0 and null)



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FRY9SP	20080630	99991231	No Change	SI	Quality	9010	SI-12a	BHSP3156	SI-12a should not be null.	bhsp3156 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	0650	SI-12b	BHSP2112	If SI-2a or SI-12b does not equal zero or null, then SC-5a should not equal zero or null.	if ((bhsp0523 ne 0 and null) or (bhsp2112 ne 0 and null)) then (bhsp0088 ne 0 and null)
FRY9SP	20080630	20100630	Ended	SI	Quality	9010	SI-12b	BHSP2112	SI-12b should not be null.	bhsp2112 ne null
FRY9SP	20080630	99991231	No Change	SI	Quality	0665	SI-12c	BHSP3513	If SC-6a is greater than zero, then the sum of SI-3a and SI-12c should not be equal to zero.	if bhsp0201 gt 0 then (bhsp0206 + bhsp3513) ne 0
FRY9SP	20080630	99991231	No Change	SI	Quality	0670	SI-12c	BHSP3513	If SI-3a or SI-12c does not equal zero or null, then SC-6a should not equal zero or null.	if ((bhsp0206 ne 0 and null) or (bhsp3513 ne 0 and null)) then (bhsp0201 ne 0 and null)
FRY9SP	20100630	99991231	Added	SI	Quality	0672	SI-12c	BHSP3513	If SC-6a is equal to null, then SI-3a and SI-12c should be equal to null.	if bhsp0201 eq null then (bhsp0206 eq null and bhsp3513 eq null)
FRY9SP	20080630	20091231	Ended	SI	Quality	0675	SI-12c	BHSP3513	If the reporting institution is a BHC without a subsidiary BHC, then SI-12c should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhsp3513 eq null
FRY9SP	20100630	99991231	Added	SI	Intraseries	0680	SI-12c	BHSP3513	If SI-12c (previous) is not equal to null, then SI-12c (current) should not equal null.	if (bhsp3513-q2 ne null) then (bhsp3513-q1 ne null)
FRY9SP	20100630	99991231	Added	SI	Intraseries	0681	SI-12c	BHSP3513	If SI-12c (previous) is equal to null, then SI-12c (current) should equal null.	if (bhsp3513-q2 eq null) then (bhsp3513-q1 eq null)
FRY9SP	20080630	99991231	No Change	SI	Quality	9015	SI-13	BHSP4340	SI-13 should not be null.	bhsp4340 ne null
FRY9SP	20110630	99991231	Added	SI	Intraseries	0589	SI-Mem1	BHSP3158	For December, SI-Mem1 (current) should be greater than or equal to SI-Mem1 (previous) (minus \$2k).	if mm-q1 eq 12 then (bhsp3158-q1 ge bhsp3158-q2 - 2)
FRY9SP	20080630	99991231	No Change	SI	Quality	0750	SI-Mem1	BHSP3158	If SI-Mem1 is greater than zero, then SI-Mem1 should be less than SC-16c.	if bhsp3158 gt 0 then bhsp3158 lt bhsp3247
FRY9SP	20080630	99991231	No Change	SI	Quality	9020	SI-Mem1	BHSP3158	SI-Mem1 should not be null and should not be negative.	bhsp3158 ne null and bhsp3158 ge 0
FRY9SP	20080630	99991231	No Change	SI	Intraseries	0765	SI-Mem2	BHSPA530	If SI-Mem2 (previous) equals "1" (yes), then SI-Mem2 (current) should equal "1" (yes).	if (bhspa530-q2 eq 1) then (bhspa530-q1 eq 1)
FRY9SP	20080630	99991231	No Change	SI	Quality	9020	SI-Mem2	BHSPA530	SI-Mem2 should not be null and should not be negative.	bhspa530 ne null and bhspa530 ge 0
FRY9SP	20110630	99991231	Added	SI	Intraseries	0590	SI-Mem3	BHSPC254	For December, SI-Mem3 (current) should be greater than or equal to SI-Mem3 (previous) (minus \$2k).	if mm-q1 eq 12 then (bhspc254-q1 ge bhspc254-q2 - 2)
FRY9SP	20080630	99991231	No Change	SI	Quality	0767	SI-Mem3	BHSPC254	If SC-M13 is greater than zero, then SI-Mem3 should be greater than zero.	if bhspc255 gt 0 then bhspc254 gt 0
FRY9SP	20080630	99991231	No Change	SI	Quality	9020	SI-Mem3	BHSPC254	SI-Mem3 should not be null and should not be negative.	bhspc254 ne null and bhspc254 ge 0
FRY9SP	20080630	20101231	Archived	SI	Intraseries	0768	SI-Mem4	BHSPF229	For December, if SI-Mem4 (previous) is not equal to null or zero, then SI-Mem4 (current) should not equal null or zero.	if (mm-q1 eq 12) and (bhspf229-q2 ne null and bhspf229-q2 ne 0) then (bhspf229-q1 ne null and bhspf229-q1 ne 0)
FRY9SP	20110630	99991231	Revised	SI	Intraseries	0768	SI-Mem4	BHSPJ980	For December, if SI-Mem4 (previous) is not equal to null or zero, then SI-Mem4 (current) should not equal null or zero.	if (mm-q1 eq 12) and (bhspj980-q2 ne null and bhspj980-q2 ne 0) then (bhspj980-q1 ne null and bhspj980-q1 ne 0)
FRY9SP	20080630	20100630	Archived	SI	Quality	0770	SI-Mem4	BHSPF229	If SC-Mem3a is not equal to null or zero or SC-Mem3b is not equal to null or zero, then SI-Mem4 should not equal null.	if ((bhspf819 ne null and bhspf819 ne 0) or (bhspf820 ne null and bhspf820 ne 0)) then bhspf229 ne null
FRY9SP	20101231	20101231	Archived	SI	Quality	0770	SI-Mem4	BHSPF229	If SC-Mem3a is not equal to null or SC-Mem3b is not equal to null, then SI-Mem4 should not equal null.	if (bhspf819 ne null or bhspf820 ne null) then bhspf229 ne null

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FRY9SP	20110630	99991231	Revised	SI	Quality	0770	SI-Mem4	BHSPJ980	If SC-Mem3a is not equal to null or SC-Mem3b is not equal to null, then SI-Mem4 should not equal null.	if (bhspf819 ne null or bhspf820 ne null) then bhspj980 ne null
FRY9SP	20080630	20101231	Archived	SI	Quality	0772	SI-Mem4	BHSPF229	If SI-Mem4 is not equal to null or zero, then SI-4 should not equal zero.	if (bhspf229 ne null and bhspf229 ne 0) then bhsp0447 ne 0
FRY9SP	20110630	99991231	Revised	SI	Quality	0772	SI-Mem4	BHSPJ980	If SI-Mem4 is not equal to null or zero, then SI-4 should not equal zero.	if (bhspj980 ne null and bhspj980 ne 0) then bhsp0447 ne 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-1a	BHSP5993	SC-1a should not be null and should not be negative.	bhsp5993 ne null and bhsp5993 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-1b	BHSP0010	SC-1b should not be null and should not be negative.	bhsp0010 ne null and bhsp0010 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-2	BHSP0390	SC-2 should not be null and should not be negative.	bhsp0390 ne null and bhsp0390 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-3a	BHSP2122	SC-3a should not be null and should not be negative.	bhsp2122 ne null and bhsp2122 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-3b	BHSP3123	SC-3b should not be null and should not be negative.	bhsp3123 ne null and bhsp3123 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9020	SC-3c	BHSP2723	SC-3c should not be null and should not be negative.	bhsp2723 ne null and bhsp2723 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9030	SC-4a	BHSP3239	SC-4a should not be null.	bhsp3239 ne null
FRY9SP	20080630	99991231	No Change	SC	Quality	9030	SC-4b	BHSP3238	SC-4b should not be null.	bhsp3238 ne null
FRY9SP	20080630	99991231	No Change	SC	Quality	9040	SC-4c	BHSP3148	SC-4c should not be null and should not be negative.	bhsp3148 ne null and bhsp3148 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	0773	SC-5a	BHSP0088	If SC-M13 is greater than zero, then SC-5a should be greater than zero.	if bhspc255 gt 0 then bhsp0088 gt 0
FRY9SP	20101231	99991231	Added	SC	Quality	0779	SC-5a	BHSP0088	If SC-M17a, SC-M17b, SC-M17c, SC-M17d, SC-M17e, and SC-M17f are not equal to null, then SC-5a should not equal null.	if (bhsp4778 ne null and bhspc427 ne null and bhspc428 ne null and bhsp2792 ne null and bhsp2794 ne null and bhsp2796 ne null) then bhsp0088 ne null
FRY9SP	20080630	20091231	Ended	SC	Quality	9050	SC-5a	BHSP0088	SC-5a should not be null.	bhsp0088 ne null
FRY9SP	20080630	20091231	Ended	SC	Quality	9050	SC-5b	BHSP0087	SC-5b should not be null.	bhsp0087 ne null
FRY9SP	20101231	99991231	Added	SC	Quality	0774	SC-5c	BHSP0089	If SC-5a is equal to null, then SC-5b and SC-5c should be equal to null.	if bhsp0088 eq null then (bhsp0087 eq null and bhsp0089 eq null)
FRY9SP	20101231	99991231	Added	SC	Quality	0775	SC-5c	BHSP0089	If SC-5a is not equal to null, then SC-5b and SC-5c should not equal null.	if bhsp0088 ne null then (bhsp0087 ne null and bhsp0089 ne null)
FRY9SP	20101231	99991231	Added	SC	Quality	0776	SC-5c	BHSP0089	If SI-12b is equal to null, then SC-5a, SC-5b, and SC-5c should be equal to null.	if bhsp2112 eq null then (bhsp0088 eq null and bhsp0087 eq null and bhsp0089 eq null)
FRY9SP	20101231	99991231	Added	SC	Quality	0777	SC-5c	BHSP0089	If SI-12b is not equal to null, then SC-5a, SC-5b, and SC-5c should not equal null.	if bhsp2112 ne null then (bhsp0088 ne null and bhsp0087 ne null and bhsp0089 ne null)
FRY9SP	20100630	99991231	Revised	SC	Quality	9060	SC-5c	BHSP0089	SC-5c should not be negative.	bhsp0089 ge 0 or bhsp0089 eq null
FRY9SP	20080630	20091231	Ended	SC	Quality	0778	SC-6a	BHSP0201	If the reporting institution is a BHC without a subsidiary BHC, then SC-6a should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhsp0201 eq null
FRY9SP	20100630	99991231	Added	SC	Intraseries	0781	SC-6a	BHSP0201	If SC-6a (previous) is not equal to null, then SC-6a (current) should not equal null.	if (bhsp0201-q2 ne null) then (bhsp0201-q1 ne null)
FRY9SP	20100630	99991231	Added	SC	Intraseries	0783	SC-6a	BHSP0201	If SC-6a (previous) is equal to null, then SC-6a (current) should equal null.	if (bhsp0201-q2 eq null) then (bhsp0201-q1 eq null)
FRY9SP	20080630	20091231	Ended	SC	Quality	0782	SC-6b	BHSP0202	If the reporting institution is a BHC without a subsidiary BHC, then SC-6b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhsp0202 eq null

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FRY9SP	20100630	99991231	Added	SC	Intraseries	0785	SC-6b	BHSP0202	If SC-6b (previous) is not equal to null, then SC-6b (current) should not equal null.	if (bhs0202-q2 ne null) then (bhs0202-q1 ne null)
FRY9SP	20100630	99991231	Added	SC	Intraseries	0786	SC-6b	BHSP0202	If SC-6b (previous) is equal to null, then SC-6b (current) should equal null.	if (bhs0202-q2 eq null) then (bhs0202-q1 eq null)
FRY9SP	20080630	20091231	Ended	SC	Quality	0784	SC-6c	BHSP3523	If the reporting institution is a BHC without a subsidiary BHC, then SC-6c should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3523 eq null
FRY9SP	20100630	99991231	Added	SC	Intraseries	0788	SC-6c	BHSP3523	If SC-6c (previous) is not equal to null, then SC-6c (current) should not equal null.	if (bhs3523-q2 ne null) then (bhs3523-q1 ne null)
FRY9SP	20100630	99991231	Added	SC	Intraseries	0789	SC-6c	BHSP3523	If SC-6c (previous) is equal to null, then SC-6c (current) should equal null.	if (bhs3523-q2 eq null) then (bhs3523-q1 eq null)
FRY9SP	20101231	99991231	Added	SC	Quality	0790	SC-6c	BHSP3523	If SC-6a is equal to null, then SC-6b and SC-6c should be equal to null.	if bhs0201 eq null then (bhs0202 eq null and bhs3523 eq null)
FRY9SP	20101231	99991231	Added	SC	Quality	0791	SC-6c	BHSP3523	If SC-6a is not equal to null, then SC-6b and SC-6c should not equal null.	if bhs0201 ne null then (bhs0202 ne null and bhs3523 ne null)
FRY9SP	20101231	99991231	Added	SC	Quality	0792	SC-6c	BHSP3523	If SI-12c is equal to null, then SC-6a, SC-6b, and SC-6c should be equal to null.	if bhs3513 eq null then (bhs0201 eq null and bhs0202 eq null and bhs3523 eq null)
FRY9SP	20101231	99991231	Added	SC	Quality	0793	SC-6c	BHSP3523	If SI-12c is not equal to null, then SC-6a, SC-6b, and SC-6c should not equal null.	if bhs3513 ne null then (bhs0201 ne null and bhs0202 ne null and bhs3523 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	9070	SC-6c	BHSP3523	SC-6c should not be negative.	bhs3523 ge 0 or bhs3523 eq null
FRY9SP	20080630	99991231	No Change	SC	Quality	9080	SC-7	BHSP0027	SC-7 should not be null and should not be negative.	bhs0027 ne null and bhs0027 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9084	SC-8	BHSP3620	SC-8 should not be negative.	bhs3620 ge 0 or bhs3620 eq null
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0800	SC-9	BHSP2170	The period-to-period percentage change for SC-9 should be in the range of -25% to +25%.	((bhs2170-q1 - bhs2170-q2)/bhs2170-q1) * 100 ge -25 and ((bhs2170-q1 - bhs2170-q2)/bhs2170-q1) * 100 le 25
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-9	BHSP2170	SC-9 should not be null and should not be negative.	bhs2170 ne null and bhs2170 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-10a	BHSP2309	SC-10a should not be null and should not be negative.	bhs2309 ne null and bhs2309 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-10b	BHSP2724	SC-10b should not be null and should not be negative.	bhs2724 ne null and bhs2724 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-11	BHSP3151	SC-11 should not be null and should not be negative.	bhs3151 ne null and bhs3151 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-12	BHSP3166	SC-12 should not be null and should not be negative.	bhs3166 ne null and bhs3166 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-13	BHSP3167	SC-13 should not be null and should not be negative.	bhs3167 ne null and bhs3167 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-14a	BHSP3605	SC-14a should not be null and should not be negative.	bhs3605 ne null and bhs3605 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-14b	BHSP3621	SC-14b should not be null and should not be negative.	bhs3621 ne null and bhs3621 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-16a	BHSP3283	SC-16a should not be null and should not be negative.	bhs3283 ne null and bhs3283 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9087	SC-16b	BHSP3230	SC-16b should not be null and should not be negative.	bhs3230 ne null and bhs3230 ge 0
FRY9SP	20080630	99991231	No Change	SC	Quality	9090	SC-16c	BHSP3247	SC-16c should not be null.	bhs3247 ne null
FRY9SP	20080630	99991231	No Change	SC	Quality	9090	SC-16d	BHSPB530	SC-16d should not be null.	bhsb530 ne null

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FRY9SP	20080630	99991231	No Change	SC	Quality	9090	SC-16e	BHSPA130	SC-16e should not be null.	bhspa130 ne null
FRY9SP	20080630	99991231	No Change	SC	Quality	9090	SC-16f	BHSP3210	SC-16f should not be null.	bhsp3210 ne null
FRY9SP	20080630	99991231	No Change	SC	Quality	9100	SC-17	BHSP3300	SC-17 should not be null and should not be negative.	bhsp3300 ne null and bhsp3300 ge 0
FRY9SP	20080630	20091231	Archived	SC	Quality	0805	SC-Mem1	BHSPC884	For December, if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-Mem1 should be equal to null.	if ((mm-q1 eq 12) and (the reporting institution is a lower-tier BHC not functioning as the top-tier BHC)) then bhspc884 eq null
FRY9SP	20100630	99991231	Revised	SC	Quality	0805	SC-Mem1	BHSPC884	For December, if the reporting institution is a lower-tier BHC and files as the lower-tier or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-Mem1 should be equal to null.	if ((mm-q1 eq 12) and (the reporting institution is a lower-tier BHC and files as the lower-tier or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier)) then bhspc884 eq null
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0810	SC-Mem1	BHSPC884	For December, if SC-Mem1 (previous) is equal to "1" (yes), then SC-Mem1 (current) should be equal "1" (yes).	if ((mm-q1 eq 12) and (bhspc884-q3 eq 1)) then (bhspc884-q1 eq 1)
FRY9SP	20080630	99991231	No Change	SC	Quality	9110	SC-Mem1	BHSPC884	SC-Mem1 should not be negative.	bhspc884 ge 0 or bhspc884 eq null
FRY9SP	20080630	99991231	No Change	SC	Quality	0811	SC-Mem2a(1)	TEXTC703	If SC-Mem2a(1) is not null then SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc703 ne null) then (textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0812	SC-Mem2a(2)	TEXTC708	If SC-Mem2a(2) is not null then SC-Mem2a(1), SC-Mem2a(3), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc708 ne null) then (textc703 ne null and textc714 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0813	SC-Mem2a(3)	TEXTC714	If SC-Mem2a(3) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(4), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc714 ne null) then (textc703 ne null and textc708 ne null and textc715 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0814	SC-Mem2a(4)	TEXTC715	If SC-Mem2a(4) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2b(1), and SC-Mem2b(2) should not be null.	if (textc715 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc704 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0815	SC-Mem2b(1)	TEXTC704	If SC-Mem2b(1) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(2) should not be null.	if (textc704 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc705 ne null)
FRY9SP	20080630	99991231	No Change	SC	Quality	0816	SC-Mem2b(2)	TEXTC705	If SC-Mem2b(2) is not null then SC-Mem2a(1), SC-Mem2a(2), SC-Mem2a(3), SC-Mem2a(4), and SC-Mem2b(1) should not be null.	if (textc705 ne null) then (textc703 ne null and textc708 ne null and textc714 ne null and textc715 ne null and textc704 ne null)
FRY9SP	20080630	20101231	Archived	SC	Quality	0827	SC-Mem3a	BHSPF819	If SI-Mem4 is not equal to null, then SC-Mem3a or SC-Mem3b should not equal null.	if bhspf229 ne null then ((bhspf819 ne null) or (bhspf820 ne null))
FRY9SP	20110630	99991231	Revised	SC	Quality	0827	SC-Mem3a	BHSPF819	If SI-Mem4 is not equal to null, then SC-Mem3a or SC-Mem3b should not equal null.	if bhspf980 ne null then ((bhspf819 ne null) or (bhspf820 ne null))
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0825	SC-Mem3a	BHSPF819	If SC-Mem3a (previous) is not equal to null or zero, then SC-Mem3a (current) should not equal null or zero.	if (bhspf819-q2 ne null and bhspf819-q2 ne 0) then (bhspf819-q1 ne null and bhspf819-q1 ne 0)
FRY9SP	20080630	99991231	No Change	SC	Intraseries	0829	SC-Mem3b	BHSPF820	If SC-Mem3b (previous) is not equal to null or zero, then SC-Mem3b (current) should not equal null or zero.	if (bhspf820-q2 ne null and bhspf820-q2 ne 0) then (bhspf820-q1 ne null and bhspf820-q1 ne 0)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0865	SC-M1	BHSP8519	SC-M1 should be greater than SC-9.	bhsp8519 gt bhsp2170
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0869	SC-M1	BHSP8519	For December, SC-M1 (previous) should be less than \$500 million.	if (mm-q1 eq 12) then bhsp8519-q2 lt 500000

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FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M1	BHSP8519	SC-M1 should not be null and should not be negative.	bhsp8519 ne null and bhsp8519 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M2	BHSP3152	SC-M2 should not be null and should not be negative.	bhsp3152 ne null and bhsp3152 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0872	SC-M3	BHSP3153	If SC-M3 is greater than zero, then SC-16e should not equal zero.	if bhsp3153 gt 0 then bhspa130 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0874	SC-M3	BHSP3153	If SC-M3 is greater than zero, then SC-M3 should be greater than 5% of SC-16f.	if bhsp3153 gt 0 then bhsp3153 gt (0.05 * bhsp3210)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M3	BHSP3153	SC-M3 should not be null and should not be negative.	bhsp3153 ne null and bhsp3153 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0876	SC-M4	BHSPC702	If SC-M4 is greater than zero, then the sum of SC-16a through SC-16d should not equal zero.	if bhspc702 gt 0 then (bhsp3283 + bhsp3230 + bhsp3247 + bhspb530) ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M4	BHSPC702	SC-M4 should not be null and should not be negative.	bhspc702 ne null and bhspc702 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0878	SC-M5	BHSP3155	SC-M5 should be less than or equal to SC-3a.	bhsp3155 le bhsp2122
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M5	BHSP3155	SC-M5 should not be null and should not be negative.	bhsp3155 ne null and bhsp3155 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M6	BHSP0416	SC-M6 should not be null and should not be negative.	bhsp0416 ne null and bhsp0416 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M7a	BHSP8516	SC-M7a should not be null and should not be negative.	bhsp8516 ne null and bhsp8516 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M7b	BHSP8517	SC-M7b should not be null and should not be negative.	bhsp8517 ne null and bhsp8517 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M8a	BHSPF074	SC-M8a should not be null and should not be negative.	bhspf074 ne null and bhspf074 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9120	SC-M8b	BHSPF075	SC-M8b should not be null and should not be negative.	bhspf075 ne null and bhspf075 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M9	BHSP6796	SC-M9 should not be null and should not be negative.	bhsp6796 ne null and bhsp6796 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9122	SC-M9	BHSP6796	SC-M9 should not be negative.	bhsp6796 ge 0 or bhsp6796 eq null
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M10	BHSP6797	SC-M10 should not be null and should not be negative.	bhsp6797 ne null and bhsp6797 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9122	SC-M10	BHSP6797	SC-M10 should not be negative.	bhsp6797 ge 0 or bhsp6797 eq null
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M11a	BHSPA024	SC-M11a should not be null and should not be negative.	bhspa024 ne null and bhspa024 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M11a	BHSPA024	SC-M11a should not be null and should not be negative.	bhspa024 ne null and bhspa024 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M11b	BHSPC256	SC-M11b should not be null and should not be negative.	bhspc256 ne null and bhspc256 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M11b	BHSPC256	SC-M11b should not be null and should not be negative.	bhspc256 ne null and bhspc256 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M11c	BHSP2145	SC-M11c should not be null and should not be negative.	bhsp2145 ne null and bhsp2145 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M11c	BHSP2145	SC-M11c should not be null and should not be negative.	bhsp2145 ne null and bhsp2145 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M11d	BHSP2148	SC-M11d should not be null and should not be negative.	bhsp2148 ne null and bhsp2148 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M11d	BHSP2148	SC-M11d should not be null and should not be negative.	bhsp2148 ne null and bhsp2148 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M11e	BHSPC009	SC-M11e should not be null and should not be negative.	bhspc009 ne null and bhspc009 ge 0

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FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M11e	BHSPC009	SC-M11e should not be null and should not be negative.	bhspc009 ne null and bhspc009 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0881	SC-M11f	BHSP8520	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8520 ne null or bhsp8520 ne 0 then text8520 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0882	SC-M11f	TEXT8520	If text data is not equal to null, then financial data should not equal null or zero.	if text8520 ne null then bhsp8520 ne null or bhsp8520 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0882	SC-M11fTX	TEXT8520	If text data is not equal to null, then financial data should not equal null or zero.	if text8520 ne null then bhsp8520 ne null or bhsp8520 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0883	SC-M11g	BHSP8521	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8521 ne null or bhsp8521 ne 0 then text8521 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0884	SC-M11g	TEXT8521	If text data is not equal to null, then financial data should not equal null or zero.	if text8521 ne null then bhsp8521 ne null or bhsp8521 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0884	SC-M11gTX	TEXT8521	If text data is not equal to null, then financial data should not equal null or zero.	if text8521 ne null then bhsp8521 ne null or bhsp8521 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0894	SC-M11g	BHSP8521	If SC-M11g does not equal zero or null, then SC-M11f should not equal zero or null.	if (bhsp8521 ne 0 or null) then (bhsp8520 ne 0 or null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0895	SC-M11h	BHSP8522	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8522 ne null or bhsp8522 ne 0 then text8522 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0896	SC-M11h	TEXT8522	If text data is not equal to null, then financial data should not equal null or zero.	if text8522 ne null then bhsp8522 ne null or bhsp8522 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0896	SC-M11hTX	TEXT8522	If text data is not equal to null, then financial data should not equal null or zero.	if text8522 ne null then bhsp8522 ne null or bhsp8522 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0898	SC-M11h	BHSP8522	If SC-M11h does not equal zero or null, then SC-M11g should not equal zero or null.	if (bhsp8522 ne 0 or null) then (bhsp8521 ne 0 or null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0899	SC-M11h	BHSP8522	If SC-M11a through SC-M11h is greater than zero, then the sum should be less than or equal to SC-7.	if (bhspa024 + bhspc256 + bhsp2145 + bhsp2148 + bhspc009 + bhsp8520 + bhsp8521 + bhsp8522) gt 0 then (bhspa024 + bhspc256 + bhsp2145 + bhsp2148 + bhspc009 + bhsp8520 + bhsp8521 + bhsp8522) le bhsp0027
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M12a	BHSP3066	SC-M12a should not be null and should not be negative.	bhsp3066 ne null and bhsp3066 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M12a	BHSP3066	SC-M12a should not be null and should not be negative.	bhsp3066 ne null and bhsp3066 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M12b	BHSPC257	SC-M12b should not be null and should not be negative.	bhspc257 ne null and bhspc257 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M12b	BHSPC257	SC-M12b should not be null and should not be negative.	bhspc257 ne null and bhspc257 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M12c	BHSP2932	SC-M12c should not be null and should not be negative.	bhsp2932 ne null and bhsp2932 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M12c	BHSP2932	SC-M12c should not be null and should not be negative.	bhsp2932 ne null and bhsp2932 ge 0
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M12d	BHSP3049	SC-M12d should not be null and should not be negative.	bhsp3049 ne null and bhsp3049 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M12d	BHSP3049	SC-M12d should not be null and should not be negative.	bhsp3049 ne null and bhsp3049 ge 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0908	SC-M12e	BHSP8523	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8523 ne null or bhsp8523 ne 0 then text8523 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0909	SC-M12e	TEXT8523	If text data is not equal to null, then financial data should not equal null or zero.	if text8523 ne null then bhsp8523 ne null or bhsp8523 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0909	SC-M12eTX	TEXT8523	If text data is not equal to null, then financial data should not equal null or zero.	if text8523 ne null then bhsp8523 ne null or bhsp8523 ne 0

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FRY9SP	20080630	99991231	No Change	SC-M	Quality	0910	SC-M12f	BHSP8524	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8524 ne null or bhsp8524 ne 0 then text8524 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0911	SC-M12f	TEXT8524	If text data is not equal to null, then financial data should not equal null or zero.	if text8524 ne null then bhsp8524 ne null or bhsp8524 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0911	SC-M12fTX	TEXT8524	If text data is not equal to null, then financial data should not equal null or zero.	if text8524 ne null then bhsp8524 ne null or bhsp8524 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0912	SC-M12f	BHSP8524	If SC-M12f does not equal zero or null, then SC-M12e should not equal zero or null.	if (bhsp8524 ne 0 or null) then (bhsp8523 ne 0 or null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0914	SC-M12g	BHSP8525	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8525 ne null or bhsp8525 ne 0 then text8525 ne null
FRY9SP	20080630	20101231	Archived	SC-M	Quality	0915	SC-M12g	TEXT8525	If text data is not equal to null, then financial data should not equal null or zero.	if text8525 ne null then bhsp8525 ne null or bhsp8525 ne 0
FRY9SP	20110630	99991231	Revised	SC-M	Quality	0915	SC-M12gTX	TEXT8525	If text data is not equal to null, then financial data should not equal null or zero.	if text8525 ne null then bhsp8525 ne null or bhsp8525 ne 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0916	SC-M12g	BHSP8525	If SC-M12g does not equal zero or null, then SC-M12f should not equal zero or null.	if (bhsp8525 ne 0 or null) then (bhsp8524 ne 0 or null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0917	SC-M12g	BHSP8525	If SC-M12a through SC-M12g is greater than zero, then the sum should be less than or equal to SC-13.	if (bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp8523 + bhsp8524 + bhsp8525) gt 0 then (bhsp3066 + bhspc257 + bhsp2932 + bhsp3049 + bhsp8523 + bhsp8524 + bhsp8525) le bhsp3167
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0918	SC-M13	BHSPC255	If SI-Mem3 is greater than zero then SC-M13 should be greater than zero.	if bhspc254 is gt 0 then bhspc255 gt 0
FRY9SP	20101231	99991231	Added	SC-M	Quality	0919	SC-M13	BHSPC255	SC-M13 should be less than or equal to SC-14b.	bhspc255 le bhsp3621
FRY9SP	20080630	20100630	Archived	SC-M	Quality	9120	SC-M13	BHSPC255	SC-M13 should not be null and should not be negative.	bhspc255 ne null and bhspc255 ge 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	9125	SC-M13	BHSPC255	SC-M13 should not be null and should not be negative.	bhspc255 ne null and bhspc255 ge 0
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0920	SC-M14	BHSP6416	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M14 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhsp6416 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0920	SC-M14	BHSP6416	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M14 should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhsp6416 eq null
FRY9SP	20100630	99991231	Added	SC-M	Quality	0921	SC-M14	BHSP6416	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then SC-M14 should equal "1" (yes) or "0" (no).	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhsp6416 eq 1 or bhsp6416 eq 0
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9130	SC-M14	BHSP6416	SC-M14 should not be negative.	bhsp6416 ge 0 or bhsp6416 eq null
FRY9SP	20101231	99991231	Added	SC-M	Intraseries	0922	SC-M15a	BHSP3524	If SC-M15a (previous) is not equal to null, then SC-M15a (current) should not equal null.	if bhsp3524-q2 ne null then bhsp3524-q1 ne null
FRY9SP	20101231	99991231	Added	SC-M	Intraseries	0923	SC-M15a	BHSP3524	If SC-M15a (previous) is equal to null, then SC-M15a (current) should equal null.	if bhsp3524-q2 eq null then bhsp3524-q1 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0924	SC-M15a	BHSP3524	If the reporting institution is a single tier BHC or is a top-tier BHC, then SC-M15a should be equal to null.	if the reporting institution is a single tier BHC or is a top-tier BHC then bhsp3524 eq null

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FRY9SP	20100630	99991231	Revised	SC-M	Quality	0924	SC-M15a	BHSP3524	If the reporting institution is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M15a should be equal to null.	if the reporting institution is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhs3524 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M15a	BHSP3524	SC-M15a should not be negative.	bhs3524 ge 0 or bhs3524 eq null
FRY9SP	20080630	20091231	Ended	SC-M	Quality	0926	SC-M15b	BHSP3526	If the reporting institution is a BHC without a subsidiary BHC, then SC-M15b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3526 eq null
FRY9SP	20100630	99991231	Added	SC-M	Intraseries	0928	SC-M15b	BHSP3526	If SC-M15b (previous) is not equal to null, then SC-M15b (current) should not equal null.	if (bhs3526-q2 ne null) then (bhs3526-q1 ne null)
FRY9SP	20100630	99991231	Added	SC-M	Intraseries	0929	SC-M15b	BHSP3526	If SC-M15b (previous) is equal to null, then SC-M15b (current) should equal null.	if (bhs3526-q2 eq null) then (bhs3526-q1 eq null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M15b	BHSP3526	SC-M15b should not be negative.	bhs3526 ge 0 or bhs3526 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0930	SC-M16a	BHSP3525	If the reporting institution is a single tier BHC or is a top-tier BHC, then SC-M16a should be equal to null.	if the reporting institution is a single tier BHC or is a top-tier BHC then bhs3525 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0930	SC-M16a	BHSP3525	If the reporting institution is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier, then SC-M16a should be equal to null.	if the reporting institution is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier then bhs3525 eq null
FRY9SP	20101231	99991231	Added	SC-M	Intraseries	0936	SC-M16a	BHSP3525	If SC-M16a (previous) is not equal to null, then SC-M16a (current) should not equal null.	if bhs3525-q2 ne null then bhs3525-q1 ne null
FRY9SP	20101231	99991231	Added	SC-M	Intraseries	0937	SC-M16a	BHSP3525	If SC-M16a (previous) is equal to null, then SC-M16a (current) should equal null.	if bhs3525-q2 eq null then bhs3525-q1 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M16a	BHSP3525	SC-M16a should not be negative.	bhs3525 ge 0 or bhs3525 eq null
FRY9SP	20080630	20091231	Ended	SC-M	Quality	0932	SC-M16b	BHSP3527	If the reporting institution is a BHC without a subsidiary BHC, then SC-M16b should be equal to null.	if the reporting institution is a BHC without a subsidiary BHC then bhs3527 eq null
FRY9SP	20100630	99991231	Added	SC-M	Intraseries	0934	SC-M16b	BHSP3527	If SC-M16b (previous) is not equal to null, then SC-M16b (current) should not equal null.	if (bhs3527-q2 ne null) then (bhs3527-q1 ne null)
FRY9SP	20100630	99991231	Added	SC-M	Intraseries	0935	SC-M16b	BHSP3527	If SC-M16b (previous) is equal to null, then SC-M16b (current) should equal null.	if (bhs3527-q2 eq null) then (bhs3527-q1 eq null)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M16b	BHSP3527	SC-M16b should not be negative.	bhs3527 ge 0 or bhs3527 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0940	SC-M17a	BHSP4778	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17a should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhs4778 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0940	SC-M17a	BHSP4778	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17a should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhs4778 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Intraseries	0950	SC-M17a	BHSP4778	If SC-M17e (previous) equals SC-M17e (current) and SC-M17a (previous) is greater than ten thousand, then SC-M17a (current minus previous) divided by SC-M17a (previous) should not exceed +/- 20%.	if ((bhs2794-q2 eq bhs2794-q1) and (bhs4778-q2 gt 10)) then (((bhs4778-q1 - bhs4778-q2) / bhs4778-q2) ge -0.2) and (((bhs4778-q1 - bhs4778-q2) / bhs4778-q2) le 0.2)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17a	BHSP4778	SC-M17a should not be negative.	bhs4778 ge 0 or bhs4778 eq null



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FRY9SP	20080630	20091231	Archived	SC-M	Quality	0952	SC-M17b	BHSPC427	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17b should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc427 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0952	SC-M17b	BHSPC427	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17b should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhspc427 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17b	BHSPC427	SC-M17b should not be negative.	bhspc427 ge 0 or bhspc427 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0954	SC-M17c	BHSPC428	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17c should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc428 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0954	SC-M17c	BHSPC428	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17c should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhspc428 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17c	BHSPC428	SC-M17c should not be negative.	bhspc428 ge 0 or bhspc428 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0959	SC-M17d	BHSP2792	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17d should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhsp2792 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0959	SC-M17d	BHSP2792	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17d should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhsp2792 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Intraseries	0965	SC-M17d	BHSP2792	If SC-M17f (previous) equals SC-M17f (current) and SC-M17d (previous) is greater than ten thousand, then SC-M17d (current minus previous) divided by SC-M17d (previous) should not exceed +/- 20%.	if ((bhsp2796-q2 eq bhsp2796-q1) and (bhsp2792-q2 gt 10)) then (((bhsp2792-q1 - bhsp2792-q2) / bhsp2792-q2) ge -0.2) and (((bhsp2792-q1 - bhsp2792-q2) / bhsp2792-q2) le 0.2)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17d	BHSP2792	SC-M17d should not be negative.	bhsp2792 ge 0 or bhsp2792 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0968	SC-M17e	BHSP2794	If SC-M17e is greater than zero, then SC-M17a should be greater than zero.	if (bhsp2794 gt 0) then (bhsp4778 gt 0)
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0970	SC-M17e	BHSP2794	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17e should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhsp2794 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0970	SC-M17e	BHSP2794	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17e should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhsp2794 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17e	BHSP2794	SC-M17e should not be negative.	bhsp2794 ge 0 or bhsp2794 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0972	SC-M17f	BHSP2796	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M17f should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhsp2796 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0972	SC-M17f	BHSP2796	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M17f should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhsp2796 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0975	SC-M17f	BHSP2796	If SC-M17f is greater than zero, then SC-M17d should be greater than zero.	if (bhsp2796 gt 0) then (bhsp2792 gt 0)
FRY9SP	20101231	99991231	Added	SC-M	Quality	0977	SC-M17f	BHSP2796	If SC-5a is equal to null, then SC-M17a, SC-M17b, SC-M17c, SC-M17d, SC-M17e, and SC-M17f should be equal to null.	if bhsp0088 eq null then (bhsp4778 eq null and bhspc427 eq null and bhspc428 eq null and bhsp2792 eq null and bhsp2794 eq null and bhsp2796 eq null)

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FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M17f	BHSP2796	SC-M17f should not be negative.	bhsp2796 ge 0 or bhsp2796 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0982	SC-M18	BHSPC161	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M18 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc161 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0982	SC-M18	BHSPC161	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M18 should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhspc161 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M18	BHSPC161	SC-M18 should not be negative.	bhspc161 ge 0 or bhspc161 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M19	BHSPC159	SC-M19 should not be negative.	bhspc159 ge 0 or bhspc159 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0985	SC-M20a	BHSPC700	If SC-M18 equals "1" (yes) and SC-M19 equals "1" (yes) then SC-M20a should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc700 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0986	SC-M20a	BHSPC700	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20a should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc700 eq 1 or bhspc700 eq 0)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0988	SC-M20a	BHSPC700	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20a should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc700 eq 1 or bhspc700 eq 0))
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M20a	BHSPC700	SC-M20a should not be negative.	bhspc700 ge 0 or bhspc700 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0990	SC-M20b	BHSPC701	If SC-M18 equals "1" (yes), and SC-M19 equals "1" (yes) then SC-M20b should be null.	if bhspc161 eq 1 and bhspc159 eq 1 then bhspc701 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0991	SC-M20b	BHSPC701	If SC-M18 equals "1" (yes) and SC-M19 equals "0" (no) then SC-M20b should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 1 and bhspc159 eq 0 then (bhspc701 eq 1 or bhspc701 eq 0)
FRY9SP	20080630	99991231	No Change	SC-M	Quality	0992	SC-M20b	BHSPC701	If SC-M18 equals "0" (no), then SC-M19 should be null and SC-M20b should be equal to "1" (yes) or "0" (no).	if bhspc161 eq 0 then ((bhspc159 eq null) and (bhspc701 eq 1 or bhspc701 eq 0))
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M20b	BHSPC701	SC-M20b should not be negative.	bhspc701 ge 0 or bhspc701 eq null
FRY9SP	20110630	99991231	Added	SC-M	Quality	1050	SC-M21	BHSPC252	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier and SC-5a is equal to null, then SC-M21 should be equal to null.	if the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier and bhsp0088 eq null then bhspc252 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0994	SC-M21	BHSPC252	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M21 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc252 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0994	SC-M21	BHSPC252	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M21 should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhspc252 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M21	BHSPC252	SC-M21 should not be negative.	bhspc252 ge 0 or bhspc252 eq null

Quality (Q) and Intraseries (I) Edits for the FR Y-9SP  
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Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20110630	99991231	Added	SC-M	Quality	1051	SC-M22	BHSPC253	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC, however, for financial reporting purposes a subsidiary BHC in the organization files as the top-tier and SC-5a is equal to null, then SC-M22 should be equal to null.	If the reporting institution is a top-tier BHC and files as the top-tier or is a lower-tier BHC that functions as the consolidated top-tier for the FR Y-9SP or is a top-tier BHC however for financial reporting purposes a subsidiary BHC in the organization files as the top-tier and bhsp0088 eq null then bhspc253 eq null
FRY9SP	20080630	20091231	Archived	SC-M	Quality	0996	SC-M22	BHSPC253	If the reporting institution is a lower-tier BHC not functioning as the top-tier BHC, then SC-M22 should be equal to null.	if the reporting institution is a lower-tier BHC not functioning as the top-tier BHC then bhspc253 eq null
FRY9SP	20100630	99991231	Revised	SC-M	Quality	0996	SC-M22	BHSPC253	If the reporting institution is a lower-tier BHC and files as the lower-tier, then SC-M22 should be equal to null.	if the reporting institution is a lower-tier BHC and files as the lower-tier then bhspc253 eq null
FRY9SP	20080630	99991231	No Change	SC-M	Quality	9140	SC-M22	BHSPC253	SC-M22 should not be negative.	bhspc253 ge 0 or bhspc253 eq null
FRY9SP	20101231	99991231	Added	SC-M	Quality	0995	SC-M23a	BHSPG234	If SC-M23a is greater than 0 and SI-Mem2 is equal to 1, then SC-11 should be greater than 0.	if (bhspg234 gt 0 and bhspa530 eq 1) then bhsp3151 gt 0
FRY9SP	20090630	20100630	Archived	SC-M	Quality	0997	SC-M23a	BHSPG234	If SC-M23a is greater than 0, then SC-16a should be greater than 0.	if bhspg234 gt 0 then bhsp3283 gt 0
FRY9SP	20101231	99991231	Revised	SC-M	Quality	0997	SC-M23a	BHSPG234	If SC-M23a is greater than 0 and SI-Mem2 is equal to 0, then SC-16a should be greater than 0.	if (bhspg234 gt 0 and bhspa530 eq 0) then bhsp3283 gt 0
FRY9SP	20101231	99991231	Added	SC-M	Quality	9140	SC-M23a	BHSPG234	SC-M23a should not be negative.	bhspg234 ge 0 or bhspg234 eq null
FRY9SP	20110630	99991231	Added	SC-M	Quality	1055	SC-M23a	BHSPG234	If SC-M23a is greater than zero and SI-Memo 2 is equal to zero, then SC-M4 should be greater than zero.	if bhspg234 gt 0 and bhspa530 eq 0 then bhspc702 gt 0
FRY9SP	20101231	99991231	Added	SC-M	Quality	0999	SC-M23b	BHSPG235	If SC-M23b is greater than 0 and SI-Mem2 is equal to 0, then the sum of SC-13 and SC-16b should be greater than 0.	if (bhspg235 gt 0 and bhspa530 eq 0) then (bhsp3167+bhsp3230) gt 0
FRY9SP	20101231	99991231	Added	SC-M	Quality	9140	SC-M23b	BHSPG235	SC-M23b should not be negative.	bhspg235 ge 0 or bhspg235 eq null
FRY9SP	20080630	20081231	Ended	Cover Page	Quality	0998	CFO	BHSPC490	Printed Name of Chief Financial Officer (or equivalent) should not be null.	bhspc490 ne null
FRY9SP	20101231	99991231	Added	Notes	Quality	9150	FN1	BHSPK141	FN1 should not be null and should not be negative.	bhspk141 ne null and bhspk141 ge 0
FRY9SP	20080630	20100630	Ended	Notes	Quality	1000	FN1	BHSP8526	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8526 ne null or bhsp8526 ne 0 then text8526 ne null
FRY9SP	20080630	20100630	Ended	Notes	Quality	1001	FN1	TEXT8526	If text data is not equal to null, then financial data should not equal null or zero.	if text8526 ne null then bhsp8526 ne null or bhsp8526 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1002	FN2	BHSP8527	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8527 ne null or bhsp8527 ne 0 then text8527 ne null
FRY9SP	20080630	20101231	Archived	Notes	Quality	1003	FN2	TEXT8527	If text data is not equal to null, then financial data should not equal null or zero.	if text8527 ne null then bhsp8527 ne null or bhsp8527 ne 0
FRY9SP	20110630	99991231	Revised	Notes	Quality	1003	FN2TX	TEXT8527	If text data is not equal to null, then financial data should not equal null or zero.	if text8527 ne null then bhsp8527 ne null or bhsp8527 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1004	FN3	BHSP8528	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8528 ne null or bhsp8528 ne 0 then text8528 ne null
FRY9SP	20080630	20101231	Archived	Notes	Quality	1005	FN3	TEXT8528	If text data is not equal to null, then financial data should not equal null or zero.	if text8528 ne null then bhsp8528 ne null or bhsp8528 ne 0
FRY9SP	20110630	99991231	Revised	Notes	Quality	1005	FN3TX	TEXT8528	If text data is not equal to null, then financial data should not equal null or zero.	if text8528 ne null then bhsp8528 ne null or bhsp8528 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1006	FN4	BHSP8529	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8529 ne null or bhsp8529 ne 0 then text8529 ne null

Quality (Q) and Intraseres (I) Edits for the FR Y-9SP  
(Effective as of June 30, 2011)

Series	Effective Start Date	Effective End Date	Edit Change	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Edit Test	Alg Edit Test
FRY9SP	20080630	20101231	Archived	Notes	Quality	1007	FN4	TEXT8529	If text data is not equal to null, then financial data should not equal null or zero.	if text8529 ne null then bhsp8529 ne null or bhsp8529 ne 0
FRY9SP	20110630	99991231	Revised	Notes	Quality	1007	FN4TX	TEXT8529	If text data is not equal to null, then financial data should not equal null or zero.	if text8529 ne null then bhsp8529 ne null or bhsp8529 ne 0
FRY9SP	20080630	99991231	No Change	Notes	Quality	1008	FN5	BHSP8530	If financial data is not equal to null or zero, then text data should not be null.	if bhsp8530 ne null or bhsp8530 ne 0 then text8530 ne null
FRY9SP	20080630	20101231	Archived	Notes	Quality	1009	FN5	TEXT8530	If text data is not equal to null, then financial data should not equal null or zero.	if text8530 ne null then bhsp8530 ne null or bhsp8530 ne 0
FRY9SP	20110630	99991231	Revised	Notes	Quality	1009	FN5TX	TEXT8530	If text data is not equal to null, then financial data should not equal null or zero.	if text8530 ne null then bhsp8530 ne null or bhsp8530 ne 0

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## Worksheet

### For the Y-9SP, Income Statement, Item 1(a), “Dividends from Bank Subsidiary(s)”

- (1) Copy the amount of the cash dividends declared by the bank subsidiary from its Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI-A, items 8 and 9, “Cash dividends declared on preferred stock” and “Cash dividends declared on common stock.” \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount should be equal to the bank holding company’s dividends from the bank subsidiary, item 1 on the Income Statement of the FR Y-9SP if the bank holding company has only *one* bank subsidiary.) \_\_\_\_\_

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*

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## Worksheet

### For the Y-9SP, Income Statement, Item 12(a), “Equity in Undistributed Income (Loss) of Bank Subsidiary(s)”

- (1) Copy the amount in the bank subsidiary’s Consolidated Report of Income (FFIEC 031 or FFIEC 041), Schedule RI, item 12, “Net Income.” \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount should be the equal to the bank holding company’s equity in the net income of the bank subsidiary specified in (1) above.) \_\_\_\_\_
- (4) Copy the amount reported on item 1 on the Income Statement of the FR Y-9SP “Dividends from bank subsidiary(s). (See attached worksheet for procedure to calculate such dividends.)” \_\_\_\_\_
- (5) Subtract (4) from (3). (This amount generally is the amount that should be reported on the FR Y-9SP in item 12(a), “Equity in undistributed income (loss) of bank subsidiary(s).”) \_\_\_\_\_

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

If the bank subsidiary(s) has issued preferred stock, the bank holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation.

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*

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**Worksheet**  
For the Y-9SP, Balance Sheet, Item 4(a),  
“Equity Investment in Bank Subsidiary(s)”

- (1) Copy the amount of “Total equity capital” reported on the Consolidated Report of Condition (FFIEC 031 or FFIEC 041), Schedule RC, Balance Sheet, item 28, for the bank holding company’s bank subsidiary. \_\_\_\_\_
- (2) Determine the bank holding company’s percentage ownership in the subsidiary bank specified in (1) above. \_\_\_\_\_ %
- (3) Multiply (1) times (2) above. (This amount generally should be the amount that is reported on item 4(a) of the FR Y-9SP when the bank holding company has only *one* bank subsidiary.) \_\_\_\_\_

If audit adjustments from either internal or external auditors, or from an inspection have been made to the subsidiary bank’s financial statements and these adjustments restate the bank subsidiary’s statements, the amount copied in (1) above should be the restated amount.

If the bank subsidiary(s) has issued preferred stock, the bank holding company should contact the Reserve Bank with which it files the FR Y-9SP for assistance in the calculation.

*This worksheet may be completed at the bank holding company’s option. It is not to be submitted with the FR Y-9SP.*