

Board of Governors of the Federal Reserve System

Supplemental Instructions

March 2012

Editing of Data by Respondents

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

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

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

A. Thresholds

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

B. Income Statement

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

C. Prior Year-End Balances

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

D. Quarterly Averages

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

E. Estimated Reporting

As stated in the December 29, 2011 Federal Register announcing the final reporting requirements for SLHCs, the Federal Reserve will accept reasonably estimated data for the first reporting cycle. In addition, If estimates are used, SLHCs are requested to disclose this information in the "Notes to the Income Statement - Other" or "Notes to the Balance Sheet - Other" ("Notes") sections of the FR Y-9C. SLHCs are also requested to itemize and describe in the Notes sections, based on the judgment of the reporting SLHC, any large balances that have been reported in the "Other" categories of the Income Statement or Balance Sheet that cannot currently be adequately classified and disclosed in the financial statements.

F. Regulatory Capital Schedule

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

G. Nonbank Subsidiary

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

forth in these instructions for a bank holding company. Income should be reporting in Schedule PI and investments activities should be reported in Schedule PC-A.

H. Specific Valuation Allowances (SVAs)

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

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

Trust Preferred Securities and Limits on Restricted Core Capital Elements

On March 10, 2005, the Federal Reserve announced the amendment of its risk-based capital standards for bank holding companies to allow the continued inclusion of outstanding and prospective issuances of trust preferred securities in the tier 1 capital of bank holding companies, subject to stricter quantitative limits and qualitative standards. The Federal Reserve also revised the quantitative limits applied to the aggregate amount of qualifying cumulative perpetual preferred stock, qualifying trust preferred securities, and Class B and Class C minority interest¹ (collectively, restricted core capital elements) included in the tier 1 capital of bank holding companies. These new quantitative limits were scheduled to become effective on March 31, 2009. However, on March 23, 2009, the Federal Reserve adopted a rule extending the compliance date for the tighter limits to March 31, 2011 in light of stressful financial conditions and the severely constrained ability of bank holding companies to raise additional capital in the

¹ Class B minority interest in consolidated subsidiaries is defined as qualifying cumulative perpetual preferred stock directly issued by a consolidated U.S. depository institution or foreign bank subsidiary. Class C minority interest in consolidated subsidiaries is defined as qualifying common stockholders' equity or perpetual preferred stock issued by a consolidated subsidiary that is neither a U.S. depository institution nor a foreign bank.

markets. Accordingly, the instructions for items affected by the implementation of the tighter limits have been updated.

Goodwill Impairment Testing

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

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

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

Small Business Lending Fund

The Small Business Lending Fund (SBLF), which was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010, is a \$30 billion fund that encourages lending to small businesses by providing capital to qualified community institutions with assets of less than \$10 billion. The U.S. Treasury Department is administering the SBLF Program (<http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx>).

Under the SBLF Program, the Treasury Department purchases noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock is issued by a bank holding company, it should be reported on the FR Y-9C balance sheet (Schedule HC) in item 23, “Perpetual preferred stock and related surplus.” [For the FR Y-9LP, Schedule PC, item 20.a; for the FR Y-9SP, Schedule SC, item 16.a] For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital and should be included in the amount reported for “Total equity capital” in item 1 of Schedule HC-R, Regulatory Capital. Proceeds from a bank holding company’s issuance to the Treasury Department of noncumulative perpetual preferred stock during the calendar year-to-date reporting period should be included in Schedule HI-A, item 5.a, “Sale of perpetual preferred stock, gross.” [For the FR Y-9LP, Schedule PI-A, part III, item 9, “Proceeds from issuance of preferred stock.”]

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

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

Accounting for Loan Participations

Amendments to ASC Topic 860, Transfers and Servicing, resulting from Accounting Standards Update No. 2009-16 (formerly FASB Statement No. 166, “Accounting for Transfers of Financial Assets”) modified the criteria that must be met in order for a transfer of a portion of a financial asset, such as a loan participation, to qualify for sale accounting. These changes apply to

transfers of loan participations on or after the effective date of amended ASC Topic 860 (January 1, 2010, for bank holding companies with a calendar year fiscal year), including advances under lines of credit that are transferred on or after the effective date even if the line of credit agreements were entered into before the effective date. Bank holding companies with a calendar year fiscal year must account for transfers of loan participations on or after January 1, 2010, in accordance with amended ASC Topic 860. In general, loan participations transferred before the effective date of amended ASC Topic 860 are not affected by this accounting standard.

The Glossary entry for “Transfers of Financial Assets” in the FR Y-9C instructions incorporates the provisions of amended ASC Topic 860 and addresses related reporting issues, including a discussion of the reporting treatment of loan participations in accordance with amended ASC Topic 860. In particular, the Glossary entry discusses the reporting of transfers of loans guaranteed by the Small Business Administration (SBA). It describes the SBA’s previously longstanding requirement obligating the transferor of the guaranteed portion of an SBA loan at a premium to refund the premium to the transferee if the loan is repaid within 90 days of the transfer. The Glossary entry notes that this premium refund obligation is a form of recourse, which causes the transferred guaranteed portion of the loan to not meet the definition of a "participating interest" for this 90-day period during which the transfer must be accounted for as a secured borrowing. Thereafter, assuming the transferred guaranteed portion and the retained unguaranteed portion of the SBA loan then meet the definition of a "participating interest," the transfer of the guaranteed portion can be accounted for as a sale if all of the conditions for sale accounting in amended ASC Topic 860 are met.

Bank holding companies should note that the SBA eliminated its premium refund requirement for transfers of guaranteed portions of SBA loans at a premium effective for loan transfers settled on or after February 15, 2011. The elimination of this obligation removes the key factor that had been preventing the guaranteed and unguaranteed portions of an SBA loan from meeting the definition of a “participating interest” in a transfer of the guaranteed portion at a premium. With the elimination of this obligation from transfers at a premium on or after February 15, 2011, the transferred guaranteed portion and the retained unguaranteed portion of the SBA loan should now normally meet the definition of a “participating interest” on the transfer date. Assuming that is the case, the transfer of the guaranteed portion of an SBA loan should now be able to be accounted for as a sale on the transfer date, with immediate recognition of any gain or loss on the sale in earnings, if all of the conditions for sale accounting set forth in ASC Topic 860 are met.

Troubled Debt Restructurings and Current Market Interest Rates

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

The TDR accounting and reporting standards are set forth in ASC Subtopic 310-40, Receivables

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

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

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

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

and requires the use of judgment when determining if a modification of the borrower's loan should be accounted for and reported as a TDR.

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

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

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

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

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

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

In April 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-02, “A Creditor’s Determination of Whether a Restructuring Is a Troubled Debt Restructuring,” to provide additional guidance to help creditors determine whether a concession has been granted to a borrower and whether a borrower is experiencing financial difficulties. The guidance is also intended to reduce diversity in practice in identifying and reporting TDRs. This ASU is effective for public companies for interim and annual periods beginning on or after June 15, 2011, and should be applied retrospectively to the beginning of the annual period of adoption for purposes of identifying TDRs. The measurement of impairment for any newly identified TDRs resulting from retrospective application will be applied prospectively in the first interim or annual period beginning on or after June 15, 2011. (For most public bank holding companies, the ASU takes effect July 1, 2011, but retrospective application begins as of January 1, 2011.) Nonpublic companies should apply the new guidance for annual periods ending after December 15, 2012, including interim periods within those annual periods. (For most nonpublic bank holding companies, the ASU will take effect January 1, 2012.) Early adoption of the ASU is permitted for both public and nonpublic entities. Nonpublic entities that adopt early are subject to a retrospective identification requirement.

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

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

Another important aspect of the ASU is that it prohibits financial institutions from using the effective interest rate test included in the TDR guidance for borrowers in ASC Subtopic 470-60, Debt – Troubled Debt Restructurings by Debtors, when determining whether the creditor has granted a concession as part of a loan modification. However, as explained in ASU 2011-02, if a

borrower does not have access to funds at a market rate of interest for similar debt, the rate on the modified loan is considered to be a below-market rate and may be an indicator that the company has granted a concession to the borrower.

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

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

Reporting Term Deposits

The Federal Reserve Banks offer interest-bearing term deposits to eligible institutions through the Term Deposit Facility (TDF). A term deposit is a deposit with a specific maturity date. Term deposits offered through the TDF should be treated as balances due from a Federal Reserve Bank for FR Y-9C reporting purposes. Accordingly, term deposits should be reported in Schedule HC, Consolidated Balance Sheet, item 1.b, "Interest-bearing balances." The earnings on these term deposits should be reported in Schedule HI, Consolidated Income Statement, item 1.c, "Interest income on balances due from depository institutions."

Prepaid Deposit Insurance Assessments

On November 12, 2009, the FDIC Board of Directors adopted a final rule requiring insured depository institutions (except those that are exempted) to prepay an FDIC-determined estimate of their quarterly risk-based deposit insurance assessments for the fourth quarter of 2009, and for all of 2010, 2011, and 2012, on December 30, 2009. Each institution's regular risk-based deposit insurance assessment for the third quarter of 2009, which is paid in arrears, also was paid on December 30, 2009. The original full amount of each institution's prepaid assessment was included on its Quarterly Certified Statement Invoice for the third quarter 2009 Insurance Period, which was available on *FDICconnect*, the FDIC's e-business portal, as of December 15, 2009.

Each bank holding company should record the estimated expense for its bank subsidiary's regular quarterly risk-based assessment for each calendar quarter through a charge to expense during that quarter and a corresponding credit to its prepaid assessments asset (or to an accrued expense payable if it has no prepaid assessments asset). As a result of the interaction between the prepaid assessments and the regularly quarterly assessments, the remaining amount of the prepaid assessments asset, if any, that a bank holding company should report as a prepaid expense in its December 31, 2011, FR Y-9C report normally should be:

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

for the October 1 through December 31, 2011, Insurance Period, which was available on *FDICconnect* as of March 15, 2012;

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

An institution's prepaid assessments asset, if any, should be reported in Schedule HC-F, item 6, "All other assets." The year-to-date deposit insurance assessment expense for 2011 should be reported in Schedule HI, item 7.d, "Other noninterest expense."

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

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

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

Other-Than-Temporary Impairment

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

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

In addition, when risk-weighting a held-to-maturity debt security for which an other-than-

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

Treasury Department's Community Development Capital Initiative Program

On February 3, 2010, the U.S. Treasury Department announced the creation of the Community Development Capital Initiative (CDCI) program under the Troubled Asset Relief Program (TARP) mandated by the Emergency Economic Stabilization Act of 2008 <http://www.treasury.gov/press-center/press-releases/Pages/tg533.aspx>. The CDCI program was designed to improve access to credit for small businesses. This new TARP program enabled the Treasury Department to invest lower-cost capital in Community Development Financial Institutions (CDFIs) that lend to small businesses in the country's hardest-hit communities.

For bank holding companies (other than those that are Subchapter S) approved for participation in the CDCI program, the Treasury Department purchased perpetual preferred stock. Bank holding companies that chose to participate in the program were not required to issue warrants so long as they received \$100 million or less in total funding. The perpetual preferred stock issued to the Treasury Department should be reported on the FR Y-9C report Notes to the Balance Sheet—Other, item 4 [for the FR Y-9SP, Notes to the Financial Statements, item 1] and included in balance sheet (Schedule HC) item 23, "Perpetual preferred stock and related surplus." [For the FR Y-9LP, Schedule PC, item 20.a; for the FR Y-9SP, Schedule SC, item 16.a] The perpetual preferred stock issued by bank holding companies to the Treasury Department is cumulative but for regulatory capital purposes is treated and reported the same as noncumulative perpetual preferred stock as an unrestricted core capital element included in Tier 1 capital. It should be included in the amount reported for "Total equity capital" in item 1 of Schedule HC-R, Regulatory Capital, and included in Schedule HC-R, memoranda item 3.a, "Noncumulative perpetual preferred stock."

Proceeds from a bank holding company's issuance to the Treasury Department of noncumulative perpetual preferred stock during the calendar year-to-date reporting period should be included in Schedule HI-A, item 5.a, "Sale of perpetual preferred stock, gross." [For the FR Y-9LP, Schedule PI-A, part III, item 9, "Proceeds from issuance of preferred stock."] Note that the accretion of any applicable discount (par or liquidation value of preferred stock less the carrying value) is treated as quarterly dividend payments until the 5 year discounted dividend period is over. The quarterly accretion of the discount is reported in Schedule HI-A, item 10, "LESS: Cash dividends declared on preferred stock."

For bank holding companies that have elected to be taxed under Subchapter S or are organized in mutual form, the full amount of all subordinated debt securities issued to the Treasury Department under the CDCI program should be reported in Schedule HC, item 19.a, “Subordinated notes and debentures,” in the Notes to the Balance Sheet—Other, item 4, and in Schedule HC-R, item 6.b, “Qualifying restricted core capital elements (other than cumulative perpetual preferred stock).” [For the FR Y-9LP, Schedule PC, item 16, “Subordinated notes and debentures;” for the FR Y-9SP, Schedule SC, item 11, “Long-term borrowings,” and the Notes to the Financial Statements, item 1]. The full amount of such CDCI subordinated debt securities, as well as the full amount of the substantially similar junior subordinated notes issued to the Treasury Department under the Capital Purchase Program of the Troubled Asset Relief Program under the Emergency Economic Stabilization Act of 2008, are included on this line and are includable in tier 1 capital. However, other restricted core capital elements (e.g., trust preferred securities) that are includable in tier 1 capital subject to the quantitative limit for restricted core capital elements are only included on this line to the extent there is capacity for such inclusion in tier 1 capital within the limit applicable to restricted core capital elements included in the bank holding company’s tier 1 capital.

Reporting Defined Benefit Postretirement Plans

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

In addition, as announced by the banking agencies on December 14, 2006, bank holding companies should reverse the effects on AOCI of FAS 158 for regulatory capital purposes, including for purposes of reporting and measuring the numerators and denominators for the leverage and risk-based capital ratios. The intent of the reversal is to neutralize the effect on AOCI of the application of FAS 158 on regulatory capital. Bank holding companies should exclude from regulatory capital any amounts recorded in AOCI resulting from the initial and

subsequent application of both the funded status and measurement date provisions of FAS 158. For FR Y-9C reporting purposes, these excluded amounts should be reported in item 4 of Schedule HC-R, Regulatory Capital, together with the accumulated net gains (losses) on cash flow hedges. If the sum of the amounts included in AOCI (Schedule HC, item 26.b) for defined benefit postretirement plans under FAS 158 and for cash flow hedges represents a net gain (i.e., a net increase) in reported equity capital, this sum should be reported as a positive value in item 4 of Schedule HC-R. If the sum represents a net loss (i.e., a decrease) in reported equity capital, it should be reported as a negative number in item 4 of Schedule HC-R.

In addition, when determining the regulatory capital limit for deferred tax assets, a bank holding company may, but is not required to, adjust the amount of its deferred tax assets for any deferred tax assets or liabilities associated with any amounts recorded in AOCI resulting from the application of FAS 158 that are excluded from regulatory capital (and reported in Schedule HC-R, item 4) in accordance with the preceding guidance. A bank holding company must follow a consistent approach over time with respect to such adjustments.

For purposes of reporting and measuring the denominators for the risk-based and leverage ratios, bank holding companies should also adjust their assets for any amounts recorded in AOCI affecting assets resulting from the initial and subsequent application of the funded status and measurement date provisions of FAS 158. Specifically, assets recognized or derecognized as an adjustment to AOCI as part of the incremental effect of applying FAS 158 should be reported as an adjustment to assets in item 42 of Schedule HC-R, column B, and should also be reported in item 26 of Schedule HC-R. For example, derecognition of an asset recorded as an offset to AOCI as part of the initial incremental effect of applying FAS 158 should be recorded as a negative amount in item 42, column B, of Schedule HC-R and as a positive amount in item 42, column F. This amount should also be added back to average total assets for leverage capital purposes by reporting it as a negative number in item 26 of Schedule HC-R. As another example, the portion of a benefit plan surplus asset that is included in Schedule HC, item 26.b as an increase to AOCI and is included in item 42, column A, of Schedule HC-R should be excluded from risk-weighted assets by reporting the amount as a positive number in item 42, column B. This amount should also be deducted from average total assets for leverage capital purposes by reporting the amount as a positive number in item 26 of Schedule HC-R. In addition, the adjustments for purposes of calculating risk-based capital and the leverage ratio described above should be adjusted for subsequent amortization of such amounts from AOCI into earnings.

Reporting Purchased Subordinated Securities in Schedule HC-S

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

Consolidated Variable Interest Entities

Bank holding companies should continue to follow the guidance on reporting and accounting for consolidated variable interest entities that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Web site

(http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Treasury Department's Capital Purchase Program

Bank holding companies should continue to follow the guidance on accounting and reporting for the U.S. Treasury Department's Capital Purchase Program (CPP) under the Troubled Asset Relief Program mandated by the Emergency Economic Stabilization Act of 2008 that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Web site

(http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Accounting Standards Codification

A description of the adoption of FASB Statement No. 168, "The FASB Accounting Standards CodificationTM and the Hierarchy of Generally Accepted Accounting Principles" was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Web site

(http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Extended Net Operating Loss Carryback Period

Bank holding companies should continue to follow the guidance on accounting for the extended net operating loss carryback period under the Worker, Homeownership, and Business Assistance Act of 2009, that was included in the FR Y-9C Supplemental Instructions for December 31, 2010. These instructions can be accessed via the Federal Reserve's Web site

(http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201012.pdf).

FASB Interpretation No. 48 on Uncertain Tax Positions

Bank holding companies should continue to follow the guidance on accounting for uncertain tax positions under FASB Interpretation No. 48 that was included in the FR Y-9C Supplemental Instructions for December 31, 2009. These instructions can be accessed via the Federal Reserve's Web site

(http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200912.pdf).

Business Combinations and Noncontrolling (Minority) Interests

Bank holding companies should continue to follow the guidance on accounting for business combinations and noncontrolling (minority) interests under FASB Statements Nos. 141(R) and 160 that was included in the FR Y-9C Supplemental Instructions for September 30, 2009. These

instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_200909.pdf).

Fair Value Measurement and Fair Value Option

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

Accounting for Share-based Payments

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

Tobacco Transition Payment Program

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

Commitments to Originate and Sell Mortgage Loans

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

Listing of Revisions

Revisions to the FR Y-9C for March 2012

Report Form

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

Instructions Only

- (1) *General Instructions*. Added guidance that savings and loan holding companies (SLHCs) are subject to the same reporting requirements as bank holding companies unless otherwise noted in the instructions. Indicated that SLHCs may leave blank Schedule HC-L, items 7(c)(1)(a) through item 7(c)(2)(c), Schedule HC-M items 11, 17 and 18, and all of Schedule HC-R.
- (2) *Schedule HI*. Added direction that a SLHC should report income from its thrift subsidiary, nonbank subsidiary and subsidiary SLHC following the same guidelines and accounting rules set forth for bank holding companies.
- (3) *Schedule HC-K*. Added direction that insurance SLHCs may calculate quarterly averages utilizing industry conventions or provide estimates on a best efforts basis utilizing the calculation methods prescribed in this schedule's instructions.
- (4) *Schedule HC-M, item 20(b)*. Added direction that for SLHCs, the definition of nonbank subsidiary excludes federal savings associations, federal savings banks and thrift institutions.
- (5) *Schedule HC-R*. Added direction that SLHCs are not required to complete Schedule HC-R until consolidated regulatory capital requirements for SLHCs are established.
- (6) *Glossary—Capital Contributions of Cash and Notes Receivable*. Added new Glossary entry.

Revisions to the FR Y-9LP for March 2012

Report Form

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

Report Instructions

- (1) *General Instructions*. Added guidance that savings and loan holding companies (SLHCs) are subject to the same reporting requirements as bank holding companies unless otherwise noted in the instructions.
- (2) *Schedule PI*. Added direction that a SLHC should report income from its thrift subsidiary, nonbank subsidiary and subsidiary SLHC following the same guidelines and accounting rules set forth for bank holding companies.
- (3) *Schedule PC-A*. Added direction that a SLHC should report income from its thrift subsidiary, nonbank subsidiary and subsidiary SLHC following the same guidelines and accounting rules set forth for bank holding companies.
- (4) *Schedule PC-A, Items 1(a) and 2(a)*. Incorporated references to the FASB Accounting

Standards Codification (ASC).

- (5) *Schedule PC-B, Memoranda Item 15*. Added instruction that for SLHCs the definition of a nonbank does not include its thrift and, therefore, should not report its thrift in items 15(a) through 15(h).

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

Report Form

- (1) *Cover page*. Revised the reporting date to March 31, 2012.

**SUMMARY OF EDIT CHANGES EFFECTIVE
FOR MARCH 31, 2012, FR Y-9C CHECKLISTS**

FR Y-9C						
(most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
2/21/2012	Added	Quality	0550	HC-R3	BHCKA221	
2/21/2012	Added	Validity	0425	HC-L7c2c	BHCKG405	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0426	HC-M11P	TEXT9009	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0427	HC-M18	BHCKC159	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0428	HC-R33	BHCK7205	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0429	HC-R43F	BHC92170	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0430	HC-R52F	BHC9B681	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0431	HC-R54E	BHC5A167	Added to ensure accurate SLHC reporting
2/21/2012	Added	Validity	0432	HC-RM10	BHCKG222	Added to ensure accurate SLHC reporting
2/21/2012	Ended	Validity	3495	HC-R3	BHCKA221	
2/21/2012	Revised	Quality	9480	HC-L7c1a	BHCKG401	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9480	HC-L7c1b	BHCKG402	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9480	HC-L7c2a	BHCKG403	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9480	HC-L7c2b	BHCKG404	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9480	HC-L7c2c	BHCKG405	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9510	HC-M17	BHCKC161	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Quality	9510	HC-M18	BHCKC159	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	0217	HC-M11N	TEXT6428	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	0218	HC-M11P	TEXT9009	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3025	HC-M11	BHCK6416	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3071	HC-M17	BHCKC161	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3072	HC-M18	BHCKC159	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3073	HC-M18	BHCKC159	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3074	HC-M19a	BHCKC700	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3076	HC-M19a	BHCKC700	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3077	HC-M19b	BHCKC701	Edit revised to bypass for SLHC respondents
2/21/2012	Revised	Validity	3078	HC-M19b	BHCKC701	Edit revised to bypass for SLHC respondents
1/18/2012	Added	Quality	0545	HC-N12eA	BHCKK087	
1/18/2012	Added	Quality	0546	HC-N12eB	BHCKK088	
1/18/2012	Added	Quality	0547	HC-N12eC	BHCKK089	
1/18/2012	Added	Quality	9460	HC-I(I)1	BHCKB988	
1/18/2012	Added	Quality	9460	HC-I(I)2	BHCKC244	
1/18/2012	Added	Quality	9460	HC-I(I)3	BHCKB990	
1/18/2012	Added	Quality	9460	HC-I(I)4	BHCKB991	
1/18/2012	Added	Quality	9460	HC-I(I)5	BHCKC245	
1/18/2012	Added	Quality	9463	HC-I(I)6	BHCKC246	
1/18/2012	Added	Quality	9468	HC-I(II)1	BHCKC247	
1/18/2012	Added	Quality	9468	HC-I(II)2	BHCKB992	
1/18/2012	Added	Quality	9468	HC-I(II)3	BHCKC248	
1/18/2012	Added	Quality	9468	HC-I(II)4	BHCKB994	
1/18/2012	Added	Quality	9468	HC-I(II)5	BHCKB996	

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(most recent changes listed first by type of change, edit type, and edit number)

Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Added	Quality	9468	HC-I(II)6	BHCKC249	
1/18/2012	Added	Quality	9472	HC-I(II)7	BHCKC250	
1/18/2012	Ended	Quality	6202	HC-I(I)1	BHCKB988	
1/18/2012	Ended	Quality	6202	HC-I(I)2	BHCKC244	
1/18/2012	Ended	Quality	6202	HC-I(I)3	BHCKB990	
1/18/2012	Ended	Quality	6202	HC-I(I)4	BHCKB991	
1/18/2012	Ended	Quality	6202	HC-I(I)5	BHCKC245	
1/18/2012	Ended	Quality	6202	HC-I(I)6	BHCKC246	
1/18/2012	Ended	Quality	6202	HC-I(II)1	BHCKC247	
1/18/2012	Ended	Quality	6202	HC-I(II)2	BHCKB992	
1/18/2012	Ended	Quality	6202	HC-I(II)3	BHCKC248	
1/18/2012	Ended	Quality	6202	HC-I(II)4	BHCKB994	
1/18/2012	Ended	Quality	6202	HC-I(II)5	BHCKB996	
1/18/2012	Ended	Quality	6202	HC-I(II)6	BHCKC249	
1/18/2012	Ended	Quality	6202	HC-I(II)7	BHCKC250	
1/18/2012	Ended	Quality	9470	HC-I(I)1	BHCKB988	
1/18/2012	Ended	Quality	9470	HC-I(I)2	BHCKC244	
1/18/2012	Ended	Quality	9470	HC-I(I)3	BHCKB990	
1/18/2012	Ended	Quality	9470	HC-I(I)4	BHCKB991	
1/18/2012	Ended	Quality	9470	HC-I(I)5	BHCKC245	
1/18/2012	Ended	Quality	9470	HC-I(II)1	BHCKC247	
1/18/2012	Ended	Quality	9470	HC-I(II)2	BHCKB992	
1/18/2012	Ended	Quality	9470	HC-I(II)3	BHCKC248	
1/18/2012	Ended	Quality	9470	HC-I(II)4	BHCKB994	
1/18/2012	Ended	Quality	9470	HC-I(II)5	BHCKB996	
1/18/2012	Ended	Quality	9470	HC-I(II)6	BHCKC249	
1/18/2012	Ended	Quality	9550	HC-R11	BHCK8274	
1/18/2012	Revised	Intraseries	6845	HC-R19	BHCK1395	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6850	HC-R20	BHCKB595	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6940	HC-R45E	BHC56570	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6960	HC-R53aA	BHCK6572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6963	HC-R53aA	BHCK6572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6965	HC-R53aA	BHCK6572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6976	HC-R53aE	BHC56572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6980	HC-R58F	BHCK1651	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Intraseries	6990	HC-R58F	BHCK1651	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0071	HC-R7b	BHCKF264	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0388	HC-RM9	BHCKG221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0389	HC-RM10	BHCKG222	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0393	HC-RM8c	BHCK5990	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0395	HC-R50B	BHCEB541	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0447	HC-R50B	BHCEB541	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0535	HC-R6b	BHCKG215	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	0540	HC-R12	BHCKG217	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6770	HC-R2	BHCK8434	Edit revised to bypass for SLHC respondents

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(most recent changes listed first by type of change, edit type, and edit number)

Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Revised	Quality	6772	HC-R2	BHCK8434	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6774	HC-R2	BHCK8434	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6776	HC-R3	BHCKA221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6778	HC-R4	BHCK4336	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6780	HC-R7a	BHCKB590	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6782	HC-RM8d	BHCKC502	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6785	HC-R9b	BHCK5610	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6790	HC-R11	BHCK8274	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6800	HC-R12	BHCKG217	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6816	HC-R13	BHCKG218	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6817	HC-R14	BHCK5310	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6821	HC-R14	BHCK5310	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6824	HC-R15	BHCK2221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6826	HC-R15	BHCK2221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6828	HC-RM8d	BHCKC502	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6830	HC-R19	BHCK1395	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6880	HC-R31	BHCK7204	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6885	HC-R32	BHCK7206	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6890	HC-R33	BHCK7205	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6894	HC-R34B	BHCE0010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6896	HC-R34C	BHC00010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6898	HC-R35C	BHC01754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6900	HC-R36B	BHCE1773	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6910	HC-R39B	BHCEB528	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6915	HC-R39C	BHC0B528	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6916	HC-R39E	BHC5B528	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6919	HC-R42B	BHCEB639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6920	HC-R42B	BHCEB639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6921	HC-R42F	BHC9B639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6925	HC-R44A	BHCKB546	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6930	HC-R44B	BHCEB546	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6943	HC-R50A	BHCKB541	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6950	HC-R51A	BHCKB675	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6955	HC-R51A	BHCKB675	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6958	HC-R51A	BHCKB675	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6970	HC-R53aA	BHCK6572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6977	HC-R54B	BHCEA167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	6978	HC-R54B	BHCEA167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7000	HC-R58F	BHCK1651	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7030	HC-R60F	BHCKA222	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7040	HC-R61F	BHCK3128	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7060	HC-RM1	BHCK8764	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7065	HC-RM2aC	BHCK8767	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7067	HC-RM2aC	BHCK8767	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7070	HC-RM2bC	BHCK8770	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7073	HC-RM2bC	BHCK8770	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7075	HC-RM2eC	BHCK8779	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7077	HC-RM2eC	BHCK8779	Edit revised to bypass for SLHC respondents

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(most recent changes listed first by type of change, edit type, and edit number)

Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Revised	Quality	7091	HC-RM2fC	BHCKA002	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7095	HC-RM2fC	BHCKA002	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7097	HC-RM2g2C	BHCKG602	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7100	HC-RM3c	BHCKC498	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7110	HC-RM3d	BHCKA507	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7120	HC-RM4	BHCK2771	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7134	HC-RM5a	BHCK5483	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7135	HC-RM5a	BHCK5483	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7147	HC-RM5b	BHCK5484	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7150	HC-RM5b	BHCK5484	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7151	HC-RM8a	BHCKG219	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7152	HC-RM8a	BHCKG219	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7153	HC-RM8a	BHCKG219	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7154	HC-RM8a	BHCKG219	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7155	HC-RM8b	BHCKG220	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7156	HC-RM8b	BHCKG220	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7157	HC-RM8b	BHCKG220	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7158	HC-RM8b	BHCKG220	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7159	HC-RM8c	BHCK5990	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7160	HC-RM8c	BHCK5990	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	7161	HC-RM9	BHCKG221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R12	BHCKG217	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R13	BHCKG218	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R14	BHCK5310	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R15	BHCK2221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R17	BHCK5311	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R18	BHCK8275	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R19	BHCK1395	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R20	BHCKB595	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R21	BHCK3792	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R22	BHCT3368	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R23	BHCTB590	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R24	BHCTB591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R25	BHCT5610	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R27	BHCKA224	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R3	BHCKA221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R31	BHCK7204	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R32	BHCK7206	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R33	BHCK7205	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R34A	BHCK0010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R34C	BHC00010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R34D	BHC20010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R34F	BHC90010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R35A	BHCX1754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R35C	BHC01754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R35D	BHC21754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R35E	BHC51754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R35F	BHC91754	Edit revised to bypass for SLHC respondents

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(most recent changes listed first by type of change, edit type, and edit number)

Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Revised	Quality	9550	HC-R53bE	BHC5G591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R53bF	BHC9G591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R54B	BHCEA167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R54C	BHC0A167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R54D	BHC2A167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R54E	BHC5A167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R55C	BHCKB696	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R55D	BHCKB697	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R55E	BHCKB698	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R55F	BHCKB699	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R57C	BHCKB700	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R57D	BHCKB701	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R57E	BHCKB702	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R57F	BHCKB703	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R58F	BHCK1651	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R59F	BHCKB704	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R60F	BHCKA222	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R61F	BHCK3128	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R62F	BHCKA223	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R7a	BHCKB590	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R8	BHCKC227	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R9a	BHCKB591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-R9b	BHCK5610	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM1	BHCK8764	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2aA	BHCK3809	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2aB	BHCK8766	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2aC	BHCK8767	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2bA	BHCK3812	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2bB	BHCK8769	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2bC	BHCK8770	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2cA	BHCK8771	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2cB	BHCK8772	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2cC	BHCK8773	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2dA	BHCK8774	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2dB	BHCK8775	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2dC	BHCK8776	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2eA	BHCK8777	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2eB	BHCK8778	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2eC	BHCK8779	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2fA	BHCKA000	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2fB	BHCKA001	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2fC	BHCKA002	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g1A	BHCKG597	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g1B	BHCKG598	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g1C	BHCKG599	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g2A	BHCKG600	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g2B	BHCKG601	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM2g2C	BHCKG602	Edit revised to bypass for SLHC respondents

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Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Revised	Quality	9550	HC-RM3a	BHCK5479	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM3c	BHCKC498	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM3d	BHCKA507	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM4	BHCK2771	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM5a	BHCK5483	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM5b	BHCK5484	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM6	BHCKF031	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM8c	BHCK5990	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM8d	BHCKC502	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9550	HC-RM9	BHCKG221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Quality	9560	HC-RM10	BHCKG222	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	0213	HC-R53bB	BHCEG591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	0214	HC-R53bF	BHC9G591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3490	HC-27a	BHCK3210	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3500	HC-R3	BHCKA221	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3510	HC-R8	BHCKC227	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3525	HC-R11	BHCK8274	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3550	HC-R17	BHCK5311	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3565	HC-R18	BHCK8275	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3580	HC-R18	BHCK8275	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3590	HC-R18	BHCK8275	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3625	HC-R21	BHCK3792	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3635	HC-K5	BHCK3368	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3650	HC-R7a	BHCKB590	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3665	HC-R9a	BHCKB591	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3675	HC-R9b	BHCK5610	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3690	HC-R27	BHCKA224	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3710	HC-R34A	BHCK0010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3715	HC-R34F	BHC90010	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3730	HC-2a	BHCK1754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3740	HC-R35F	BHC91754	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3755	HC-2b	BHCK1773	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3765	HC-R36F	BHC91773	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3780	HC-R37A	BHCKC225	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3795	HC-R37F	BHC9C225	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3810	HC-4a	BHCK5369	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3820	HC-R38F	BHC95369	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3835	HC-4b	BHCKB528	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3845	HC-R39F	BHC9B528	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3860	HC-4c	BHCK3123	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3870	HC-R40B	BHCE3123	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3885	HC-5	BHCK3545	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3895	HC-R41F	BHC93545	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3910	HC-R42A	BHCKB639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3920	HC-R42A	BHCKB639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3930	HC-R42F	BHC9B639	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3945	HC-12	BHCK2170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3955	HC-R43B	BHCE2170	Edit revised to bypass for SLHC respondents

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(most recent changes listed first by type of change, edit type, and edit number)

Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/18/2012	Revised	Validity	3965	HC-R43C	BHC02170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3975	HC-R43D	BHC22170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3985	HC-R43E	BHC52170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	3995	HC-R43F	BHC92170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4005	HC-R43F	BHC92170	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4035	HC-R44F	BHC9B546	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4045	HC-L3	BHCK6570	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4055	HC-R45B	BHCE6570	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4065	HC-R45F	BHC96570	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4075	HC-L4	BHCK3411	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4085	HC-R46B	BHCE3411	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4095	HC-R46F	BHC93411	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4105	HC-R47B	BHCE3429	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4115	HC-R47F	BHC93429	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4125	HC-L6	BHCK3433	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4135	HC-R48B	BHCE3433	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4145	HC-R48F	BHC93433	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4150	HC-SM1b	BHCKA250	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4155	HC-R49B	BHCEA250	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4165	HC-R49F	BHC9A250	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4170	HC-R50F	BHC9B541	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4175	HC-R51B	BHCEB675	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4185	HC-R51F	BHC9B675	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4195	HC-R52B	BHCEB681	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4210	HC-R52F	BHC9B681	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4220	HC-R53aB	BHCE6572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4230	HC-R53aF	BHC96572	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4240	HC-R54E	BHC5A167	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4250	HC-R55C	BHCKB696	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4260	HC-R55D	BHCKB697	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4270	HC-R55E	BHCKB698	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4280	HC-R55F	BHCKB699	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4290	HC-R57C	BHCKB700	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4300	HC-R57D	BHCKB701	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4310	HC-R57E	BHCKB702	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4320	HC-R57F	BHCKB703	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4335	HC-R59	BHCKB704	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4345	HC-R62	BHCKA223	Edit revised to bypass for SLHC respondents
1/18/2012	Revised	Validity	4355	HC-RM6	BHCKF031	Edit revised to bypass for SLHC respondents

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

FR Y-9LP						
(most recent changes listed first by type of change, edit type, and edit number)						
Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
1/17/2012	Revised	Quality	0131	PC-B15b	BHCP427	
1/17/2012	Revised	Quality	0132	PC-B15c	BHCP428	
1/17/2012	Revised	Quality	0133	PC-B15d	BHCP2792	
1/17/2012	Revised	Quality	0134	PC-B15e	BHCP2793	
1/17/2012	Revised	Quality	0135	PC-B15f	BHCP2794	
1/17/2012	Revised	Quality	0136	PC-B15g	BHCP2796	
1/17/2012	Revised	Quality	0137	PC-B15h	BHCP2831	
1/17/2012	Revised	Quality	0855	PC-B15f	BHCP2794	
1/17/2012	Revised	Quality	0860	PC-B15f	BHCP2794	
1/17/2012	Revised	Quality	0875	PC-B15g	BHCP2796	
1/17/2012	Revised	Quality	0880	PC-B15g	BHCP2796	
1/17/2012	Revised	Quality	0895	PC-B15h	BHCP2831	
1/17/2012	Revised	Quality	0900	PC-B15h	BHCP2831	
1/17/2012	Revised	Quality	0910	PC-B15a	BHCP4778	