



The Federal Reserve Bank of New York  
Statistics Function

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## FR Y-9C Historic Reporting Changes

Reflects changes made since March 2006

Date	Description
September 2006	<p data-bbox="569 708 730 735"><b>FR Y-9C</b></p> <p data-bbox="569 748 1104 776"><b>Attestation Requirements</b></p> <ul data-bbox="569 789 1900 971" style="list-style-type: none"><li data-bbox="569 789 1900 971">➤ The FR Y-9C report and FR Y-9LP report attestation requirements were revised to require the bank holding company's chief financial officer (or individual performing an equivalent function) signature rather than the signature by any authorized officer of the bank holding company.</li></ul> <p data-bbox="569 1008 863 1036"><b>Schedule HC-M</b></p> <ul data-bbox="569 1049 1900 1198" style="list-style-type: none"><li data-bbox="569 1049 1900 1198">➤ Two new items, 23.a, "Amount of 'Federal funds purchased in domestic offices' that are secured (included in Schedule HC, item 14.a)" and 23.b, "Amount of 'Other borrowings' that are secured (included in Schedule HC-M, item 14.b)," were added.</li></ul> <p data-bbox="569 1235 863 1263"><b>Schedule HC-P</b></p> <ul data-bbox="569 1276 1900 1421" style="list-style-type: none"><li data-bbox="569 1276 1900 1421">➤ A new schedule, HC-P, "Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices," was added to collect data on closed-end 1-4 family residential mortgage banking activities from bank holding companies with \$1 billion or more in total assets</li></ul>

and bank holding companies with less than \$1 billion in total assets whose closed-end 1-4 family residential mortgage banking activities exceed \$10 million for two consecutive periods.

#### **Schedule HC-P**

- New items on Schedule HC-P include: (1) "Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale," (2) "Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale," (3) "Closed-end 1-4 family residential mortgages sold during the quarter," and (4) "Closed-end 1-4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a)." Each item is separated into first lien and junior lien mortgages.

**March 2006**

#### **FR Y-9C**

##### **Threshold Change**

- To more accurately reflect current supervisory needs, the FR Y-9C and the FR Y-9LP filing threshold was increased from \$150 million to \$500 million or more and the reporting exception that required each lower-tier bank holding company with total consolidated assets of \$1 billion or more to file the FR Y-9C was eliminated.

#### **Schedule HI**

- Memoranda items "Impact on income of derivatives held for purposes other than trading: Net increase (decrease) to interest income" (item 10.a), "Net (increase) decrease to interest expense" (item 10.b), and "Other (noninterest) allocations" (10.c) were eliminated.

### **Schedule HC**

- Items 9 and 18 were eliminated.

### **Schedule HC-B**

- Items to collect the breakdown of holdings of asset-backed securities, 5.a through 5.f, were moved to the memoranda section and renumbered as M.5.a through M.5.f, respectively. In addition, a new reporting requirement was added, "Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices."

### **Schedule HC-C**

- Item 9 was separated into two parts, 9.a "Loans for purchasing and carrying securities (secured and unsecured)" and 9.b "All other loans."

### **Schedule HC-F**

- Item 5, "Other" was renumbered to item 6, item 5.a, "Life insurance assets" was renumbered to item 5, and item 6, "Total" was renumbered to item 7. In addition, the disclosure threshold of 25 percent of "Other assets" for reporting of "Life insurance assets" was removed.

### **Schedule HC-L**

- New items were added to provide the notional amounts of credit derivatives and were separated by type of credit derivative reported on which they are the guarantor or the beneficiary: 7.a(1), "Credit default swaps," 7.a(2), "Total return swaps," 7.a(3), "Credit options," and 7.a(4), "Other credit derivatives." In addition, item 5 was eliminated.

### **Schedule HC-M**

- Item 10 was eliminated.

### **Schedule HC-R**

- New memorandum item 6 "Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58)." was added.

September 2005

### **FR Y-9C**

#### **Schedule HI-B, Part II**

- Added a new memoranda item, "Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)" (item 4).

#### **Schedule HC-C, Part I**

- Added new memorandum items, "Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): (a) Outstanding balance, (b) Carrying amount included in Schedule HC-C, items 1 through 9" (item 5).

#### **Schedule HC-N**

- The caption for item 11.a was revised to "Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above".
- Added a new item, "Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above" (item 11.b).

#### **Schedule HC-R**

March 2005

- Item 34, column B was modified in order to allow for the proper reporting of embedded derivatives that are included in item 34, column A.

#### **FR Y-9C**

##### **Schedule HC**

- Added a new item, "Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities" (item 19.b). In addition, item 19 was renumbered to 19.a
- Added a new memorandum item, "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" (memorandum item 1).

##### **Schedule HC-D**

- The caption for item 11 was revised to "Derivatives with a positive fair value."
- The caption for item 14 was revised to "Derivatives with a negative fair value."

##### **Schedule HC-M**

- "Do your aggregate non-financial equity investments equal or exceed the lesser of \$200 million (on an acquisition cost basis) or 5 percent of the BHC's consolidated Tier 1 capital as of the report date?" (item 17) was renumbered to a new item 18 and the caption was changed to "Do your aggregate non-financial equity investments equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the BHC's consolidated Tier 1 capital as of the report date?" In addition, "Has the bank holding company made

an effective election to become a financial holding company? (item 18) was deleted.

- "Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial 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 (item 19) was renumbered to a new item 17 and the caption was changed to "Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial 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?"
- Added a new item, "Has the bank holding company sold or otherwise liquidated its holding of any non-financial equity investment since the previous reporting period?" (item 19.a)
- Added a new item, "Does the bank holding company manage any non-financial equity investments for the benefit of others?" (item 19.b)

#### **Schedule HC-R, Memoranda**

- The caption for item 3.d was revised to exclude trust preferred securities.

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[http://www.federalreserve.gov/boarddocs/reportforms/forms/FR\\_Y-9C20030911\\_f.pdf](http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-9C20030911_f.pdf)

March 2004

## **FR Y-9C**

### **Schedule HC**

- Added a footnote for item 20 indicating that trust preferred securities (TRUPS) are included in other liabilities.

### **Schedule HC-C**

- The caption for memoranda item 1 was revised to correct the reference to Schedule HC-N, memoranda item 2, to Schedule HC-N, memoranda item 1.

### **Schedule HC-M**

- Added a new item, "Address (URL) for the reporting BHC's web page that displays risk disclosures, including those about credit and market risk." (item 22). This item is to be reported by bank holding companies with total assets of \$30 billion or more.

### **Schedule HC-R**

- Added a new item, "Qualifying trust preferred securities" (item 6.b). In addition, current item 6, "Qualifying minority interests in consolidated subsidiaries" was renumbered as item 6.a.
- Changed the caption for "Preferred stock (including related surplus)", (memoranda item 3) to "Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital".
- "Noncumulative perpetual preferred stock", (Memoranda item 3.a(1)) was renumbered to item 3.a. and the caption was changed to "Noncumulative perpetual preferred stock (included and reported in "Total equity capital" on Schedule HC)."
- "Cumulative perpetual preferred stock", (Memoranda item 3.a.(2)) was renumbered to item 3.b and the caption was changed to "Cumulative

- perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)."
- "Cumulative preferred stock (e.g., trust preferred securities) included and reported in 'Minority interest in consolidated subsidiaries and similar items,' on Schedule HC", (Memoranda item 3.b), was renumbered to memoranda item 3.d. and the caption was changed to "Other cumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., trust preferred securities) (included in Schedule HC, item 20 or 22)".
  - Added memoranda item, "Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, Item 22)", (Memoranda item 3.c).

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September 2003

#### **FR Y-9C**

##### **Schedule HI**

- Changed caption for item 5.h.(1) to read "Underwriting income from insurance and reinsurance activities" to clarify that this item collects underwriting income.

##### **Schedule HC-L**

- The general caption for "Commercial real estate, construction, and land development:" (item 1.c), was added to item 1.c.(1) and 1.c.(2) to clarify that both items collect commitments to fund this type of lending.

##### **Notes to Balance Sheet-Other**

- A caption was added to item 1 to disclose "Trust preferred securities reported as liabilities in public financial statements

(included in Schedule HC, item 22, 'Minority interest in consolidated subsidiaries.')

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[http://www.federalreserve.gov/boarddocs/reportforms/forms/FR\\_Y-9C20030911\\_f.pdf](http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-9C20030911_f.pdf)

**March 2003**

**FR Y-9C**

**Schedule HI**

- Split "Insurance commissions and fees" (item 5.h) into two new items, "Insurance and insurance underwriting income" (item 5.h(1)) and "Income from other insurance and reinsurance activities" (item 5.h(2)).
- Changed "no" response to "0" on Income Statement, Memoranda item 13.
- Added two new items, "Stock-based employee compensation expense (net of tax effect)" (item M.14) and "Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method" (item M.15) to Schedule HI Memorandum section.

**Schedule HI-B**

- Added two new items, "Uncollectable retail credit card fees and finance charges reversed against income" (item M.3) to Part I, Memoranda and "Allocated transfer risk reserve included in Part II, item 7" to Part II, Memoranda.
- Added two new items, "Separate valuation allowance for uncollectable retail credit card fees and finance charges" (item M.2) and "Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges" (item M.3) to Part II, Memoranda.
- Added a new business combination Schedule, "Notes to the income statement-predecessor financial items."

### **Schedule HC-C**

- Eliminated references to netting allocated transfer risk reserve from items.
- Added a new item, "Outstanding credit card fees and finance charges" (item M.4) to the Memoranda.

### **Schedule HC-D**

- Re-titled the caption for items 11 and 14. The caption for item 11 now reads "Revaluation gains on derivative contracts" and the caption for item 14 now reads "Revaluation losses on derivative contracts."
- Changed the instructions to include credit derivatives in these items.

### **Schedule HC-F**

- Added a new item, "Cash surrender value of life insurance" (item 5.a).

### **Schedule HC-M**

- Changed "no" response to "0" for items 8, 9, 10, 11, 15, 17, 18, and 19.
- Renumbered item 20 to item 20.a with the caption "Net assets."
- Added the following items: "Balances due from the bank holding company (parent company only), gross" (item 20.b(1)), "Balances due from subsidiary banks of the bank holding company, gross" (item 20.b.(2)), "Balances due from nonbank subsidiaries of the bank holding company, gross" (item 20.b(3)), "Balances due to the bank holding company (parent company only), gross" (item 20.c(1)), "Balances due to subsidiary banks of the bank holding company, gross" (item 20.c(2)), "Balances due to nonbank subsidiaries of the bank holding company, gross" (item 20.c(3)), and "Intercompany liabilities reported in items 20.c(1), 20.c(2), and 20.c(3) above that qualify as liabilities subordinated to claims of general creditors"(item 20.d).

### **Schedule HC-N**

- Added two new items "Additions to nonaccrual assets during the quarter" (item M.7) and "Nonaccrual assets sold during the quarter" (item M.8) to the Memoranda.

#### **Schedule HC-R**

- Eliminated footnote reference on item 39.

#### **Schedule HC-S**

- Re-titled the caption for item 2.a as "Credit enhancing interest-only strips."
- Changed the caption for item 2.b, splitting out standby letters of credit and other enhancements. The caption now reads "Subordinated securities and other residual interests."
- Added a new item, "Standby letters of credit and other enhancements" (item 2.c).
- Added a new item, "Outstanding credit card fees and finance charges" (item M.4) Memoranda.

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**March 2002**

**FR Y-9C**

#### **Schedule HI**

- Replaced "Amortization expense of intangible assets (including goodwill)" (item 7.c) with two items: "Goodwill impairment losses" (item 7.c (1)) and "Amortization expense and impairment losses for other intangible assets" (item 7.c (2)).
- Changed "Other non-interest income" (Memorandum item 6) and "Other non-interest expense" (Memorandum item 7) to add specific line item captions for the more commonly listed components. Blank text fields, like those previously contained in Memoranda items 6 and 7, will be retained for non-interest income and expense items not specifically covered in the

preprinted captions.

- Changed Memoranda items 6 and 7 to collect all amounts that exceed the one-percent threshold, not just the three largest amounts.
- Re-titled the preprinted caption item in 8.a (1) as "Effect of adopting FAS 142, Goodwill and Other Intangible Assets."
- Changed the criteria for the reporting of "Trading revenue" (Memoranda item 9) to state that this item is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year, rather than as of the March 31st report date of the current calendar year.
- Split Memorandum item "Premiums" (item 12(b)) into "Premiums on insurance related to extension of credit" (item 12(b)(1)) and "All other insurance premiums" (item 12(b)(2)).

#### **Schedule HI-B Part I**

- Split the amount of charge-offs and recoveries for closed-end loans on 1-4 family residential properties (in domestic offices) into closed-end loans secured by first liens (item 1.c (2)(a)) and secured by junior liens (item 1.c (2)(b)).

#### **Schedule HI-B Part II**

- Moved notes to the Income Statement (item 1) to Schedule HI-B, Part II.
- Renumbered "LESS: Write-downs arising from transfers of loans to a held-for-sale account" (item 4) and existing items 4 through 6 as items 5 through 7.

#### **Schedule HC**

- Split the reporting of federal funds sold from securities purchased under agreements to resell and split the reporting of federal funds purchased from securities sold under agreements to repurchase. The revised balance sheet now has separate asset and liability items for federal funds transactions in domestic offices (items 3.a and 14.a) and for all securities resale/repurchase agreements in domestic and foreign

offices, regardless of maturity (items 3.b. and 14.b).

- Changed the reporting of immediately available funds borrowed from a Federal Home Loan Bank for one business day from federal funds purchased to the balance sheet in Schedule HC, "Other borrowed money" (item 16) and in Schedule HC-M, "Other borrowed money with a remaining maturity of one year or less" (item 14.b).

#### **Schedule HC-D**

- Changed the criteria for filing Schedule HC-D to state that this schedule is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year, rather than as of the March 31st report date of the current calendar year.

#### **Schedule HC-I**

- Re-titled as "Insurance-Related Underwriting Activities (including reinsurance)."
- Changed the instructions to state that all top-tier bank holding companies (rather than just top-tier financial holding companies) must complete this schedule.
- Added new line items to Part I, Property and Casualty, and Part II, Life and Health, for the separate reporting of (1) total assets, (2) total equity, and (3) net income, for each of these two types of underwriting activities.
- Added a new item to Part II, Life and Health, for the reporting of reinsurance recoverables.
- Eliminated Part III, All Insurance-Related Activities.

#### **Schedule HC-L**

- Added four new items to capture the gross positive and gross negative fair values of credit derivatives where the bank holding company is the guarantor (items 7.a (1) and (2)) and where the bank holding company is the beneficiary (items 7.b (1) and (2)).

- Changed "All other off-balance-sheet items" (item 9) to add line item captions for some of the more commonly listed significant components for each item. Blank text fields like those previously contained in item 9 were retained for other off-balance-sheet items not specifically covered in the new line item captions.

#### **Schedule HC-M**

- Changed the yes/no question asked in item 8 to ask if a business combination occurred during the calendar year that was accounted for by the purchase method of accounting.
- Changed Schedule HC-M to incorporate two of the items previously reported on the FR Y-9CS. Only top-tier financial holding companies (FHCs) will continue to report these items. Top-tier FHCs will report in Memoranda items 20 and 21 the net assets of (1) Broker-Dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act and (2) Insurance underwriting subsidiaries. In addition, these two items will no longer be considered confidential.

#### **Schedule HC-N**

- Split the amount of closed-end loans secured by first mortgages on 1-4 family residential properties (in domestic offices) that are past due 30 days or more or in nonaccrual status (item 1.c (2)(a)) from past due and nonaccrual closed-end loans secured by junior liens on such properties (in domestic offices) (item 1.c (2)(b)). A new Memorandum "Loans and leases held for sale (included in Schedule HC-N, items 1 through 8, above)" (item 5) was added to report these loans that are past due 30 through 89 days and still accruing, past due 90 days or more and still accruing, or in nonaccrual status.

#### **Schedule HC-R**

- Renumbered existing items 8 and 9 as items 9.a and 9.b and item 8 was added as the subtotal of items 1 through 7 (i.e., the sum of items 1 and

- 6, less items 2, 3, 4, 5, and 7).
- Changed item 50 to include all recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar risk-based capital requirement.
  - Changed the caption to Memorandum item 3 to eliminate the term "perpetual" from the caption.
  - Renumbered Memorandum item 3(a)(3) as Memorandum item 3(b) to distinguish between the reporting of perpetual preferred stock (in Memorandum items 3(a)(1) and 3(a)(2)) and trust preferred securities that are reported in minority interest on the balance sheet. The line item caption for Memorandum item 3(b) will not change, only the line item number to provide clarity for the reporting of these types of securities.
  - Added examples to the end of the instructions to assist respondents in determining the amount of cumulative preferred stock and trust preferred securities that qualify for inclusion in Tier 1 capital.

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**June 2001**

**FR Y-9C**

**Schedule HI-B**

- Added a footnote for "Charge-offs" (column A), indicating that write-downs from transfers to the loans HFS account should be included in total charge-offs in column A.
- Changed the caption for "Charge-offs," (item 3) to indicate that write-downs of loans associated with transfers or loans in the HFS account are reported in item 5 as a negative number and charge-offs reported in line item 3 are reported net of the write-downs reported in line item 5.

## **Notes to the Income Statement**

- Changed Footnote 1 for the reporting of write-downs arising from the transfer of loans to the HFS account.

## **Schedule HC-R**

- Changed "Net unrealized gains (losses) on available-for-sale securities" (item 2), "Net unrealized loss on available-for-sale equity securities" (item 3), and "Accumulated net gains (losses) on cash flow hedges" (item 4) to clarify the proper reporting of gains and losses. Net gains reported in line items 2 and 4 (for net unrealized gains on available-for-sale securities and accumulated net gains on cash flow hedges, respectively) should be reported as positive values while net losses in line items 2 and 4 should be reported as negative values.

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**March 2001**

**FR Y-9C**

## **Schedule HC**

- Eliminated "Allocated transfer risk reserve" (item 4.c) from the balance sheet and moved to the new regulatory capital schedule, Schedule HC-R.
- Changed loans and leases to be reported net of any allocated transfer risk reserve on the loan schedule.
- Moved components of "Other real estate owned" (item 7), "Intangible assets" (item 10), "Commercial paper" (item 16), and "Other borrowed money" (items 17 and 18) to the Memoranda Schedule.
- Eliminated "Mandatory convertible securities" (item 20). Information will be included in "Subordinated notes and debentures" (new item 19).
- Combined "Net unrealized holding gains (losses) on available-for-sale securities" (item 27.e), "Accumulated net gains (losses) on cash flow

hedges" (item 27.f) and "Cumulative foreign currency translation adjustments" (item 27.g) into "Accumulated other comprehensive income" (new item 26.b).

- Added "Other equity capital components" (item 27) to the equity capital section. This item will include treasury stock and unearned employee stock ownership plan shares.

### **Schedule HC-B**

- Combined "Taxable securities" (item 3.a) and "Tax exempt securities" (item 3.b) and re-titled as "Securities issued by states and political subdivisions in the U.S." (new item 3).
- Changed "U.S. securities" (item 4) and "Foreign securities" (item 5) to collect only "U.S. debt securities" (new item 6.a) and "Foreign debt securities" (new item 6.b).
- Added the fair value and amortized cost for six new categories of asset-backed securities.
- Added "Investments in mutual funds and other equity securities with readily determinable fair values" (new item 7).
- Moved "Net unrealized holding losses on available-for-sale equity securities with readily determinable fair values" (Memoranda item 4.a) and "Amount of net unrealized gains on available-for-sale equity securities" (Memoranda item 4.c) from former Schedule HC-A to Schedule HC-R.
- Moved "U.S. government agency and corporation obligations (exclude mortgage-backed securities)" (Memoranda item 7) to the revised Schedule HC-B as items 2.a and 2.b and will now be reported by all BHCs.
- Moved "Mortgaged-backed securities (MBS)" (Memoranda item 8), "Pass-through securities" (Memoranda item 8.a) and "Other mortgage-backed securities (include CMOs, REMICs and stripped MBS)" (item 8.b) to revised Schedule HC-B, items 4.a and 4.b. All BHCs will now report these items.
- Moved "All other equity securities" (Memoranda item 9.c) of former Schedule HC-A to item 4.a of the new Schedule HC-F (Other Assets).

### **Schedule HC-C**

- Combined "Acceptances of other banks" (items 3 and 4) with "Loans to depository institutions" (new item 2).
- Split "Credit cards and related plans to individuals for household, family, and other personal expenditures" (item 6.a, column A) into "Credit cards" (new item 6.a) and "Other revolving credit plans" (new item 6.b).
- Combined the three-way breakout for "All other loans" (item 8) into a single new item (item 9).
- Replaced Memoranda items on restructured credits (items 1.a through 1.h) with a single Memoranda item, "Loans and leases restructured and in compliance with modified terms" (Memoranda item 1).
- Added "Loans secured by real estate to non-U.S. addressees (domicile)" (Memoranda item 3).

### **Schedule HC-D**

- Changed BHCs reporting quarterly average for trading assets of \$2 million or more to now be required to file this schedule for the calendar year.

### **New Schedules**

- Added Schedules for the reporting of "Other Assets" (Schedule HC-F), "Other Liabilities" (Schedule HC-G), and "Insurance-related activities" (Schedule HC-I).

### **Schedule HC-L**

- Combined "Standby letters of credit and foreign office guarantees" between "To U.S. addressees" (item 2.a. (1)), and "To non-U.S. addressees" (2.a. (2)) in the new Schedule HC-L, item 2.
- Added "Financial standby letters of credit" (item 2) and "Amount of financial standby letters of credit conveyed to others" (item 2.a).

- Added "Performance standby letters of credit" (item 3) and "Amount of performance standby letters of credit conveyed to others" (item 3.a).
- Re-titled "Other significant off-balance-sheet items (exclude off balance-sheet derivatives) that exceed 10% of total equity capital" (item 9) as "All other off balance-sheet items (exclude derivatives)" to capture all other off balance-sheet exposures.
- Eliminated "Securities borrowed" (Schedule HC-F, Part II, item 3). The amount of borrowed securities will now be reported in "All other significant off balance-sheet items" (item 9).
- Moved Part II, items 5.a, 5.b, and 5.c and incorporated into the new schedule, Schedule HC-S.
- Moved "Participations in acceptances acquired by the reporting BHC" (Part II, item 6.b) and "Participations in unused commitments" (Memorandum item 1) from Schedule HC-F to Schedule HC-R.
- Changed former Memoranda item 1 to collect information on commitments with an original maturity exceeding one year and reported on Schedule HC-R.
- Eliminated the gross notional amount of derivative contracts held for purposes other than trading that are not marked to market.
- Eliminated the gross positive and negative fair values of derivatives held for purposes other than trading that are not marked to market.

### **Schedule HC-M**

- Combined the deferred tax assets reported in "IRS loan loss provision" (item 1.a (1) and "Other" (item 1.a(2)) into a single item for "Net deferred tax assets" included on the new Schedule HC-F, Other Assets. The same change was made for deferred tax liabilities.
- Moved "Number of full-time equivalent employees" (item 3) to Schedule HI, Memoranda item 5.
- Eliminated "Amount of cash items in process of collection netted against deposit liabilities in reporting Schedule HC" (item 7.a), "Reciprocal demand balances with depository institutions (other than commercial banks in the U.S.)" (item 8), and "Please describe and list below

separately the dollar amount outstanding of assets removed from the reporting company's balance sheet (Schedule HC) in connection with assets netted against liabilities when there exists a legal right of offset" (item 16).

- Expanded "Income earned, not collected on loans" (item 14) to cover all "Accrued interest receivable" and moved to the new Schedule HC-F (new item 1).
- Moved the breakdown of "Outstanding principal balance of 1-4 family residential mortgage loans serviced for others" (items 17.a through 17.d) from former Schedule HC-G and condensed into two items in new Schedule HC-S (item 2).
- Re-titled "Deferred tax assets in excess of regulatory capital limits" (item 19) as "Disallowed deferred tax assets" and moved to the revised regulatory capital schedule, Schedule HC-R.
- Eliminated "Net unamortized realized deferred gains (losses) on off balance-sheet derivative contracts included in assets and liabilities reported in Schedule HC" (item 22).

#### **Schedule HC-N**

- Eliminated "Loans secured by real estate" (item 1).
- Changed the presentation of loan category information to better match the revised loan schedule (Schedule HC-C).
- Eliminated "Replacement cost of past due derivative contracts with a positive replacement cost" (Memoranda item 6.b).
- Re-titled the caption for new memoranda item 6.a as "Fair value of amounts carried as assets."

#### **Schedule HI**

- Combined the amount of tax-exempt loan and lease income (items 1.a(1) and 1.b(2)) into new Memoranda item 3.
- Added a new item for income from lease financing receivables (item 1.b).
- Combined the breakout of interest income on balances due from depository institutions in former items 1.c(1) and 1.c(2) into item 1.c.

- Added "Income on tax-exempt securities issued by states and political subdivisions in the U.S." (Memoranda item 4).
- Re-titled "Interest on borrowed funds" (item 2.c) as "Interest on trading liabilities and other borrowed money."
- Changed "Provision for credit losses" (item 4.a) to include only the provision for loan and lease losses (new item 4).
- Eliminated "Provision for allocated transfer risk" (item 4.b).
- Changed reporting of provision for allocated transfer risk to be reported in "Other noninterest expense" (new item 7.e) and itemized in Memoranda item 7, if significant.
- Re-titled "Service charges on deposit accounts" (item 5.b(1)) as "Service charges on deposit accounts in domestic offices" (new item 5.b).
- Eliminated "Other service charges, commissions, and fees" (item 5.b(2)) and "Service charges, commissions, and fees (other than service charges on deposit accounts)" (Memoranda item 5).
- Added several new non-interest income categories to the income statement, Schedule HI.
- Added "Amortization expense of intangible assets (including goodwill)" (new item 7.c).
- Eliminated "Income taxes applicable to gains (losses) on securities not held in trading accounts" (Memoranda item 4).
- Changed the threshold for itemizing significant components of "Other noninterest income" (Memoranda item 6) and "Other noninterest expense" (Memoranda item 7) to one percent of total interest income and noninterest income.
- Changed the filing criteria for "Trading revenue" (Memoranda item 9) to require BHCs to complete Memoranda item 9 only if they report quarterly average for trading assets of \$2 million or more as of the March 31 report for the current calendar year.

### **Schedule HI-A**

- Changed the manner in which the previous year-end balance of equity capital is reported in this Schedule to correspond with GAAP presentation.
- Combined "Change in net unrealized holding gains (losses) on available-for-sale securities" (item 13.a), "Change in accumulated net gains (losses) on cash flow hedges" (item 13.b), and "Foreign currency translation adjustments" (item 18) into a single item "Other comprehensive income" (new item 12).

### **Schedule HI-B**

- Changed the presentation of loan category information to align with the revised loan schedule, Schedule HC-C.
- Changed the scope of Part II to cover changes in the allowance for loan and lease losses only, rather than the entire allowance for credit losses.
- Combined "Foreign currency translation adjustments" (item 6) with "Adjustments" (new item 5).
- Re-titled "Credit losses on off balance-sheet derivative contracts" (Part II, Memoranda item 1) as "Credit losses on derivatives" and moved it to Schedule HI, Memoranda item 11.

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