

FEDERAL RESERVE BANK *of* NEW YORK

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PATRICIA SELVAGGI
ASSISTANT VICE PRESIDENT

April 5, 2017

To: The Individuals Responsible for Preparing the Consolidated Financial Statements for Holding Companies (FR Y-9C) Located in the Second Federal Reserve District

Subject: Holding Companies (HCs) Reporting Requirements for March 31, 2017

The following report forms and instructions for the March 31, 2017 reporting date have been posted to the Federal Reserve Board's website at:

<http://www.federalreserve.gov/apps/reportforms/default.aspx> under "Reporting Forms":

- (1) Consolidated Financial Statements for Holding Companies (FR Y-9C);
- (2) Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP);
- (3) Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11);
- (4) Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12);
- (5) Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314).

The reporting dates on the cover pages of the FR Y-9C, FR Y-9LP, FR Y-11, FR Y-12 and the FR 2314 forms have been changed to March 31, 2017.

Effective March 31, 2017, the FR Y-9C reporting forms and instructions were revised to¹:

- (1) Eliminate Schedule HI, Memorandum items 17(a) and 17(b), on other-than-temporary impairments;²
- (2) Include an instructional revision addressing the reporting of net gains (losses) and other-than-temporary impairments on equity securities that do not have readily determinable fair values in Schedule HI;
- (3) Increase the time deposit size threshold used to report certain deposit information from \$100,000 to \$250,000 in Schedules HC-E and HI;

¹ The Federal Reserve published a final notice in the Federal Register on September 8, 2016 (81 FR 62129) for items 1-4.

² Institutions would continue to complete Schedule HI, Memorandum item 17(c). HI, Memorandum item 17(c) was renumbered Memorandum item 17.

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- (4) Move the existing memorandum items for the fair value and unpaid principal balance of loans (not held for trading) measured under a fair value option from Schedule HC-C, to Schedule HC-Q;
- (5) Open the 2% and 4% risk-weights on Schedule HC-R part II to enable holding companies to report protected exposure amounts and credit equivalent amounts in the appropriate risk-weight categories for cleared credit derivatives that meet the definition of an eligible credit derivative in section .2 of the regulatory capital rules.
- (6) Added language to Glossary entry “Foreclosed Assets” to include a summary of provisions of ASC Subtopic 610-20 and ASC Topic 606, Revenue from Contracts with Customers.

Effective March 31, 2017, the FR Y-9LP reporting forms and instructions were revised to:

- (1) Add new data item, Schedule PC-B item 17 (Total nonbank assets of a holding company subject to the Federal Reserve’s Board capital plan)³ for purposes of identifying large and noncomplex firms subject to the capital plan rule.

There were no changes to the report forms and instructions for the FR Y-11, FR 2314 and FR Y-12 report.

Holding companies filing FR Y-9 reports (FR Y-9C, FR Y-9LP, FR Y-9SP, and the FR Y-9ES) are required to submit each report electronically. Holding companies must maintain in their files a manually signed and attested printout of the data submitted. The cover page of the Reserve Bank supplied report forms should be used to fulfill the signature and attestation requirement and this page should be attached to the printout placed in the bank holding company's files.

For institutions that submit the FR Y-11 and FR 2314 reports electronically, a manually signed and attested printout of the data submitted must be maintained in their files. For institutions that do not choose to file this report electronically, the Federal Reserve will continue to accept paper copy submissions.

³ On February 3, 2017, the Federal Reserve published a final notice in the Federal Register (82 FR 9308) that revises the capital plan and stress test rules for bank holding companies with \$50 billion or more in total consolidated assets and U.S. intermediate holding companies (IHCs) of foreign banking organizations (adopted on March 6, 2017).

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If you complete the preparation, editing, and review of your report(s) before the submission deadline, please file the report(s) immediately rather than waiting. Early submission provides for additional time for your institution to become accustomed with the new enhanced electronic submission process, and aids the Federal Reserve in the editing, review, and analysis of the reports. If you later find that certain information needs to be revised, please make the appropriate changes to your report and promptly submit the revised data.

The Federal Reserve developed Reporting Central to enhance the overall reporting functionality of the Federal Reserve Banks' data collection and processing activities. These enhancements will allow for a more secure, technically advanced, and efficient system that will encompass a single point of entry for electronic submission and file uploads. Financial and nonfinancial institutions will access Reporting Central via the FedLine® Web Access Solutions site to submit reports and gain access to electronic reporting applications, report forms, and instructions. Additional information about the Reporting Central application, including an online resource center, is available at: <http://www.frb services.org/centralbank/reportingcentral/index.html>. If you have any questions regarding Reporting Central, please contact your Reporting and Reserves District Contact.

One aspect of the transition to Reporting Central necessitates the Federal Reserve to modify its internal procedures for handling confidentiality requests for those institutions that submit data electronically. Generally, individual respondent data collected on the FR Y-9C, FR Y-9LP and the FR Y-9SP are made readily available on the National Information Center public website (<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>) and the FR Y-9ES, FR Y-11/S, FR 2314/S and FR Y-12 reports are available to the public upon request on an individual basis. All data are published, with the exception of items deemed confidential per the report's instructions, unless the individual holding company from which the data were collected has been granted confidential treatment or has a request pending. A holding company may request confidential treatment for the entire report or for specific items on the report. To better facilitate confidentiality requests and ensure the data are properly handled during the review of the request, the Federal Reserve strongly encourages institutions that are of the opinion that disclosure of certain commercial or financial information in the report would likely result in substantial harm to its (or its subsidiaries') competitive position or that disclosure of the submitted personal information would result in unwarranted invasion of personal privacy to:

- (1) notify their Reserve Bank of their intent to request confidential treatment in advance of the written request and
- (2) send the confidentiality request in writing prior to data submission.

For institutions that do not submit data electronically, written requests for confidentiality may be provided concurrently with the paper submission of the report.

For more information on confidentiality requests, please see the specific report General Instructions. **Note:** The information referenced above pertains to the existing manual process for submitting confidentiality requests. The final notice to add the confidentiality check box to the front page of the FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, FR Y-11/S, FR 2314/S and FR Y-12 forms was published in the Federal Register.⁴ The implementation date for the new confidentiality check box

⁴ 80 FR 52282 (August 28, 2015)

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procedures has not been determined. Institutions will be provided with ample notice so that they may prepare for submission of the new confidentiality check box requirements.

The Federal Reserve publishes holding company FR Y-9 report submissions on the internet at <http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>. Data is published on a flow basis within two days following receipt of a submission from the holding company, and updates are run nightly to capture any revisions subsequently submitted by the reporting institutions.

Institutions may subscribe to the Federal Reserve Board e-mail notification service to receive alerts regarding report form and instruction updates at: <http://www.federalreserve.gov/reportforms/whats-new.htm>. These updates include changes related to proposed new and existing data collections and final reporting forms and instructions.

Supplemental instructions concerning current accounting and reporting issues affecting the FR Y-9C series of reports are provided in Attachment 1. **Note:** “Revenue Recognition” and “Leases” were added to the supplemental instructions and existing topics “Reporting Exposures Hedged with Cleared Eligible Credit Derivatives in Schedule HC-R” and “Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share” were removed and incorporated in the FR Y-9C instructions. A summary of significant updates to the FR Y-9C and the FR Y-9LP report form and instructions are included in Attachment 2. A summary listing of changes to the FR Y-9C and FR Y-9LP data edits are provided in a separate document.

Subscription Service

We offer a subscription service, which enables you to receive recent news and updates on our reporting forms and instructions and upcoming events. You can sign up for this service at the following website: http://service.govdelivery.com/service/subscribe.html?code=USFRBNEWYORK_8.

Institutions may subscribe to the Federal Reserve Board e-mail notification service to receive alerts regarding report form and instruction updates at: <http://www.federalreserve.gov/reportforms/whats-new.htm>. These updates include changes related to proposed new and existing data collections and final reporting forms and instructions.

Website

Report forms and instructions for the FR Y-9C, FR Y-9LP, FR Y-11, FR Y-12, and FR 2314 are available on the Federal Reserve Board’s web site at <http://www.federalreserve.gov/apps/reportforms/default.aspx> under “Reporting Forms.”

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Questions regarding these reports should be addressed Kenneth Aberbach, Director, at (212) 720-8234, Morgan Norful, Director, at (212) 720-8055, Cheryl Skillman, Director, at (212) 720-8739 or Laura Stash, Director, at (212) 720-5581.

Questions regarding the capital adequacy guidelines should be directed to Emily Yang in the Supervision Policy & Strategy Group at (212) 720-2734.

Sincerely,

ATTACHMENT 1

Supplemental Instructions**Reports Submission**

The submission deadline for all **FR Y-9C** filers is Wednesday, May 10, 2017. Any **FR Y-9C** reports received after 5:00 p.m. on May 10, 2017 will be considered late. The submission deadline for the **FR Y-9LP filers** is Monday, May 15, 2017. Any **FR Y-9LP** reports received after 5:00 p.m. by May 15, 2017 will be considered late unless postmarked by May 12, 2017, or sent by overnight service by May 14, 2017. The submission deadline for the **FR Y-12** filers is Monday, May 15, 2017. Any **FR Y-12** reports received after 5:00 p.m. by May 15, 2017 will be considered late unless postmarked by May 12, 2017, or sent by overnight service by May 14, 2017. The submission deadline for the **FR Y-11** filers is Tuesday, May 30, 2017. Any **FR Y-11** report received after 5:00 p.m. by May 30, 2017 will be considered late, unless postmarked by May 27, 2017, or sent by overnight service by May 29, 2017. The submission deadline for the **FR Y-2314 filers** is Tuesday, May 30, 2017. Any **FR Y-2314** reports received after 5:00 p.m. by May 30, 2017 will be considered late, unless postmarked by May 27, 2017, or sent by overnight service by May 29, 2017.

Submission of initial data via facsimile, even if prior to this deadline does not constitute an official filing. In view of this, please be sure that completed reports are submitted on time to:

**Federal Reserve Bank of New York
Data and Statistics Function
Administrative Support Staff
33 Liberty Street, 4th Floor
New York, N.Y. 10045**

New Revenue Recognition Accounting Standard

In May 2014, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2014-09, "Revenue from Contracts with Customers," which added Topic 606, Revenue from Contracts with Customers, to the Accounting Standards Codification (ASC). The core principle of Topic 606 is that an entity should recognize revenue at an amount that reflects the consideration to which it expects to be entitled in exchange for transferring goods or services to a customer as part of the entity's ordinary activities. ASU 2014-09 also added Topic 610, Other Income, to the ASC. Topic 610 applies to income recognition that is not within the scope of Topic 606, other Topics (such as Topic 840 on leases), or other revenue or income guidance. As discussed in the following section of these Supplemental Instructions, Topic 610 applies to a holding company's sales of repossessed nonfinancial assets, such as other real estate owned (OREO). The sale of repossessed nonfinancial assets is not considered an "ordinary activity" because holding companies do not typically invest in nonfinancial assets. ASU 2014-09 and subsequent amendments are collectively referred to herein as the "new standard."

The new standard specifically excludes financial instruments and other contractual rights or obligations within the scope of Topic 310, Receivables; Topic, 320, Investments – Debt and Equity Securities; Topic 815, Derivatives and Hedging; and certain other ASC Topics. Therefore, many common revenue streams in the financial sector, such as interest income, fair value adjustments, gains and losses on sale of financial instruments, and loan origination fees, are not within the scope of the new standard. The new standard may change the timing for the recognition of, and the presentation of any revenue streams within the scope of ASC Subtopic 606-10, such as certain fees associated with credit card arrangements, underwriting fees and costs, and deposit-related fees.

For holding companies that are public business entities, as defined under U.S. generally accepted accounting principles (GAAP), the new standard is effective for fiscal years beginning after December 15, 2017, including interim reporting periods within those fiscal years. For holding companies that are not public business entities (i.e., that are private companies), the new standard is effective for fiscal years beginning after December 15, 2018, and interim reporting periods within fiscal years beginning after December 15, 2019. Early application of the new standard is permitted for all holding companies for fiscal years beginning after December 15, 2016, and interim reporting periods as prescribed in the new standard. If a holding company chooses to early adopt the new standard for financial reporting purposes, the holding company should implement the new standard in its FR Y-9C for the same quarter-end report date.

For FR Y-9C purposes, a holding company must apply the new standard on a modified retrospective basis as of the effective date of the standard. Under the modified retrospective method, a holding company should apply a cumulative-effect adjustment to affected accounts existing as of the beginning of the fiscal year the new standard is adopted. The cumulative-effect adjustment to retained earnings for this change in accounting principle should be reported in the FR Y-9C Schedule HI-A, item 2. A holding company that early adopts the new standard must apply it in its entirety. The holding company cannot choose to apply the guidance to some revenue streams and not to others that are within the scope of the new standard.

For additional information, holding companies should refer to the new standard, which is available at <http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498>.

Revenue Recognition: Accounting for Sales of OREO

As stated in the preceding section, Topic 610 applies to a holding company's sale of repossessed nonfinancial assets, such as OREO. When the new standard becomes effective at the dates discussed above, Topic 610 will eliminate the prescriptive criteria and methods for sale accounting and gain recognition for dispositions of OREO currently set forth in ASC Subtopic 360-20, Property, Plant, and Equipment – Real Estate Sales. Under the new standard, a holding company will recognize the entire gain, if any, and derecognize the OREO at the time of sale if the transaction meets the requirements of Topic 606. Otherwise, a holding company will record any payments received as a deposit liability to the buyer and continue reporting the OREO as an asset at the time of the transaction.

The following paragraphs highlight key aspects of Topic 610 that will apply to seller-financed sales of OREO once the new standard takes effect. When implementing the new standard, a holding company will need to exercise judgment in determining whether a contract (within the meaning of Topic 606) exists for the sale or transfer of OREO, whether the holding company has performed its obligations identified in the contract, and what the transaction price is for calculation of the amount of gain or loss.

For additional information, please refer to the Glossary entry for “Foreclosed Assets” in the FR Y-9C instructions, which has been updated this quarter to incorporate guidance on the application of the new standard to sales of OREO.

Under Topic 610, a holding company’s first step in assessing whether it can derecognize an OREO asset and recognize revenue upon the sale or transfer of the OREO is to determine whether a contract exists under the provisions of Topic 606. In order for a transaction to be a contract under Topic 606, it must meet five criteria. Although all five criteria require careful analysis for seller-financed sales of OREO, two criteria in particular may require significant judgment. These criteria are the commitment of the parties to the transaction to perform their respective obligations and the collectability of the transaction price. To evaluate whether a transaction meets the collectability criterion, a selling holding company must determine whether it is probable that it will collect substantially all of the consideration to which it is entitled in exchange for the transfer of the OREO, i.e., the transaction price. To make this determination, as well as the determination that the buyer of the OREO is committed to perform its obligations, a holding company should consider all facts and circumstances related to the buyer’s ability and intent to pay the transaction price. As with the current accounting standards governing seller-financed sales of OREO, the amount and character of a buyer’s initial equity in the property (typically the cash down payment) and recourse provisions remain important factors to evaluate. Other factors to consider may include, but are not limited to, the financing terms of the loan (including amortization and any balloon payment), the credit standing of the buyer, the cash flow from the property, and the selling holding company’s continuing involvement with the property following the transaction.

If the five contract criteria in Topic 606 have not been met, the holding company may not derecognize the OREO asset or recognize revenue (gain or loss) as an accounting sale has not occurred. In contrast, if the holding company determines the contract criteria in Topic 606 have been met, it must then determine whether it has satisfied its performance obligations as identified in the contract by transferring control of the asset to the buyer, indicators of which are identified in the new standard. For seller-financed sales of OREO, the transfer of control generally occurs on the closing date of the sale when the holding company obtains the right to receive payment for the property and transfers legal title to the buyer. However, a holding company must consider all relevant facts and circumstances to determine whether control of the OREO has transferred.

When a contract exists and a holding company has transferred control of the asset, the holding company should derecognize the OREO asset and recognize a gain or loss for the difference between the transaction price and the carrying amount of the OREO asset. Generally, the transaction price in a sale of OREO will be the contract amount in the purchase/sale agreement, including for a seller-financed sale financed at market terms. However, the transaction price may differ from the amount stated in the contract due to the existence of below market terms on the financing. In this situation, the contract amount should be adjusted for the time value by using as the discount rate a market rate of interest considering the credit characteristics of the buyer and the terms of the financing.

As stated in the preceding section, for FR Y-9C purposes, holding companies must apply the new standard on a modified retrospective basis. To determine the cumulative-effect adjustment for the change in accounting for seller-financed OREO sales, holding companies should measure the impact of applying Topic 610 to the outstanding seller-financed sales of OREO currently accounted for under Subtopic 360-20 using the installment, cost recovery, reduced-profit, or deposit method as of the

beginning of the fiscal year the new standard is adopted. The cumulative-effect adjustment to retained earnings for this change in accounting principle should be reported in FR Y-9C Schedule HI-A, item 2.

Accounting for Leases

In February 2016, the FASB issued ASU 2016-02, “Leases,” which added Topic 842, Leases to the Accounting Standards Codification (ASC). The guidance, once effective, supersedes ASC Topic 840, Leases.

Topic 842 does not fundamentally change lessor accounting; however, it aligns terminology between lessee and lessor accounting and brings key aspects of lessor accounting into alignment with the FASB’s new revenue recognition guidance in ASC Topic 606. As a result, the classification difference between direct financing leases and sales-type leases for lessors moves from a risk-and-rewards principle to a transfer of control principle. Additionally, there is no longer a distinction in the treatment of real estate and non-real estate leases by lessors.

The most significant change that Topic 842 makes is to lessee accounting. Under existing accounting standards, lessees recognize lease assets and lease liabilities on the balance sheet for capital leases, but do not recognize operating leases on the balance sheet. The lessee accounting model under Topic 842 retains the distinction between operating leases and capital leases, which the new standard labels finance leases. However, the new standard requires lessees to record a right-of-use (ROU) asset and a lease liability on the balance sheet for operating leases. (For finance leases, a lessee’s lease asset also is designated an ROU asset.) In general, the new standard permits a lessee to make an accounting policy election to exempt leases with a term of one year or less at their commencement date from on-balance sheet recognition. The lease term generally includes the noncancellable period of a lease as well as purchase options and renewal options reasonably certain to be exercised by the lessee, renewal options controlled by the lessor, and any other economic incentive for the lessee to extend the lease. An economic incentive may include a related-party commitment. When preparing to implement Topic 842, lessees will need to analyze their existing lease contracts to determine the entries to record on adoption of this new standard.

For a sale-leaseback transaction to qualify for sales treatment, Topic 842 requires certain criteria within Topic 606 to be met. Topic 606 focuses on the transfer of control of the leased asset from the seller/lessee to the buyer/lessor. A sale-leaseback transaction that does not transfer control is accounted for as a financing arrangement. For a transaction currently accounted for as a sale-leaseback under existing GAAP, an entity is not required to reassess whether the transaction would have qualified as a sale and a leaseback under Topic 842 when it adopts the new standard.

Leases classified as leveraged leases prior to the adoption of Topic 842 may continue to be accounted for under Topic 840 unless subsequently modified. Topic 842 eliminates leveraged lease accounting for leases that commence after an entity adopts the new accounting standard.

For holding companies that are public business entities, as defined by U.S. generally accepted accounting principles (GAAP), ASU 2016-02 is effective for fiscal years beginning after December 15, 2018, including interim reporting periods within those fiscal years. For holding companies that are not public business entities, the new standard is effective for fiscal years beginning after December 15, 2019,

and interim reporting periods within fiscal years beginning after December 15, 2020. Early application of the new standard is permitted for all holding companies. A holding company that early adopts the new standard must apply it in its entirety to all lease-related transactions. If a holding company chooses to early adopt the new standard for financial reporting purposes, the holding company should implement the new standard in its FR Y-9C report for the same quarter-end report date.

For FR Y-9C purposes, a holding company must apply the new standard on a modified retrospective basis. Under the modified retrospective method, a holding company should apply a cumulative-effect adjustment to affected accounts existing as of the beginning of the fiscal year the new standard is adopted. The cumulative-effect adjustment to retained earnings for this change in accounting principle should be reported in Schedule HI-A, item 2. The ROU asset recorded upon adoption should be reflected in Schedule HC, item 6, “Premises and fixed assets” and the related lease liability recorded upon adoption should be reflected in Schedule HC-M, item 14, “Other borrowed money”. These classifications are consistent with the current FR Y-9C instructions for reporting lessee capital leases.

For additional information on ASU 2016-02, holding companies should refer to the FASB’s website at: http://www.fasb.org/cs/ContentServer?c=FASBContent_C&pagename=FASB%2FFASBContent_C%2FCompletedProjectPage&cid=1176167904031, which includes a link to the new accounting standard.

Classification and Measurement of Financial Instruments: Fair Value Option Liabilities

In January 2016 FASB completed its Classification and Measurement of Financial Instruments project by issuing ASU No. 2016-01, “Recognition and Measurement of Financial Assets and Financial Liabilities.

This ASU makes targeted improvements to U.S. generally accepted accounting principles (GAAP). It includes requiring a holding company to present separately in other comprehensive income (OCI) the portion of the total change in the fair value of a liability resulting from a change in the instrument-specific credit risk (own credit risk) when the holding company has elected to measure the liability at fair value in accordance with the fair value option for financial instruments. Prior to the new ASU, U.S. GAAP required holding companies to report the entire change in fair value of such an instrument in earnings. The effect of a change in an entity’s own credit risk for other financial liabilities measured at fair value, including derivatives, will continue to be reported in net income.

The change due to own credit risk, as described above, is the difference between the total change in fair value and the amount resulting from a change in a base market rate (e.g., a risk-free interest rate). A holding company may use another method that it believes results in a faithful measurement of the fair value change attributable to instrument-specific credit risk. However, it will have to apply the method consistently to each financial liability from period to period.

For public business entities, as defined under U.S. GAAP, the ASU is effective for fiscal years beginning after December 15, 2017, including interim periods within those fiscal years. For all other holding companies, the ASU is effective for fiscal years beginning after December 15, 2018, and interim periods within fiscal years beginning after December 15, 2019. Early application of the ASU is permitted for all holding companies that are not public business entities as of the fiscal years beginning after December 15, 2017, including interim periods within those fiscal years. Additionally, early application of the provisions regarding the presentation in OCI of changes due to own credit risk, as described above, is

permitted for all holding companies for financial statements of fiscal years or interim periods that have not yet been issued or made available for issuance, and in the same period for FR Y-9C Report purposes.

When a holding company with a calendar year fiscal year adopts ASU 2016-01, the accumulated gains and losses as of the beginning of the fiscal year due to changes in the instrument-specific credit risk of fair value option liabilities, net of tax effect, are reclassified from Schedule HC, item 26(a), "Retained earnings," to Schedule HC, item 26(b), "Accumulated other comprehensive income" (AOCI). If a holding company with a calendar year fiscal year chooses to early apply the ASU's provisions for fair value option liabilities in an interim period after the first interim period of its fiscal year, any unrealized gains and losses due to changes in own credit risk and the related tax effects recognized in the Call FR Y-9C Report income statement during the interim period(s) before the interim period of adoption should be reclassified from Schedule RI, item 5(I), "Other noninterest income," and Schedule HI, item 9, "Applicable income taxes," to Schedule HI-A, item 12, "Other comprehensive income," with a corresponding reclassification from Schedule HC, item 26(a) to Schedule HC, item 26(b).

Additionally, for purposes of reporting on Schedule HC-R, Part I, holding companies should report in item 10(a), "Less: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk," the amount included in AOCI attributable to changes in the fair value of fair value option liabilities that are due to changes in the holding company's own credit risk. Holding companies should note that this AOCI amount is included in the amount reported in Schedule HC-R, Part I, item 3, "Accumulated other comprehensive income (AOCI)."

For additional information, holding companies should refer to ASU 2016-01, which is available at <http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498>.

Accounting for Measurement-Period Adjustments Related to a Business Combination

In September 2015, FASB issued Accounting Standards Update ASU No. 2015-16, "Simplifying the Accounting for Measurement-Period Adjustments." Under Accounting Standards Codification Topic 805, Business Combinations (formerly FASB Statement No. 141(R), "Business Combinations"), if the initial accounting for a business combination is incomplete by the end of the reporting period in which the combination occurs, the acquirer reports provisional amounts in its financial statements for the items for which the accounting is incomplete. During the measurement period, the acquirer is required to adjust the provisional amounts recognized at the acquisition date, with a corresponding adjustment to goodwill, to reflect new information obtained about facts and circumstances that existed as of the acquisition date that, if known, would have affected the measurement of the amounts recognized as of that date. At present under Topic 805, an acquirer is required to retrospectively adjust the provisional amounts recognized at the acquisition date to reflect the new information. To simplify the accounting for the adjustments made to provisional amounts, ASU 2015-16 eliminates the requirement to retrospectively account for the adjustments. Accordingly, the ASU amends Topic 805 to require an acquirer to recognize adjustments to provisional amounts that are identified during the measurement period in the reporting period in which adjustment amounts are determined. Under the ASU, the acquirer also must recognize in the financial statements for the same reporting period the effect on earnings, if any, resulting from the adjustments to the provisional amounts as if the accounting for the business combination had been completed as of the acquisition date.

In general, the measurement period in a business combination is the period after the acquisition date during which the acquirer may adjust provisional amounts reported for identifiable assets acquired, liabilities assumed, and consideration transferred for the acquiree for which the initial accounting for the business combination is incomplete at the end of the reporting period in which the combination occurs. Topic 805 provides additional guidance on the measurement period, which shall not exceed one year from the acquisition date, and adjustments to provisional amounts during this period.

For institutions that are public business entities, as defined under U.S. GAAP, ASU 2015-16 is effective for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. For institutions that are not public business entities (i.e., that are private companies), the ASU is effective for fiscal years beginning after December 15, 2016, and interim periods within fiscal years beginning after December 15, 2017. The ASU's amendments to Topic 805 should be applied prospectively to adjustments to provisional amounts that occur after the effective date of the ASU. Thus, holding companies with a calendar year fiscal year that are public business entities must apply the ASU to any adjustments to provisional amounts that occur after January 1, 2016, beginning with their FR Y-9C report for March 31, 2016. Holding companies with a calendar year fiscal year that are private companies must apply the ASU to any FR Y-9C Reports for December 31, 2017. Early application of ASU 2015-16 is permitted in FR Y-9C reports that have not been submitted.

For additional information, institutions should refer to ASU 2015-16, which is available at <http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498>.

Other Reporting Matters

For the following topics, holding companies should continue to follow the guidance in the specified FR Y-9C Supplemental Instructions:

Reporting Exposures Hedged with Cleared Eligible Credit Derivatives in Schedule HC-R

Holding companies should continue to follow the guidance for Reporting Exposures Hedged with Cleared Eligible Credit Derivatives in Schedule HC-R that was included in the FR Y-9C Supplemental Instructions for December 2016. These instructions can be assessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201612.pdf).

Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share

Holding companies should continue to follow the guidance for Disclosures for Investments in Certain Entities that Calculate Net Asset Value per share that was included in the FR Y-9C Supplemental Instructions for December 2016. These instructions can be assessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201612.pdf).

Debt Issuance Cost

Holding companies should continue to follow the guidance for Debt Issuance Cost that was included in the FR Y-9C Supplemental Instructions for September 2016. These instructions can be assessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201609.pdf).

Accounting for Subsequent Restructuring of a Troubled Debt Restructuring

Holding companies should continue to follow the guidance for Accounting for Subsequent Restructuring of a Troubled Debt Restructuring that was included in the FR Y-9C Supplemental Instructions for September 2016. These instructions can be accessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201609.pdf).

Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans Upon a Foreclosure

Holding companies should continue to follow the guidance for Reclassification of Residential Real Estate Collateralized Consumer Mortgage Loans Upon a Foreclosure that was included in the FR Y-9C Supplemental Instructions for September 2016. These instructions can be accessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201609.pdf).

Reporting Certain Government-Guaranteed Mortgage Loans upon Foreclosure

Holding companies should continue to follow the guidance for Reporting Certain Government-Guaranteed Mortgage Loans upon Foreclosure that was included in the FR Y-9C Supplemental Instructions for September 2016. These instructions can be accessed via the Federal Reserve's website (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201609.pdf).

Secured Consumer Debt Discharged in a Chapter 7 Bankruptcy Order

Holding companies should continue to follow the guidance for Secured Consumer Debt Discharged in a Chapter 7 Bankruptcy Order that was included in the FR Y-9C Supplemental Instructions for December, 2015. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201512.pdf).

True Up Liability under an FDIC Loss-Sharing Agreement

Holding companies should continue to follow the guidance for True up liability under an FDIC loss-sharing agreement that was included in the FR Y-9C Supplemental Instructions for September, 2015. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201509.pdf).

Purchased Loans Originated by Others

Holding companies should continue to follow the guidance for purchased loans originated by others that was included in the FR Y-9C Supplemental Instructions for September, 2015. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201509.pdf).

Troubled Debt Restructurings, Current Market Interest Rates, and ASU No. 2011-02

Holding companies should continue to follow the guidance for troubled debt restructurings that was included in the FR Y-9C Supplemental Instructions for March 31, 2015. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201503.pdf).

Indemnification Assets and Accounting Standards Update No. 2012-06

Holding companies should continue to follow the guidance for indemnification assets that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf).

Determining the Fair Value of Derivatives

Holding companies should continue to follow the guidance in determining the fair value of derivatives that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf).

Other-Than-Temporary Impairment

Holding companies should continue to follow the guidance on reporting other-than-temporary-impairment that was included in the FR Y-9C Supplemental Instructions for June 30, 2014. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201406.pdf).

Deposit Insurance Assessments

The FDIC collects institutions' regular deposit insurance assessments in arrears each quarter. Accordingly, each institution should record the estimated expense for its deposit insurance assessment for the first quarter of 2014, which will be payable to the FDIC on June 30, 2014, through a charge to expense during the first quarter and a corresponding credit to an accrued expense payable. The year-to-date deposit insurance assessment expense for 2014 should be reported in Schedule HI, item 7.d, "Other noninterest expense."

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

Reporting Defined Benefit Postretirement Plans

Holding companies should continue to follow the guidance regarding the reporting of defined benefit postretirement plans that was included in the FR Y-9C Supplemental Instructions for June 30, 2013. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201306.pdf).

Goodwill Impairment Testing

Holding companies should continue to follow the guidance regarding reporting related to goodwill impairment testing that was included in the FR Y-9C Supplemental Instructions for March 31, 2013. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201303.pdf).

Small Business Lending Fund

Holding companies should continue to follow the guidance regarding reporting related to the U.S. Treasury Department's Small Business Lending Fund (SBLF) that was included in the FR Y-9C Supplemental Instructions for March 31, 2013. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201303.pdf).

Treasury Department's Community Development Capital Initiative Program

Holding companies should continue to follow the guidance regarding reporting related to the Treasury Department's Community Development Capital Initiative Program that was included in the FR Y-9C Supplemental Instructions for September 30, 2012. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201209.pdf).

Reporting Purchased Subordinated Securities in Schedule HC-S

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

Consolidated Variable Interest Entities

Holding companies should continue to follow the guidance on reporting and accounting for consolidated variable interest entities that was included in the FR Y-9C Supplemental Instructions for September 30, 2011. These instructions can be accessed via the Federal Reserve's Web site (http://www.federalreserve.gov/reportforms/supplemental/SI_FRY9_201109.pdf).

Treasury Department's Capital Purchase Program

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

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

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

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

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

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

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>).

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Commitments to Originate and Sell Mortgage Loans

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

ATTACHMENT 2

Revisions to the FR Y-9C for March 31, 2017

Report Form

(1) *Page 1.* Revised the date of report to **March 31, 2017.**

Report form and Instructions

- (1) *Schedule HI, 2(a)(1)(a) and 2(a)(1)(b).* Increase time deposit threshold from \$100,000 to \$250,000.
- (2) *Schedule HI-5k.* Include an instructional revision addressing the reporting of net gains (losses) and other-than-temporary impairments on equity securities that do not have readily determinable fair values in Schedule HI;
- (3) *Schedule HI, Memoranda item 17.* Eliminate Schedule HI, Memorandum items 17(a) and 17(b) and renumber HI, Memorandum item 17(c) to Memorandum item 17.
- (4) *Schedule HC-C Memorandum items 10 and 11 and HC-Q memorandum items 3 and 4.* Move Memorandum items in Schedule HC-C, on the fair value and unpaid principal balance of fair value option loans to Schedule HC-Q;
- (5) *Schedule HC-E 1(d), 1(e), 2(d), 2(e), HC-E Memorandum items 1, 2 and 3.* Increase time deposit thresholds from \$100,000 to \$250,000;
- (6) *Schedule HC-R Part II.* Open the 2% and 4% column for various items on HC-R Part II for cleared credit derivatives that meet the definition of an eligible credit derivative in section .2 of the regulatory capital rules and
- (7) *Glossary:* Updated Glossary entry “Foreclosed Assets” to include information related to dispositions of foreclosed real estate.

Revisions to the FR Y-9LP for March 31, 2017

Report Form

(1) *Page 1.* Revised the date of report to **March 31, 2017.**

Report form and Instructions

- (1) *Schedule PC-B line item 17:* Add new item, “Total nonbank assets of a holding company subject to the Federal Reserve’s Board capital plan”.

Revisions to the FR Y-11 for March 31, 2017

Report Form

(1) *Page 1.* Revised the date of report to **March 31, 2017.**

Instructions

None

Revisions to the FR 2314 for March 31, 2017

Report Form

- (1) *Page 1.* Revised the date of report to **March 31, 2017.**

Instructions

None

Revisions to the FR Y-12 for March 31, 2017

Report Form

- (2) *Page 1.* Revised the date of report to **March 31, 2017.**

Instructions

None

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FR Y-9C (most recent changes listed first by type of change, edit type, edit number)					
Date of Change	Type of Change	Affected Edit Information			Comments
		Type	Number	Target Item MDRM	
01/17/2017	Revised	Quality	6050	HC-E2e	BHODJ474
01/17/2017	Revised	Quality	9440	HC-E1e	BHCBJ474
01/17/2017	Revised	Quality	9450	HC-E2e	BHODJ474
01/17/2017	Revised	Validity	2550	HC-E1e	BHCBJ474
01/17/2017	Revised	Validity	2580	HC-E2e	BHODJ474
01/17/2017	Revised	Validity	2595	HC-E2e	BHODJ474
01/17/2017	Revised	Validity	2615	HC-EM3	BHDMHK32
01/06/2017	Added	Validity	3967	HC-R(II)11D	BHCKHJ90
01/06/2017	Added	Validity	3969	HC-R(II)11E	BHCKHJ91
01/06/2017	Revised	Intraseries	7270	HC-S5aF	BHCKB752
01/06/2017	Revised	Quality	4010	HC-R(I)1	BHCAP742
01/06/2017	Revised	Quality	4016	HC-R(I)3	BHCAB530
01/06/2017	Revised	Quality	4030	HC-R(I)7	BHCAP842
01/06/2017	Revised	Quality	5789	HC-26b	BHCKB530
01/06/2017	Revised	Quality	6075	HC-EM2	BHDMHK31
01/06/2017	Revised	Quality	6080	HC-EM3	BHDMHK32
01/06/2017	Revised	Quality	6902	HC-R(II)2bB	BHCK5402
01/06/2017	Revised	Quality	9440	HC-E1d	BHCBHK29
01/06/2017	Revised	Quality	9450	HC-E2d	BHODHK29
01/06/2017	Revised	Quality	9460	HC-EM2	BHDMHK31
01/06/2017	Revised	Quality	9460	HC-EM3	BHDMHK32
01/06/2017	Revised	Quality	9480	HC-L7c1a	BHCKG401
01/06/2017	Revised	Quality	9480	HC-L7c1b	BHCKG402
01/06/2017	Revised	Quality	9480	HC-L7c2a	BHCKG403
01/06/2017	Revised	Quality	9480	HC-L7c2b	BHCKG404
01/06/2017	Revised	Quality	9480	HC-L7c2c	BHCKG405
01/06/2017	Revised	Validity	3715	HC-R(II)1A	BHCKD957
01/06/2017	Revised	Validity	3755	HC-2b	BHCK1773
01/06/2017	Revised	Validity	3820	HC-R(II)4aA	BHCK5413
01/06/2017	Revised	Validity	3825	HC-R(II)4bA	BHCK5419
01/06/2017	Revised	Validity	3845	HC-R(II)5aA	BHCK5439
01/06/2017	Revised	Validity	3850	HC-R(II)5bA	BHCK5445
01/06/2017	Revised	Validity	3860	HC-4c	BHCK3123
01/06/2017	Revised	Validity	3870	HC-R(II)6A	BHCK3123
01/06/2017	Revised	Validity	3885	HC-5	BHCK3545
01/06/2017	Revised	Validity	3902	HC-R(II)8A	BHCKD981

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FR Y-9C (most recent changes listed first by type of change, edit type, edit number)						
Date of Change	Type of Change	Type	Affected Edit Information			Comments
			Number	Target Item	MDRM	
01/06/2017	Revised	Validity	3915	HC-R(II)9aA	BHCKS475	
01/06/2017	Revised	Validity	3919	HC-R(II)9aT	BHCKS478	
01/06/2017	Revised	Validity	3920	HC-R(II)11A	BHCT2170	
01/06/2017	Revised	Validity	3921	HC-R(II)9aU	BHCKS479	
01/06/2017	Revised	Validity	3925	HC-R(II)9bA	BHCKS480	
01/06/2017	Revised	Validity	3935	HC-R(II)9cA	BHCKS485	
01/06/2017	Revised	Validity	3940	HC-R(II)9dA	BHCKS490	
01/06/2017	Revised	Validity	3945	HC-12	BHCK2170	
01/06/2017	Revised	Validity	3950	HC-R(II)10A	BHCKS495	
01/06/2017	Revised	Validity	3955	HC-R(II)11B	BHCKS500	
01/06/2017	Revised	Validity	3965	HC-R(II)11C	BHCKD987	
01/06/2017	Revised	Validity	3975	HC-R(II)11G	BHCKD988	
01/06/2017	Revised	Validity	3985	HC-R(II)11H	BHCKD989	
01/06/2017	Revised	Validity	3995	HC-R(II)11I	BHCKD990	
01/06/2017	Revised	Validity	4010	HC-R(II)11J	BHCKS503	
01/06/2017	Revised	Validity	4014	HC-R(II)11L	BHCKS505	
01/06/2017	Revised	Validity	4016	HC-R(II)11M	BHCKS506	
01/06/2017	Revised	Validity	4018	HC-R(II)11N	BHCKS507	
01/06/2017	Revised	Validity	4024	HC-R(II)11Q	BHCKS510	
01/06/2017	Revised	Validity	4025	HC-R(II)11R	BHCKH300	
01/06/2017	Revised	Validity	4030	HC-R(II)12A	BHCKD991	
01/06/2017	Revised	Validity	4055	HC-R(II)13B	BHCKD998	
01/06/2017	Revised	Validity	4065	HC-R(II)13B	BHCKD998	
01/06/2017	Revised	Validity	4085	HC-R(II)14B	BHCKG607	
01/06/2017	Revised	Validity	4155	HC-R(II)15A	BHCKG612	
01/06/2017	Revised	Validity	4165	HC-R(II)15B	BHCKG613	
01/06/2017	Revised	Validity	4172	HC-R(II)16A	BHCKS515	
01/06/2017	Revised	Validity	4180	HC-R(II)16B	BHCKS516	
01/06/2017	Revised	Validity	4195	HC-R(II)17A	BHCKG618	
01/06/2017	Revised	Validity	4210	HC-R(II)17B	BHCKG619	
01/06/2017	Revised	Validity	4214	HC-R(II)18aB	BHCKS526	
01/06/2017	Revised	Validity	4220	HC-R(II)18bB	BHCKG625	
01/06/2017	Revised	Validity	4235	HC-R(II)19B	BHCKS541	
01/06/2017	Revised	Validity	4244	HC-R(II)21B	BHCKS549	
01/06/2017	Revised	Validity	4246	HC-R(II)22A	BHCKH191	
01/06/2017	Revised	Validity	4250	HC-R(II)23C	BHCKG630	

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Date of Change	Type of Change	Type	Affected Edit Information			Comments
			Number	Target Item	MDRM	
01/06/2017	Revised	Validity	4256	HC-R(II)23F	BHCKS560	
01/06/2017	Revised	Validity	4260	HC-R(II)23G	BHCKG631	
01/06/2017	Revised	Validity	4270	HC-R(II)23H	BHCKG632	
01/06/2017	Revised	Validity	4280	HC-R(II)23I	BHCKG633	
01/06/2017	Revised	Validity	4281	HC-R(II)23J	BHCKS561	
01/06/2017	Revised	Validity	4283	HC-R(II)23L	BHCKS563	
01/06/2017	Revised	Validity	4284	HC-R(II)23M	BHCKS564	
01/06/2017	Revised	Validity	4285	HC-R(II)23N	BHCKS565	
01/06/2017	Revised	Validity	4286	HC-R(II)23O	BHCKS566	
01/06/2017	Revised	Validity	4287	HC-R(II)23P	BHCKS567	
01/06/2017	Revised	Validity	4288	HC-R(II)23Q	BHCKS568	
01/06/2017	Revised	Validity	4290	HC-R(II)25C	BHCKG634	
01/06/2017	Revised	Validity	4320	HC-R(II)25I	BHCKG637	
01/06/2017	Revised	Validity	4335	HC-R(II)28	BHCKB704	
01/06/2017	Revised	Validity	4345	HC-R(II)31	BHCKG641	
01/06/2017	Revised	Validity	5100	HC-R(I)2	BHCT3247	
01/06/2017	Revised	Validity	5115	HC-R(I)3a	BHCAP838	
01/06/2017	Revised	Validity	5117	HC-R(I)3a	BHCAP838	
01/06/2017	Revised	Validity	5120	HC-R(I)5	BHCAP840	
01/06/2017	Revised	Validity	5132	HC-R(I)9f	BHCAP849	
01/06/2017	Revised	Validity	5135	HC-R(I)9f	BHCAP849	
01/06/2017	Revised	Validity	5150	HC-R(I)12	BHCAP852	
01/06/2017	Revised	Validity	5160	HC-R(I)18	BHCAP858	
01/06/2017	Revised	Validity	5170	HC-R(I)19	BHCAP859	
01/06/2017	Revised	Validity	5180	HC-R(I)23	BHCAP863	
01/06/2017	Revised	Validity	5190	HC-R(I)25	BHCAP865	
01/06/2017	Revised	Validity	5200	HC-R(I)25	BHCAP865	
01/06/2017	Revised	Validity	5210	HC-R(I)26	BHCA8274	
01/06/2017	Revised	Validity	5220	HC-R(I)32a	BHCAP870	
01/06/2017	Revised	Validity	5240	HC-R(I)34a	BHCA5311	
01/06/2017	Revised	Validity	5250	HC-R(I)34a	BHCA5311	
01/06/2017	Revised	Validity	5280	HC-R(I)35a	BHCA3792	
01/06/2017	Revised	Validity	5300	HC-R(I)36	BHCK3368	
01/06/2017	Revised	Validity	5400	HC-R(I)47	BHCAH313	
01/06/2017	Revised	Validity	5420	HC-R(I)48	BHCAH314	
12/19/2016	Added	Quality	9550	HC-R(II)18bD	BHCKHJ98	

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		Type	Number	Target Item MDRM	
12/19/2016	Added	Quality	9550	HC-R(II)18bE	BHCKHJ99
12/19/2016	Revised	Intraseries	0527	HC-K6	BHCK3517
12/19/2016	Revised	Intraseries	5150	HI-2a1a	BHCKHK03
12/19/2016	Revised	Intraseries	5151	HI-2a1b	BHCKHK04
12/19/2016	Revised	Quality	0392	HC-Q4A	BHCKG488
12/19/2016	Revised	Quality	0527	HC-K6	BHCK3517
12/19/2016	Revised	Quality	7715	HI-C1cE	BHCKM725
12/19/2016	Revised	Quality	7765	HI-C3E	BHCKM737
12/19/2016	Revised	Quality	9030	HI-2a1a	BHCKHK03
12/19/2016	Revised	Quality	9030	HI-2a1b	BHCKHK04
12/19/2016	Revised	Quality	9460	HC-EM1	BHDMHK06
12/19/2016	Revised	Validity	1070	HI-2f	BHCK4073
12/19/2016	Revised	Validity	5500	HC-R(I)45	BHCAH036
12/06/2016	Added	Quality	9550	HC-R(II)2aD	BHCKHJ74
12/06/2016	Added	Quality	9550	HC-R(II)2aE	BHCKHJ75
12/06/2016	Added	Quality	9550	HC-R(II)2bD	BHCKHJ76
12/06/2016	Added	Quality	9550	HC-R(II)2bE	BHCKHJ77
12/06/2016	Added	Quality	9550	HC-R(II)4cD	BHCKHJ78
12/06/2016	Added	Quality	9550	HC-R(II)4cE	BHCKHJ79
12/06/2016	Added	Quality	9550	HC-R(II)4dD	BHCKHJ80
12/06/2016	Added	Quality	9550	HC-R(II)4dE	BHCKHJ81
12/06/2016	Added	Quality	9550	HC-R(II)5cD	BHCKHJ82
12/06/2016	Added	Quality	9550	HC-R(II)5cE	BHCKHJ83
12/06/2016	Added	Quality	9550	HC-R(II)5dD	BHCKHJ84
12/06/2016	Added	Quality	9550	HC-R(II)5dE	BHCKHJ85
12/06/2016	Added	Quality	9550	HC-R(II)7D	BHCKHJ86
12/06/2016	Added	Quality	9550	HC-R(II)7E	BHCKHJ87
12/06/2016	Added	Quality	9550	HC-R(II)8D	BHCKHJ88
12/06/2016	Added	Quality	9550	HC-R(II)8E	BHCKHJ89
12/06/2016	Added	Quality	9550	HC-R(II)12D	BHCKHJ92
12/06/2016	Added	Quality	9550	HC-R(II)12E	BHCKHJ93
12/06/2016	Added	Quality	9550	HC-R(II)14D	BHCKHJ94
12/06/2016	Added	Quality	9550	HC-R(II)14E	BHCKHJ95
12/06/2016	Added	Quality	9550	HC-R(II)18aD	BHCKHJ96
12/06/2016	Added	Quality	9550	HC-R(II)18aE	BHCKHJ97
12/06/2016	Added	Quality	9550	HC-R(II)20D	BHCKHK00

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Date of Change	Type of Change	Type	Affected Edit Information			Comments
			Number	Target Item	MDRM	
12/06/2016	Added	Quality	9550	HC-R(II)20E	BHCKHK01	
12/06/2016	Ended	Quality	9206	HI-Mem17a	BHCKJ319	
12/06/2016	Ended	Quality	9206	HI-Mem17b	BHCKJ320	
12/06/2016	Ended	Validity	0220	HI-Mem17c	BHCKJ321	
12/06/2016	Revised	Intraserie	0060	HC-QM3aA	BHCKF608	
12/06/2016	Revised	Intraserie	0063	HC-QM3a1B	BHDMF578	
12/06/2016	Revised	Intraserie	0064	HC-QM3a2B	BHDMF579	
12/06/2016	Revised	Intraserie	0065	HC-QM3a3aB	BHDMF580	
12/06/2016	Revised	Intraserie	0066	HC-QM3a3b(i)B	BHDMF581	
12/06/2016	Revised	Intraserie	0067	HC-QM3a3b(ii)B	BHDMF582	
12/06/2016	Revised	Intraserie	0068	HC-QM3a4B	BHDMF583	
12/06/2016	Revised	Intraserie	0069	HC-QM3a5B	BHDMF584	
12/06/2016	Revised	Intraserie	0070	HC-QM3bA	BHCKF585	
12/06/2016	Revised	Intraserie	0071	HC-QM3bB	BHDMF585	
12/06/2016	Revised	Intraserie	0072	HC-QM3c1A	BHCKF586	
12/06/2016	Revised	Intraserie	0073	HC-QM3c1B	BHDMF586	
12/06/2016	Revised	Intraserie	0074	HC-QM3c2A	BHCKF587	
12/06/2016	Revised	Intraserie	0075	HC-QM3c2B	BHDMF587	
12/06/2016	Revised	Intraserie	0076	HC-QM3c3A	BHCKK196	
12/06/2016	Revised	Intraserie	0079	HC-QM3c3B	BHDMK196	
12/06/2016	Revised	Intraserie	0080	HC-QM3dA	BHCKF589	
12/06/2016	Revised	Intraserie	0084	HC-QM3dB	BHDMF589	
12/06/2016	Revised	Intraserie	0085	HC-QM4aA	BHCKF609	
12/06/2016	Revised	Intraserie	0086	HC-QM4a1B	BHDMF590	
12/06/2016	Revised	Intraserie	0090	HC-QM4a2B	BHDMF591	
12/06/2016	Revised	Intraserie	0091	HC-QM4a3aB	BHDMF592	
12/06/2016	Revised	Intraserie	0092	HC-QM4a3biB	BHDMF593	
12/06/2016	Revised	Intraserie	0142	HC-QM4a3biiB	BHDMF594	
12/06/2016	Revised	Intraserie	0143	HC-QM4a4B	BHDMF595	
12/06/2016	Revised	Intraserie	0144	HC-QM4a5B	BHDMF596	
12/06/2016	Revised	Intraserie	0146	HC-QM4bA	BHCKF597	
12/06/2016	Revised	Intraserie	0147	HC-QM4bB	BHDMF597	
12/06/2016	Revised	Intraserie	0148	HC-QM4c1A	BHCKF598	
12/06/2016	Revised	Intraserie	0149	HC-QM4c1B	BHDMF598	
12/06/2016	Revised	Intraserie	0150	HC-QM4c2A	BHCKF599	
12/06/2016	Revised	Intraserie	0151	HC-QM4c2B	BHDMF599	

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FR Y-9C (most recent changes listed first by type of change, edit type, edit number)						
Date of Change	Type of Change	Type	Affected Edit Information			Comments
			Number	Target Item	MDRM	
12/06/2016	Revised	Intraserries	0152	HC-QM4c3A	BHCKK195	
12/06/2016	Revised	Intraserries	0153	HC-QM4c3B	BHDMK195	
12/06/2016	Revised	Intraserries	0154	HC-QM4dA	BHCKF601	
12/06/2016	Revised	Intraserries	0155	HC-QM4dB	BHDMF601	
12/06/2016	Revised	Intraserries	0408	HC-QM3c4A	BHCKK208	
12/06/2016	Revised	Intraserries	0409	HC-QM3c4B	BHDMK208	
12/06/2016	Revised	Intraserries	0410	HC-QM4c4A	BHCKK209	
12/06/2016	Revised	Intraserries	0411	HC-QM4c4B	BHDMK209	
12/06/2016	Revised	Quality	0146	HC-QM3aA	BHCKF608	
12/06/2016	Revised	Quality	0147	HC-QM3a1B	BHDMF578	
12/06/2016	Revised	Quality	0148	HC-QM3a2B	BHDMF579	
12/06/2016	Revised	Quality	0149	HC-QM3a3aB	BHDMF580	
12/06/2016	Revised	Quality	0150	HC-QM3a3b(i)B	BHDMF581	
12/06/2016	Revised	Quality	0151	HC-QM3a3b(ii)B	BHDMF582	
12/06/2016	Revised	Quality	0152	HC-QM3a4B	BHDMF583	
12/06/2016	Revised	Quality	0153	HC-QM3a5B	BHDMF584	
12/06/2016	Revised	Quality	0154	HC-QM3bA	BHCKF585	
12/06/2016	Revised	Quality	0155	HC-QM3bB	BHDMF585	
12/06/2016	Revised	Quality	0156	HC-QM3c1A	BHCKF586	
12/06/2016	Revised	Quality	0157	HC-QM3c2A	BHCKF587	
12/06/2016	Revised	Quality	0158	HC-QM3c3A	BHCKK196	
12/06/2016	Revised	Quality	0159	HC-QM3c4B	BHDMK208	
12/06/2016	Revised	Quality	0160	HC-QM3dA	BHCKF589	
12/06/2016	Revised	Quality	0161	HC-QM3dB	BHDMF589	
12/06/2016	Revised	Quality	0239	HC-QM4aA	BHCKF609	
12/06/2016	Revised	Quality	0240	HC-QM4a1B	BHDMF590	
12/06/2016	Revised	Quality	0241	HC-QM4a2B	BHDMF591	
12/06/2016	Revised	Quality	0242	HC-QM4a3aB	BHDMF592	
12/06/2016	Revised	Quality	0243	HC-QM4a3b(i)B	BHDMF593	
12/06/2016	Revised	Quality	0244	HC-QM4a3b(ii)B	BHDMF594	
12/06/2016	Revised	Quality	0245	HC-QM4a4B	BHDMF595	
12/06/2016	Revised	Quality	0246	HC-QM4a5B	BHDMF596	
12/06/2016	Revised	Quality	0247	HC-QM4bA	BHCKF597	
12/06/2016	Revised	Quality	0248	HC-QM4bB	BHDMF597	
12/06/2016	Revised	Quality	0249	HC-QM4c1A	BHCKF598	
12/06/2016	Revised	Quality	0250	HC-QM4c1B	BHDMF598	

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Date of Change	Type of Change	Affected Edit Information			Comments
		Type	Number	Target Item MDRM	
12/06/2016	Revised	Quality	0251	HC-QM4c2A	BHCKF599
12/06/2016	Revised	Quality	0252	HC-QM4c2B	BHDMF599
12/06/2016	Revised	Quality	0253	HC-QM4c3A	BHCKK195
12/06/2016	Revised	Quality	0254	HC-QM4c3B	BHDMK195
12/06/2016	Revised	Quality	0255	HC-QM4dA	BHCKF601
12/06/2016	Revised	Quality	0256	HC-QM4dB	BHDMF601
12/06/2016	Revised	Quality	0404	HC-QM3c4A	BHCKK208
12/06/2016	Revised	Quality	0420	HC-QM4c4A	BHCKK209
12/06/2016	Revised	Quality	0421	HC-QM4c4B	BHDMK209
12/06/2016	Revised	Quality	9206	HI-Mem17	BHCKJ321
12/06/2016	Revised	Validity	0101	HC-QM3a5B	BHDMF584
12/06/2016	Revised	Validity	0102	HC-QM3bB	BHDMF585
12/06/2016	Revised	Validity	0103	HC-QM3c1B	BHDMF586
12/06/2016	Revised	Validity	0104	HC-QM3c2B	BHDMF587
12/06/2016	Revised	Validity	0105	HC-QM3c3B	BHDMK196
12/06/2016	Revised	Validity	0106	HC-QM3dB	BHDMF589
12/06/2016	Revised	Validity	0107	HC-QM4a5B	BHDMF596
12/06/2016	Revised	Validity	0108	HC-QM4bB	BHDMF597
12/06/2016	Revised	Validity	0109	HC-QM4c1B	BHDMF598
12/06/2016	Revised	Validity	0110	HC-QM4c2B	BHDMF599
12/06/2016	Revised	Validity	0111	HC-QM4c3B	BHDMK195
12/06/2016	Revised	Validity	0112	HC-QM4dB	BHDMF601
12/06/2016	Revised	Validity	0226	HC-QM3c4B	BHDMK208
12/06/2016	Revised	Validity	0227	HC-QM4c4B	BHDMK209
12/06/2016	Revised	Validity	2750	HC-I(I)1	BHCKB988
12/06/2016	Revised	Validity	2760	HC-I(II)1	BHCKC247
12/06/2016	Revised	Validity	3740	HC-R(II)2aA	BHCKD961
12/06/2016	Revised	Validity	3765	HC-R(II)2bA	BHCKD966
12/06/2016	Revised	Validity	3830	HC-R(II)4cA	BHCKS423
12/06/2016	Revised	Validity	3840	HC-R(II)4dA	BHCKS431
12/06/2016	Revised	Validity	3855	HC-R(II)5cA	BHCKS449
12/06/2016	Revised	Validity	3865	HC-R(II)5dA	BHCKS457
12/06/2016	Revised	Validity	3895	HC-R(II)7A	BHCKD976
12/06/2016	Revised	Validity	3930	HC-R(II)8A	BHCKD981
12/06/2016	Revised	Validity	4005	HC-R(II)11A	BHCT2170
12/06/2016	Revised	Validity	4035	HC-R(II)12B	BHCKD992

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FR Y-9C (most recent changes listed first by type of change, edit type, edit number)						
Date of Change	Type of Change	Type	Affected Edit Information			Comments
			Number	Target Item	MDRM	
12/06/2016	Revised	Validity	4095	HC-R(II)14B	BHCKG607	
12/06/2016	Revised	Validity	4216	HC-R(II)18aB	BHCKS526	
12/06/2016	Revised	Validity	4230	HC-R(II)18bB	BHCKG625	
12/06/2016	Revised	Validity	4242	HC-R(II)20B	BHCKS542	
12/06/2016	Revised	Validity	4252	HC-R(II)23D	BHCKS558	
12/06/2016	Revised	Validity	4254	HC-R(II)23E	BHCKS559	
12/06/2016	Revised	Validity	5325	HC-R(II)m4	BHCKS624	

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FR Y-9LP (most recent changes listed first by type of change, edit type, edit number)						
Date of Change	Type of Change	Affected Edit Information				Comments
		Type	Number	Target Item	MDRM	
12/15/16	Added	Interseries	9281	PC-B17	BHCPHK02	
12/15/16	Added	Interseries	9285	PC-B17	BHCPHK02	