

FEDERAL RESERVE BANK *of* NEW YORK

33 LIBERTY STREET, NEW YORK, NY 10045-0001

ALEX SANTANA
ASSISTANT VICE PRESIDENT

January 6, 2020

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 December 31, 2019

The following report forms and instructions for the December 31, 2019 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) The Consolidated Financial Statements for Holding Companies (FR Y-9C);
- (2) The Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP);
- (3) The Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP);
- (4) The Financial Statements for Employee Stock Ownership Plan Holding Companies (FR Y-9ES);
- (5) The Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12);
- (6) Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A);
- (7) The Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11);
- (8) The Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11S);
- (9) The Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314);

- (10) The Abbreviated Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314S);
- (11) Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b); and
- (12) The Banking Organization Systemic Risk Report (FR Y-15).

The final reporting forms and instructions for the FR Y-9C, FR 2886b and FR Y-12A effective for December 31, 2019, are posted to the Board's public website at <https://www.federalreserve.gov/apps/reportforms/default.aspx>. Supplemental instructions concerning current accounting and reporting issues affecting the FR Y-9 series of reports will be posted in the near future. There were no changes to the report form and instructions for the FR Y-9LP, FR Y-9SP, FR Y-9ES, FR Y-11, FR Y-11S, FR Y-12, FR 2314 and FR 2314S for December 31, 2019.

The FR Y-9C instructions are revised to make a number of burden-reducing changes and clarifications, which are consistent with recent reporting changes to the Federal Financial Institutions Examination Council (FFIEC) Consolidated Reports of Condition and Income (FFIEC 031, 041, 051). The changes to the FR Y-9C reduce reporting burden for holding companies with total assets less than \$5 billion by adding new reporting thresholds, revising certain existing reporting thresholds, reducing the reporting frequency for certain data items and schedules from quarterly to semiannually or annually, and combining certain data items. These revisions are effective with the December 31, 2019, report date; however institutions may choose to adopt these revisions in a subsequent quarter.

Also, effective December 31, 2019, (1) the FR 2886b instructions were updated to make technology-driven changes by replacing two validity edits with two new quality edits and (2) the FR Y-12A instructions were revised to include details for any respondent that is interested in electronic submission of the FR Y-12A in lieu of a paper submission. All changes impacting the aforementioned reports are provided in the listing of revisions as of December 31, 2019, and provided in Attachment 1.

Final versions of the FR Y-15 forms and instructions will be posted in the coming weeks. The final Federal Register notice, draft reporting forms and instructions for the FR Y-15 effective for December 31, 2019, are posted to the Board's public website at <https://www.federalreserve.gov/apps/reportforms/review.aspx>. Effective for December 31, 2019, the FR Y-15 report forms and instructions were revised to add (1) a separate line item for equity securities with readily determinable fair values not held for trading to Schedule D (Complexity indicators); (2) foreign derivative claims, total cross-jurisdictional claims, foreign derivative liabilities, other foreign liabilities, and total cross-jurisdictional liabilities to the memoranda section of Schedule E (Cross-Jurisdictional Activity indicators); and (3) a requirement that respondents keep a record of the data submitted.

Effective for June 30, 2020, the FR Y-15 report forms and instructions will be revised to add trading volume items to the memoranda section of Schedule C (Substitutability indicators) to capture the trading of securities issued by public sector entities, other fixed income securities, listed equities, and other securities.

Holding companies filing the FR Y-9 reports (FR Y-9C, FR Y-9LP, FR Y-9SP, and the (FR Y-9ES) and FR Y-15 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.

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.frbervices.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 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, and FR Y-12 forms was published in the Federal Register.¹ The implementation date for the new confidentiality check box 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.

Reports Submission

The submission deadline for **FR 2886b** filers is Thursday, January 30, 2020. Any **FR 2886b** reports received after 5:00 p.m. on January 30, 2020 will be considered late, unless postmarked by January 27, 2020 or sent by overnight service by January 29, 2020.

The submission deadline for **FR Y-9C**, **FR Y-9LP**, and **FR Y-9SP** filers is Friday, February 14, 2020. Any **FR Y-9C**, **FR Y-9LP**, or **FR Y-9SP** reports received after 5:00 p.m. on February 14, 2020 will be considered late.

The submission deadline for **FR Y-12** filers is Friday, February 14, 2020. Any **FR Y-12** reports received after 5:00 p.m. on February 14, 2020 will be considered late, unless postmarked by February 11, 2020 or sent by overnight service by February 13, 2020.

The submission deadline for **FR Y-12A** filers is Monday, February 17, 2020. Any **FR Y-12A** reports received after 5:00 p.m. on February 17, 2020 will be considered late, unless postmarked by February 12, 2020 or sent by overnight service by February 16, 2020.

¹ 80 FR 52282 (August 28, 2015)

The submission deadline for **FR Y-11**, **FR Y-11S**, **FR 2314**, and **FR 2314S** filers is Monday, March 2, 2020. Any **FR Y-11**, **FR Y-11S**, **FR 2314**, and **FR 2314S** reports received after 5:00 p.m. on March 2, 2020 will be considered late, unless postmarked by February 26, 2020 or sent by overnight service by March 1, 2020.

The submission deadline for **FR Y-15** is Thursday, March 5, 2020. Any **FR Y-15** report received after 5:00 P.M. on Thursday, March 5, 2020 will be considered late.

The submission deadline for **FR Y-9ES** filers is Friday, July 31, 2020. Any **FR Y-9ES** reports received after 5:00 p.m. on July 31, 2020 will be considered late.

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, 6th Floor
New York, NY 10045**

Questions regarding the submission of these reports should be addressed to Jessica Smith, Manager, at (212) 720-1360.

Questions regarding the reporting requirements of the FR Y-15 report should be addressed to Suebin Kim, Analyst, at (212) 720-1966 or Henry Castillo, Manager, at (212) 720-1318.

Questions regarding the reporting requirements of all other reports should be addressed to Jessica Crawford-Eka, Manager, at (212) 720-5862.

Questions regarding the capital adequacy guidelines should be directed to Heidi Kim in the Supervision Policy & Strategy Group at (212) 720-6480.

Sincerely,

ATTACHMENT 1

LISTING OF REVISIONS

Revisions to the FR Y-9C for December 31, 2019

Report Form:

(1) *Report form cover page:* Updated expiration date to March 31, 2022.

Report form changes (corresponding Instructional changes):

- (1) *Schedule HI, item 1(e), item 2(c), item 2(d) item 5(c), item 5(e) and item 5(g).* Added a footnote to instruct that these data items are to be completed by HCs with \$5 billion or more, and HC with less than \$5 billion should report income and expenses pertaining to these data line items in the “other” categories 1.g, 2.e and 5.l, respectively;
- (2) *Schedule HI item 5.d(6) and 5.d(7).* Added these two new data items that are to be reported only by institutions with less than \$5 billion in assets, and included that data items 5.d(1) and through 5.d(5) should be left blank by these institutions;
- (3) *Schedule HI Memo items 1 and 2.* Added that these data items are to be reported by HCs with \$5 billion or more in total assets;
- (4) *Schedule HI Memo items 6.a through 6.j.* Added that these data items are to be completed annually on a calendar year-to-date basis in December report only by HCs with less than \$5 billion and HCs with total assets \$5 billion or more should report quarterly;
- (5) *Schedule HI Memo items 7.a through 7.p.* Added that these items are to be completed annually on a calendar year-to-date basis in December report only by HCs with less than \$5 billion and HCs with total assets \$5 billion or more should report quarterly;
- (6) *Schedule HI Memo items 8.a(1) through 8.b(2).* Added that the data items should be reported by HCs with \$5 billion or more in total assets;

- (7) *Schedule HI Memo items 9.a through 9.e.* Added that the data items should be reported by HCs with \$5 billion or more in total assets;
- (8) *Schedule HI Memo items 11.* Added that the data item should be reported by HCs with \$5 billion or more in total assets;
- (9) *Schedule HI Memo items 12.a.through 12.c.* Added that the data items should be reported by HCs with \$5 billion or more in total assets;
- (10) *Schedule HI Memo items 14.a. through 14.b.(1).* Added that the data items should be reported by HCs with \$5 billion or more in total assets;
- (11) *Schedule HI Memo items 15.* Added that the data item should be reported by HCs with \$5 billion or more in total assets;
- (12) *Schedule HI Memo items 16.* Added that the data item is to be completed annually on a calendar year-to-date basis in December report by HCs with less than \$5 billion;
- (13) *Schedule HI Memo items 17.* Added that these items are to be completed semi-annually in June and December and reported quarterly by HC with more than \$5 billion;
- (14) *Schedule HI-B, Part I, item 4(c), Part I.* Added new data item 4(c), Column A and B, to be reported only by HCs with less than \$5 in total assets and included that data items 4.a and 4.b should be left blank by these institutions;
- (15) *Schedule HI-B, Part I, item 6, columns A and B.* Added that the data item should be reported by HCs with \$5 billion or more in total assets;
- (16) *Schedule HI-B, Part I, item 8(c).* Added new data item 8(c), column A and B, to be reported only by institution with less than \$5 in total assets and included that data items 8.a and 8.b should be left blank by these institutions;

- (17) *Schedule HI-B, Part I, Memo item 2, columns A and B.* Added that the data item should be reported by HCs with \$5 billion or more in total assets;
- (18) *Schedule HI-B, Part I, Memo item 3.* Added that the data item should be completed by HCs with \$5 billion or more in total assets;
- (19) *Schedule HI-B, Part II, Memo item 1, 2, 3 and 4.* Added that data items should be completed by HCs with \$5 billion or more in total assets;
- (20) *Schedule HI-C Part I title.* Revised the title of Part I from “Disaggregated data on the Allowance for Loan and Lease Losses” to “Disaggregated data on the Allowance for Loan and Lease Losses to be completed by holding companies with \$5 billion or more in total assets”;
- (21) *Schedule HI-C, Part I Footnote 3.* Revised to include “in items 1, 3 or 4 on Schedule HI-C, Part I” to the end of existing footnote 3;
- (22) *Schedule HI-C, Part II Footnote 1.* Replaced footnote 1, “Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II” with “Data items 1-6 are to be completed by holding companies that have adopted ASU 2016-13 and holding companies with less than \$5 billion that have not adopted ASU 2016-13 (and chose not to report on HI-C Part I). Holding companies that have less than \$5 billion in total assets and have not adopted ASU 2016-13 should report the recorded investment instead of the amortized cost in column A and report items 1-6 semiannually in June and December”;
- (23) *Schedule HI-C, Part II, Footnote 5.* Added a new Footnote 5 to instruct that “Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II, line items 7 through 11. Institutions with less than \$5 billion in total assets should report items 7 through 11 semiannually in the June and December reports only.”;

- (24) *Schedule HC-B, item 4.a(4)*. Added new data item 4.a(4), columns A through D, to be reported only by institutions with less than \$5 billion in total assets and included that data items 4.a.(1) through 4.a.(3) should be left blank by these institutions;
- (25) *Schedule HC-C, item 4.c*. Added new data item 4.c, column A, to be reported only by institutions with less than \$5 billion in total assets and included that data items 4.a and 4.b, column A, should be left blank by these institutions;
- (26) *Schedule HC-C, item 9.b(3)*. Added new data item 9.b(3), column A and B, to be reported only by institutions with less than \$5 billion in total assets and included that data items 9.b(1) through 9.b(2), column A and B, should be left blank by these institutions;
- (27) *Schedule HC-C, item 10.c*. Added new data item 10.c, column A, to be reported only by institutions with less than \$5 billion in total assets and included that data items 10.a and 10.b, column A, should be left blank by these institutions;
- (28) *Schedule HC-C, Memo item 1.a(1) through 1.f.(3)(c)*. Added that data items memo 1.a(1) through 1.f.(3)(c) are to be completed semiannually in June and December by HCs with less than \$5 billion in total assets and HCs with \$5 billion or more in total assets will continue to report quarterly;
- (29) *Schedule HC-C Memo item 1.e.3*. Added new data item 1.e.3 to be reported only by HCs with less than \$5 billion in total assets and included that data items 1.e.1 and 1.e.2 should be left blank by these institutions;
- (30) *Schedule HC-C Memo items 3 and 4*. Added that memo items 3 and 4 are to be reported only by HCs with \$5 billion or more in total assets;

- (31) *Schedule HC-C, Memo items 12.e.* Added new data item 12.e, column A through C, to be reported only by institutions with less than \$5 billion in total assets on a semiannual basis and included that data items 12.a through 12.d should be left blank by these institutions;
- (32) *Schedule HC-D.* Revised the Schedule HC-D reporting threshold to be completed by HCs with \$5 billion or more in total assets;
- (33) *Schedule HC-K, item 4(a).* Added that data item 4(a) is to be reported by HCs with \$5 billion or more in total assets;
- (34) *Schedule HC-L, item 1(b)(1), 1(b)(2) and 1(d).* Added that data items 1(b)(1), 1(b)(2) and 1(d) are to be reported by HCs with \$5 billion or more in total assets;
- (35) *Schedule HC-L, item 2.a and 3.a.* Revised the reporting threshold for data items 2.a and 3.a from \$1 billion to \$5 billion in total assets;
- (36) *Schedule HC-L, item 7(a) through 7.d.(2)(b).* Added that data item 7(a) through 7.d.(2)(b) are to be reported by HCs with \$5 billion or more in total assets;
- (37) *Schedule HC-L, item 7(c).* Added Footnote 2 to instruct that the “Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.”;
- (38) *Schedule HC-L, item 7(d)(1).* Added Footnote 3 to instruct that the “Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.”;
- (39) *Schedule HC-L, item 7(d)(1).* Added Footnote 4 to instruct that the “Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.”;
- (40) *Schedule HC-L, item 11(a) through 14.b(2).* Added that data items 11(a) through 14.b.(2) are to be reported by HCs with \$5 billion or more in total assets;

- (41) *Schedule HC-M, item 6.(a)(1)(a)(1) through 6.d.* Added that data items 6.(a)(1)(a)(1) through 6.d. are to be reported by HCs with \$5 billion or more in total assets;
- (42) *Schedule HC-N, item 8.c.* Added new data item 8.c, column A, B and C, to be reported only by HCs with less than \$5 billion in total assets and included that data items 8.a and 8.b, column A, B and C, should be left blank by these institutions;
- (43) *Schedule HC-N, item 9, Footnote 3.* Added Footnote 3 to instruct that for holding companies with less than \$5 billion in total assets, the total loans and leases is sum of items 1 through 7 plus 8.c;
- (44) *Schedule HC-N, item 12.* Added that data items 12(a)(1)(a) through 12(f) are to be reported only by HCs with \$5 billion or more in total assets;
- (45) *Schedule HC-N, Memo item 1.* Added that data items memo 1.a(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semiannually in June and December by HCs with less than \$5 billion;
- (46) *Schedule HC-N, Memo item 1.e(3).* Added new data item Memo item 1.e(3), columns A, B and C, to be reported only by HCs with less than \$5 billion in total assets and included that data items Memo item 1.e(1) and 1.e(2), columns A, B and C, should be left blank by these institutions;
- (47) *Schedule HC-N, Memo item 6.* Revised the reporting threshold of data item 6 from HCs with total consolidated assets of \$1 billion to \$5 billion;
- (48) *Schedule HC-P.* Revised the Schedule HC-P reporting threshold to be completed by HCs with \$5 billion or more in total assets;
- (49) *Schedule HC-Q.* Revised the Schedule HC-Q reporting threshold to be completed by HCs with \$5 billion or more in total assets;

- (50) *Schedule HC-R, Part I, Capital buffer.* Added an asterisk to instruct HCs to “Report each ratio and buffer as a percentage, rounded to four decimal places, e.g.12.3456”;
- (51) *Schedule HC-R, Part II, Risk-Weighted Assets.* Added to the top of the section that “Items 1 through 25 (columns A through U as applicable) are to be reported semiannually in June and December by HCs with less than \$5 billion in total consolidated assets”;
- (52) *Schedule HC-R, Part II, Risk-Weighted Assets, footnotes 4, 10, 17 and 31* – Deleted “exposures to which the collateral haircut approach is applied” from Footnotes 4, 10, 17 and 31;
- (53) *Schedule HC-R, Part II, Risk-Weighted Assets, Footnote 22.* Added that “Item 11, Column A, must equal Schedule HC, item 12” to the end of footnote 22;
- (54) *Schedule HC-R, Part II, Risk-Weighted Assets, line item 26 through 31.* Added that “Item 26 through 31 are to be reported quarterly by all holding companies”;
- (55) *Schedule HC-R, Part II, Risk-Weighted Assets, Memo items 1, 2 and 3 column A, B and C.* Added that “*Memoranda items 1, 2 and 3 column A, B and C* are to be reported semiannually in June and December by HCs with less than \$5 billion in total assets”;
- (56) *Schedule HC-S.* Revised the Schedule HC-S reporting threshold to be completed by HCs with \$5 billion or more in total assets and
- (57) *Schedule HC-V.* Revised the Schedule HC-V reporting threshold to be completed by HCs with \$5 billion or more in total assets.

Revisions to the FR 2886b for December 31, 2019

Edits

- Validity Edit numbers 482 and 483 ended as of 20190930 and are being replaced by Quality Edits 597 and 598.

Revisions to the FR Y-12A for December 31, 2019

Instructions

- Revised to the Alternative Report Forms section of the General Instructions to include details for any respondent that is interested in electronic submission of the FR Y-12A.

Revisions to the FR Y-15 for December 31, 2019

Forms and Instructions

- Added new item on Schedule D, item 6 for equity securities with readily determinable fair values not held for trading
- Renumbered items on Schedule D due to the addition of equity securities
- Added a new item on Schedule E for foreign derivative claims on an ultimate-risk basis
- Added a new item on Schedule E for total cross jurisdictional claims
- Added a new item on Schedule E for foreign derivative liabilities on an immediate-counterparty basis
- Added a new item on Schedule E for consolidated foreign liabilities on an immediate-counterparty basis, excluding derivative liabilities
- Added a new item on Schedule E for total cross-jurisdictional liabilities, including derivatives (sum of items M.3 and M.4).

FR Y-9C**RECORD OF CHANGES**

Consolidated Financial Statements for Bank Holding Companies

Revision	Date of Change	Pages Affected
1	June 2007	CONTENTS-2, CONTENTS-4 through CONTENTS-8
		GEN -1 through GEN-7, HI-12, HI-24, HI-25, ISnotes-P-4,
		GL-1 through GL-79
2	March 2008	CONTENTS-5 through CONTENTS-8, GEN-6, HI-1 through HI-27,
		HI-B-1 through HI-B-6, HC-B-4 through HC-B-9, HC-C-1 through
		HC-C-22, HC-D-1 through HC-D-8, HC-E-7, HC-K-1, HC-K-2,
		HC-L-2, HC-N-4 through HC-N-8, HC-P-1 through HC-P-5, HC-Q-1
		through HC-Q-3, HC-R-28 through HC-R-38, HC-S-7 through
		HC-S-9, GL-22 through GL-80, CHK-1 through CHK-20,
		EDIT-1 through EDIT-134
3	June 2008	HI-3 through HI-27, HC-5 through HC-13, HC-B-6 through
		HC-B-12, HC-C-18 through HC-20, HC-F-3, HC-F-4, HC-G-2,
		HC-R-33 through HC-R-38, GL-7, GL-8, CHK-1 through CHK-19,
		EDIT-1 through EDIT-126
4	March 2009	CONTENTS-4 through CONTENTS-8, HI-3 through HI-5,
		HI-15 through HI-27, HI-A-1 through HI-A-5, HC-2 through HC-13,
		HC-B-6 through HC-B-12, HC-C-4 through HC-C-23,
		HC-D-4 through HC-D-8, HC-L-4 through HC-L-14,
		HC-M-3 through HC-M-12, HC-R-2 through HC-R-41,

		GL-2 through GL-82
5	June 2009	CONTENTS-2, CONTENTS-4 through CONTENTS-8,
		GEN-1, GEN-4 through GEN-6, HI-3, HI-20, HI-23, HI-25,
		HI-A-1 through HI-A-5, ISnotes-P-5, HC-6 through HC-13,
		HC-B-1 through HC-B-14, HC-C-7, HC-C-9 through HC-C-23,
		HC-D-2 through HC-D-9, HC-F-1, HC-K-2,
		HC-L-5 through HC-L 17, HC-M-1 through HC-M-11, HC-N-8,
		HC-Q-1 through HC-Q-3, HC-R-1 through HC-R-46,
		GL-8 through GL-83
6	September 2009	CONTENTS-4 through CONTENTS-8, HI-1 through HI-27,
		HI-A-3 through HI-A-5, HI-B-4 through HI-B-7,
		ISnotes-P-2 through ISnotes-P-6, HC-8 through HC-13,
		HC-K-1, HC-K-2, HC-M-3 through HC-M-11, HC-R-5, HC-R-6,
		HC-R-13, HC-R-16, HC-R-25, HC-R-27, HC-R-31,
		GL-12 through GL-83, CHK-10, CHK-14
7	December 2009	CONTENTS-5 through CONTENTS-8, HI-22,
		HC-6 through HC-13, HC-B-6, HC-B-7,
		HC-E-2 through HC-E-8, HC-M-5 through HC-M-11,
		HC-Q-2, HC-R-26 through HC-R-46, GL-4, GL-5,
		GL-32 through GL-83, EDIT-8, EDIT-9, EDIT-101
8	March 2010	GEN-6, GEN-7, HI-11 through HI-28, HC-C-14 through HC-C-23,
		HC-E-7, HC-F-2 through HC-F-4, HC-K-1 through HC-K-3,
		HC-L-1 through HC-L-18, HC-M-1 through HC-M-11,
		HC-R-24 through HC-R-46
9	June 2010	CONTENTS-5 through CONTENTS-8, HI-20, HI-A-1, HI-B-3,

		ISnotes-P-5, ISnotes-P-6, HC-7 through HC-14,
		HC-C-3 through HC-C-6, HC-C-8 through HC-C-13,
		HC-C-15 through HC-C-21, HC-D-8, HC-E-6, HC-K-1, HC-K-2,
		HC-M-2 through HC-M-11, HC-N-6, HC-P-1,
		HC-R-24 through HC-R-46, HC-S-1 through HC-S-9, GL-3,
		GL-46, GL-54 through GL-55, GL-71 through GL-83
10	September 2010	CONTENTS-7, CONTENTS-8, GEN-4 through GEN-7,
		HI-A-1 through HI-A-5, GL-49, GL-50, GL-55,
		GL-69 though GL-86
11	December 2010	CONTENTS-4 through CONTENTS-8, HC-C-23, HC-P-4,
		HC-P-5, GL-1 through GL-6, GL-8 through GL-87
12	March 2011	CONTENTS-3, GEN-3 through GEN-7, HI-23 through HI-29,
		HI-B-3 through HI-B-7, HC-B-6 through HC-B-15,
		HC-C-4 through HC-C-26, HC-D-2 through HC-D-9,
		HC-F-2 through HC-F-5, HC-K-1 through HC-K-3,
		HC-L-8 through HC-L-18, HC-M-1 through HC-M-15,
		HC-N-3 through HC-N-12, HC-P-1 through HC-P-5,
		HC-R-3 through HC-R-45, HC-V-1 through HC-V-3
13	June 2011	CONTENTS-4 through CONTENTS-8, GEN-2, GEN-4 through
		GEN-6, HI-1 through HI-29, HI-A-2 through HI-A-5,
		HI-B-4, HI-B-6, HI-B-7, ISnotes-P-5 through ISnotes-O-7,
		HC-1, HC-4 through HC-14, HC-B-1, HC-B-2, HC-B-4,
		HC-B-6 through HC-B-15, HC-C-1 through HC-C-26,
		HC-D-1 through HC-D-9, HC-F-1 through HC-F-5,
		HC-L-1 through HC-L-18, HC-M-1 through HC-M-3,

		HC-M-6 through HC-M-14, HC-N-1 through HC-N-13,
		HC-P-3, HC-Q-1 through HC-Q-3, HC-R-5, HC-R-8, HC-R-9,
		HC-R-12 through HC-R-45, HC-S-1 through HC-S-9
		GL-3 though GL-6, GL-57 through GL-87
14	September 2011	HI-24 through HI-29, HC-3, HC-8, HC-B-6 through HC-B-15,
		HC-C-2 through HC-C-26, HC-D-2 through HC-D-9,
		HC-E-3, HC-E-5, HC-F-3 through HC-F-5,
		HC-K-1 through HC-K-3, HC-M-5, HC-R-9 through HC-R-45,
		GL-19 through GL-88
15	March 2012	CONTENTS-4 through CONTENTS-8, GEN-1 through GEN-7,
		HI-1 through HI-29, HC-K-1 through HC-K-3, HC-L-7,
		HC-M-6, HC-M-7, HC-M-11 through HC-M-15,
		HC-R-1 through HC-R-2, GL-14 through GL-89
16	June 2012	GEN-6, GEN-7, HI-B-3 through HI-B-7, HC-M-3, HC-N-6,
		HC-N-13, HC-P-5, HC-R-2 through HC-R-46
17	September 2012	CONTENTS-3, CONTENTS-4 through CONTENTS-8,
		HI-4 through HI-29, HI-A-4, HI-A-5, HI-B-2, HC-3 through HC-14,
		HC-K-2, HC-K-3, HC-L-1 through HC-L-18, HC-P-5,
		GL-34, GL-37 through GL-89
18	December 2012	GEN-1, HC-M-6
19	March 2013	Most all pages have changes
20	June 2013	CONTENTS-2, CONTENTS-5 through CONTENTS-8, GEN-6,
		GEN-7, HI-12 through HI-21, HC-8 through HC-14, HC-B-8 through
		HC-B-15, HC-C-2, HC-C-20, HC-C-25, HC-D-4, HC-E-3 through
		HC-E-8, HC-L-9 through HC-L-18, HC-M-8 through HC-M-14,

		HC-N-2 through HC-N-13, HC-R-15 through HC-R-46,
		GL-44 through GL-92
21	September 2013	GEN-1, GEN-7, HI-C-2, HI-C-3, HC-F-4, HC-P-4 through
		HC-P-6, HC-Q-1 through HC-Q-4, HC-R-15 through HC-R-46
22	December 2013	HI-C-1, HI-C-2, HC-C-17 through HC-C-26, HC-P-4, HC-P-5, HC-P-6, HC-Q-2, HC-Q-3, GL-82 through 92
23	March 2014	HC-R-1, HC-R-17 through HC-R-79
24	June 2014	HI-13 through HI-21, HC-14, HC-B-3 through HC-B-15 ,HC-C-3 through HC-C-27, HC-R-1, HC-R-2, HC-R-17, HC-R-18, HC-R-34, HC-R-35, HC-R-39, HC-R-45, HC-R-46, HC-R 47, HC-R-49, HC-R 50, HC-R-60 through HC-R-65, HC-R-73, GL-58 through GL-60, GL-64, GL 65
25	September 2014	HI-21, HC-S-3 through HC-S-10
26	December 2014	GEN 3-7, HI-4 through HI-21, HC-R- 25, HC-R 25, HC-R-26,HC-R-31, GL-65 through GL67
27	March 2015	GEN 1, GEN 2, HI -5, HI-6, HC-M-7, HC-L-6 through HC-L-18, HC-R-1-through HC-R-110, GL-39, GL- 89 through GL-92
28	June 2015	HI-C-2, HC-5 through HC-15, HC-C-21 through HC-C-23, HC-D-1, HC-F-5, HC-N-2, HC-N-13, HC-R-1 through HC-R-110, GL-4 through 11, and GL- 58 through 92
29	September 2015	HC-R-10, HC-R-27, HC-R-60, HC-R- 64 HC-R-65, HC-R-66, HC-R-67, HC-R-70, HC-R-71, HC-R-88
30	March 2016	Contents 4 through contents 8,Gen-3, Gen-4, HC-8, HI-1, HI-16, HI -26, HI-A4, HI-B-1, HC-B-5, HC-B-6, HC-K-1, HC-R-32 through 34, HC-R-31, HC-R-61, HC-R-66-HC-R-68, GL-13, GL-14, GL-44, GL-45 through 47, GL-68 and GL-69
31	September 2016	Contents-5-8, Gen-12 and 5 HI-5, HI-9-10, HI-11, HI-13, HI-16-18, HI-20-24, HI-A2, IS notes P3-5, HC-C 20, HC-D6, HC-D-9, HC-I-1, HC-I-2, HC-M-4, HC-N-9, HC-N-11, HC-Q-3-4, HC-R 31, HC-R92, HC-R 100, HC-R-102, GL- 36, GL-50, GL-51
32	December 2016	Contents 5-8,HI-5-7, HC-F-4,HC-F-5, HC-M 7-8,HC-N-1, HC-N-3, HC-N-4,HC-N-7, HC-N-10, HC-N-13,HC-R-3, HC-R-31,HC-R- 80-HC-R-81, HC-R-112,HC-R-113-114,GL- 17-18, GL-36,GL-39, GL-40, GL-91, GL-92
33	September 2017	HC-L-10, HC-S-10
34	March 2018	HI-4,5,11,15, 21, 22, 23, 27, HI-B-2, HI-C-1, HC-3 through HC-8, HC-5, 6, 7, 8, HC-B 5 and 6, HC-B 9 and 10, HC-C-1, 3, 7, 17, 18, 20, 22, HC-D 9, HC-F5, HC-K-2, HC-M 3, HC-N1,7 and 9, HC-Q2, HC-R Part 1 item 6, HC-R10, 12,13,14,15,16,17,23, 24,28,30,31, HC-R Part II item 41,57,59,59,60,61,62,63,72,73,74,75,76,77,78,80,81,85,86,103, HC-V2, BS notes P-1, GL7,8,9,76,93

35	June 2018	Numerous Changes. Please refer to Supplemental instructions for 6/30/2018 for a detailed list of changes.
36	September 2018	GEN-1, GEN-2, HC-E-2, HC-G-2, GL-42, GL-48, GL-52, GL-53, GL-55, GL-56, GL-77, GL-78.
37	December 2018	HC-B-1, HC-R-66 and HC-R-72
38	March 2019	Contents-3, HI-2, HI-8, HI-15, HI-16, HI-22, HI-31, HI-B-1, HI-B-3, HI-B-4, HI-B-5, HI-B-6, HI-B-7, HI-B-8, HI-B-9, HI-C1, HI-C-3, HI-C-4, HI-C-5, ISnotes-P-2 and 4, ISnotes-1, HC-3, 7,14, 15, HC-B-10, HC-B -11, HC-C-21, 23, 24, HC-F-1 and 4, HC-K-1, HC-N-1, 2,4 and 12, HC-R-3, HC-R-4, 20, 32, 34, 36, 59, 68, 69, 76, 78, 79, 82, 88, 89, 94, 119, 120, 123 and 124, HC-V-1, 2, 3.
39	June 2019	HC-C-8; Supplemental Instructions for “Accounting for Leases” and “Goodwill impairment Testing”
40	September 2019	Supplemental Instructions Clarified for “Credit Losses on Financial Instruments, “Recognition and Measurement of Financial Instruments: Investment in Equity Securities“, “New Revenue Recognition Accounting Standard”, “Revenue Recognition: Accounting for Sales of OREO” and Accounting for Leases”. Validity Edit Updates & Summary Page of Edits
41	December 2019	HI-5, HI-6, HI-7, HI-9, HI-11, H-15, HI-24, HI-25, HI-26, HI-27, HI-28, HI-30, HI-31, HI-32, HI-33, HI-B-2, HI-B-3, HI-B-4, HI-B-8, HI-C-1, HI-C-3, HC-B-4, HC-B-5, HC-C-11, HC-C-13, HC-C-18, HC-C-19, HC-C-20, HC-C-21, HC-C-22, HC-C-23, HC-C-24, HC-C-25, HC-D-1, HC-D-2, HC-K-3, HC-L-2, HC-L-3, HC-L-5, HC-L-6, HC-L-11, HC-M-2, HC-N-5, HC-N-6, HC-N-7, HC-N-8, HC-N-10, HC-N-11, HC-P-1, HC-Q-1, HC-R-36, HC-R-37, HC-R-37, HC-R-55, HC-R-119, HC-S-1, HC-V-1.