



January 6, 2020

To the Chief Executive Officer of the Holding Company:

Enclosed is information for completing the following reports as of December 31, 2019. The forms and instructions are available on our [www.federalreserve.gov/apps/reportforms/default.aspx](http://www.federalreserve.gov/apps/reportforms/default.aspx) website.

Holding companies (HCs) with consolidated total assets of \$3 billion or more, and smaller HCs that have elected to file, **are required** to submit the Consolidated Financial Statements for Holding Companies (**FR Y-9C**) and the Parent Company Only Financial Statements for Large Holding Companies (**FR Y-9LP**). HCs of this size that are also employee stock ownership plans **are required** to submit the Financial Statements for Employee Stock Ownership Plan Holding Companies (**FR Y-9ES**).

These HCs **may also be required** to submit the Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (**FR Y-8**); the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (**FR Y-11**); the Financial Statements of Foreign Nonbank Subsidiaries of U.S. Banking Organizations (**FR 2314**); and/or the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (**FR Y-12**). See the FR Y-8, FR Y-11, FR 2314, and FR Y-12 report instructions to determine if your HC is required to complete and submit any of these reports.

#### Summary of Form and Instruction Changes

Attachment 1 includes updates to report instructions for the December 31, 2019 report date. 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.

The final *Federal Register* notice and marked-up FR Y-9C reporting form and instructions are posted to the Board's public website at [www.federalreserve.gov/apps/reportforms/review.aspx](http://www.federalreserve.gov/apps/reportforms/review.aspx) under the "Recently Approved and Pending Implementation" section.

#### Supplemental Materials

Supplemental instructions concerning current accounting and reporting matters are provided at [www.federalreserve.gov/apps/reportforms/auxiliary.aspx?sOoYJ+5BzDal8cbqnRxZRg==](http://www.federalreserve.gov/apps/reportforms/auxiliary.aspx?sOoYJ+5BzDal8cbqnRxZRg==). The December 2019 edition will be published and posted to this site in the near future.

## Electronic Reporting

The Federal Reserve System has implemented Reporting Central (RC) for the electronic submission of reports by HCs. All respondents are required to perform validation checks as part of the electronic submission process. Guidelines for resolving edits and an FAQ document are at [www.frb services.org/central-bank/reporting-central/index.html](http://www.frb services.org/central-bank/reporting-central/index.html).

**FR Y-8:** If required to complete the FR Y-8 report, HCs are required to submit the FR Y-8 reports electronically. The FR Y-8 report data can be entered directly into RC.

**FR Y-9C and FR Y-9LP:** All HCs are required to submit the FR Y-9 reports electronically. HCs may enter the data directly into RC, develop the appropriate software for electronic file transfer submission, or contract with a software vendor that can provide the required software and services.

**FR Y-11, FR 2314, and FR Y-12:** HCs may submit the FR Y-11, FR 2314, and FR Y-12 reports electronically or in paper. These reports can be entered directly into RC or submitted using the File Transfer option with either internally developed or vendor software. For institutions that do not choose to file the FR Y-11, FR2314, and/or FR Y-12 reports electronically, the Federal Reserve will continue to accept paper copy submissions.

RC will perform validity edits that must be resolved before the data can be accepted. While explanations for quality edits for the reports can no longer be included with the submitted data, you may send edit explanations and other comments to [mpls.statistics@mpls.frb.org](mailto:mpls.statistics@mpls.frb.org) or the assigned analyst. If there are any remaining data variances or quality issues, we will contact you.

HCs must maintain in their files a signed and attested printout of the data submitted. To fulfill this signature and attestation requirement, attach a signed copy of the cover page of each report form to the printout placed in your organization's files.

Additional information about [RC](#), including an online resource center, is available. This site also includes a list of vendors, further information about electronic submission, guidelines for resolving edits, and frequently asked questions.

An End User Authorization Contact at your organization must initiate changes to the roster of individuals authorized to submit reports electronically through RC. Please reach out to our Customer Contact Center at (888) 333-7010 for assistance with tokens and credentialing. Also, be sure to complete and send RC-1 forms to us at [mpls.statistics@mpls.frb.org](mailto:mpls.statistics@mpls.frb.org) to process changes to the individuals who are responsible for submitting reports through RC.

## Reporting Deadlines

Reports are due to the Federal Reserve Bank by the following dates. Extensions of time will not be granted. Not all reports are applicable to all HCs.

Thursday, January 30	-	<b>FR Y-8</b> "Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates"
Friday, February 14	-	<b>FR Y-9C</b> "Consolidated Financial Statements for Holding Companies"
Friday, February 14	-	<b>FR Y-9LP</b> "Parent Company Only Financial Statements for Large Holding Companies"

Friday, February 14	-	<b>FR Y-12</b> “Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies”
Monday, March 2*	-	<b>FR Y-11</b> “Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies”
Monday, March 2*	-	<b>FR Y-11S</b> “Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies”
Monday, March 2*	-	<b>FR 2314</b> “Financial Statements of Foreign Nonbank Subsidiaries of U.S. Banking Organizations”
Monday, March 2*	-	<b>FR 2314S</b> “Abbreviated Financial Statements of Foreign Nonbank Subsidiaries of U.S. Banking Organizations”
Friday, July 31	-	<b>FR Y-9ES</b> “Financial Statements for Employee Stock Ownership Plan Holding Companies”

\*Because the 60<sup>th</sup> calendar day of February 29 falls on a weekend, the deadline is moved to the next business day.

As always, if you complete the preparation, editing, and review of your reports before the submission deadlines, please file them immediately rather than waiting. Early submission provides additional time for your institution to become accustomed with the electronic submission process, and it aids the Reserve Bank in the review and analysis of the reports. If you later find that certain current-period information needs to be revised, please make the appropriate changes to your report and promptly submit the revised data.

#### Publication of Data

The Federal Reserve publishes FR Y-9 report submissions on a flow basis generally within 2 days following receipt (see [www.ffiec.gov/NPW](http://www.ffiec.gov/NPW)). Updates are run frequently to capture any revisions.

If you wish to request confidentiality for any part of the FR Y-9, FR Y-11, or FR 2314 reports, you will need to submit the request in writing to [mpls.statistics@mpls.frb.org](mailto:mpls.statistics@mpls.frb.org) and to your reports analyst. You must submit the confidentiality request before you submit the reports. For more information on confidentiality requests, please see the specific report General Instructions.

Data submitted in the FR Y-8 and FR Y-12 reports are not made available to the public.

#### Current- and Prior-Period Revisions

Any revisions to these reports must be made in the same method as the originally filed reports.

#### E-Mail Subscription Service

Ninth District HCs receive e-mail notifications of the quarterly reporting requirements. To make changes to the e-mail addresses or account contact information for your organization, e-mail us at [mpls.statistics@mpls.frb.org](mailto:mpls.statistics@mpls.frb.org), and we will make updates. The addresses and contacts you provide will be used solely for business purposes by this Reserve Bank.

Institutions may also subscribe to the [Federal Reserve Board e-mail notification service](#) to receive alerts regarding report form and instruction updates. These updates include changes related to proposed new and existing data collections and final reporting forms and instructions.

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This letter and attachments are available at [www.minneapolisfed.org/banking/statistical-and-structure-reports/supervisory-reports](http://www.minneapolisfed.org/banking/statistical-and-structure-reports/supervisory-reports). This website also includes information about what we do with your data and links to other useful sites. Please contact a Statistical and Structure Reporting analyst at (612) 204-6445 with questions about the contents of this letter. If you are calling from outside the Minneapolis/St. Paul metropolitan area, you may use our toll-free number, (888) 887-0926. You may also contact us by sending a message to [mpls.statistics@mpls.frb.org](mailto:mpls.statistics@mpls.frb.org).

Sincerely,

/s/

Paul E. Ljung  
Manager  
Statistical and Structure Reporting

Enclosures

Attachment 1

Record of Changes – FR Y-9C

**ATTACHMENT 1**  
**Summary of Updates to the Report Forms and Instructions**  
**December 31, 2019**

**Revisions to the FR Y-9C**

**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.



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-C-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 through 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

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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 through 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-9 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, 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 through HC-P-6, HC-Q-2, HC-Q-3, GL-82 through GL-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 through GEN-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-6, HI-1, HI-16, HI -26, HI-A-4, HI-B-1, HC-8, HC-B-5, HC-B-6, HC-K-1, HC-R-19, HC-R-31 through 34, HC-R-61, HC-R-66, HC-R-68, HC-R-79, GL-13, GL-14, GL-44 through 47, GL-68, and GL-69

Revision	Date of Change	Pages Affected
31	September 2016	CONTENTS-5, GEN-1, 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-R92, HC-R-102, 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.