



4 REPORTERS

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June 2012 Call Report and FR Y-9 Changes

Earlier this year the FFIEC and Federal Reserve Board approved revisions to the reporting requirements for the Call Report and FR Y-9 report effective June 30, 2012. The new data items will help the banking agencies better understand institutions' risk exposures and also address insurance assessment data needs. The second quarter reporting changes will be relevant to only a small number of institutions.

The changes to the reports include:

- New Memoranda items in Schedule RC/HC-N, Past Due and Nonaccrual Loans, Leases, and other Assets for the total outstanding balance and related carrying amount of purchased credit-impaired loans accounted for under Accounting Standard Codification (ASC) Subtopic 310-30 that are past due 30 through 89 days and still accruing, past due 90 days or more and still accruing, and in nonaccrual status.
- New items in Schedule RC/HC-P, 1 – 4 Family Residential Mortgage Banking Activities, in which institutions with \$1 billion or more in total assets and smaller institutions with significant mortgage banking activities would report the amount of representation and warranty reserves for 1 – 4 family residential mortgage loans sold (in domestic offices), with separate disclosure of reserves for representations and warranties made to U.S. government and government-sponsored agencies and to other parties.
- New items in Call Report Schedule RC-O, Other Data for Deposit Insurance and FICO Assessments, in which:
 - Large and highly complex institutions (generally, institutions with \$10 billion or more in total assets) would report the portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government.
 - Large and highly complex institutions that own another insured depository institution would report the fully consolidated amounts of total deposit liabilities before exclusions, total allowable exclusions, unsecured other borrowings with a remaining maturity of one year or less, and the estimated amount of uninsured deposits.
 - All institutions that own another insured depository institution would report the fully consolidated amount of reciprocal brokered deposits.

Drafts of the report forms and instructions for the new and revised Call Report items are available for review on the FFIEC web site. Click [here](#) for the link.

Report forms and instructions for the new FR Y-9C items will be available for review closer to the reporting date. Click [here](#) for the Federal Register detail.

*Links to external documents are shown in blue.

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Are there topics you would like to see included in future 4Reporters publications?

Would you like additional information on a topic included in this publication?

Do you have general comments on the content?

Send us an email at Cleveland
mailto:Statistics.Newsletter@clev.frb.org

Upcoming Changes Finalized for the Survey of Terms of Lending Report: FR 2028A, FR 2028B, and FR 2028S

The Winter 2012 Issue of 4 Reporters highlighted proposed changes for the Survey of Terms of Lending Report: FR 2028A, FR 2028B, and FR 2028S. On March 26, 2012, a final notice was published in the Federal Register for the extension with revision of the FR 2028.

The FR 2028A will be revised as follows:

- Column will be added for a data item to denote if the loan was guaranteed by the Small Business Administration.
- Column will be added to indicate if the loan was made under either participation or syndication.
- Column will be added to indicate the state where the borrower is headquartered.
- Minimum loan size reported will be increased from \$7,500 to \$10,000.

The FR 2028B will be revised as follows:

- Column will be added to indicate the state where the borrower is headquartered.
- Minimum loan size will remain \$3,000, as the mean and median loan sizes reported on this survey are significantly smaller than those reported on the business loan survey.

No changes are included for the FR 2028S.

The finalized revisions will be implemented with the August 2012 survey week. Institutions that need additional time to program the changes would be able to report the new items as not available until the February 2013 survey week. Final reporting forms and instructions will be posted closer to the August survey week.

Click [here](#) for the original Federal Register notice and click [here](#) for the final Federal Register notice.

Report Form Changes

Due to the frequency of report form changes, it is important to ensure you are using the most recent version of a reporting form when submitting your data. Please ensure that the report form you are using is not expired before submitting. This information can be found in the top right corner of the report form. For access to the most recent forms, please click [here](#).

Annual Review of Deposit Reporting Status

Be on the lookout for information pertaining to your deposit reporting status for September 2012–September 2013. In July, the Federal Reserve System will conduct its annual review of total reservable liabilities and transaction accounts, savings, and small time deposits to determine each institution's reporting status on the FR 2900 weekly, FR 2900 quarterly, and FR 2910a. Your institution will be notified by mail if you are affected by this review. For more information, please visit [Reporting Guidance \(FR 2900\)](#).



Forefront

**NOW IN FOREFRONT,
Bank Capital Requirements—
How High?**

A trio of academic experts discusses some of the fundamental misunderstandings about bank capital levels in the latest issue of *Forefront*, the Cleveland Fed's policy magazine. Also, we talk with the new head of regulations at the Consumer Financial Protection Bureau.

Read these stories and more at www.clevelandfed.org/forefront.

SLHC Update

For non-exempt Savings and Loan Holding Companies (SLHCs), the Federal Reserve Board issued a two-year phased in approach for filing the Federal Reserve regulatory reports. The reports required in 2012 are:

- FR H-(b)11, Savings Association Holding Company Report
- FR Y-9C, Consolidated Financial Statements for Bank Holding Companies, and FR Y-9LP, Parent Only Financial Statements for Large Bank Holding Companies, (for SLHCs with more than \$500M in total consolidated assets)
- FR Y-9SP, Parent Company Only Financial Statements for Small Bank Holding Companies, (for SLHCs with \$500M or less in total consolidated assets)
- FR Y-6 or FR Y-7, Annual Report of Bank Holding Companies, (starting with the December 31, 2012 fiscal year-end)

In addition, the FR Y-10, Report of Changes in Organizational Structure, may become reportable later this year.

In 2013, all other required reporting, some of which is based on the size, complexity, and nature of the holding company, will become reportable. This includes:

- FR Y-8, Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates
- FR Y-12, Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies, and FR Y-12A, Annual Report of Merchant Banking Investments Held for an Extended Period
- FR Y-11, Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies
- FR 2314, Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations

Please click [here](#) to learn about these reports.

During the course of this year and next, the Holding Company/Structure Unit has been and will continue to conduct training for a majority of these reports. Institutions will be notified of upcoming training sessions and all information will be posted to our SLHC website. To keep abreast of these opportunities and for other SLHC reporting resources, please bookmark the [link](#) to our website and visit often.

Reporting Requirements

	Starting As-Of Date	Due to FRB
2012		
FR H(b)-11	March 31, 2012	May 15, 2012
FR Y-9C and FR Y-9LP	March 31, 2012	May 10, 2012/May 15, 2012
FR Y-9SP	June 30, 2012	August 14, 2012
FR Y-6 (for 12-31 fiscal year-end)	December 31, 2012	April 1, 2013
2013		
FR Y-8	March 31, 2013	April 30, 2013
FR Y-6 (for fiscal year-ends other than 12-31)	Dependent on fiscal year-end	90 days calendar days after fiscal year-end
FR Y-12 (if applicable)	March 31, 2013	May 15, 2013
FR Y-11 (if applicable)	March 31, 2013	May 30, 2013
FR 2314 (if applicable)	March 31, 2013	May 30, 2013

