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

Report Form:


Report form changes (corresponding Instructional changes):

1) Schedule HI, item 4. Added a footnote to instruct holding companies that have adopted ASU 2016-13 to report provisions for credit losses;
2) Schedule HI, Memoranda item 17(a). Added a footnote to instruct only holding companies who have not adopted ASU 2016-13 to report on this data item;
3) Schedule HI-B. Revised the title of the schedule from “Charge-offs and recoveries on Loans and leases and Changes in Allowance for loan and lease losses” to “Charge-offs and recoveries on Loans and Leases and Changes in Allowances for Credit Losses;
4) Schedule HI-B, Part II. Revised the title from “Changes in Allowance for Loan and Lease Losses” to “Changes in Allowance for Credit Losses and added two columns to collect allowance information on held-to-maturity securities and available-for-sale debt securities from holding companies that have adopted ASU 2016-13. Also, a number of footnotes were added to this schedule to direct holding companies to report in accordance with the ASU 2016-13;
5) Schedule HI-B Memoranda items 5 and 6. Added two new data items to collect the allowance and provisions for credit losses on other financial assets measured at amortized cost;
6) Schedule HI-C, Part I. Added a footnote to the schedule to instruct holding companies that have not adopted ASU 2016-13 to report on this schedule;
7) Schedule HI-C, Part II. Added new schedule HI-C Part II, Disaggregated Data on the Allowance for Credit Losses to collect the amortized cost and allowance balances for various Loans and Leases Held for Investment and the allowance balance for various Held-to-Maturity securities;
8) Notes to the Income Statement-Predecessor Financial items, item 4. Added a footnote to instruct holding companies that have adopted ASU 2016-13 to report the provision for credit losses for all financial assets that fall within the scope of the standard;
9) Notes to the Income Statement-Predecessor Financial items, item 6. Added a footnote to instruct holding companies that have adopted ASU 2016-01 to report in accordance with the accounting for equity securities;
10) Notes to the Income Statement, items, 1, 2 and 3. Added three new items to collect information on the adoption of ASU 2016-13;
11) Schedule HC, item 2.a. Added a footnote to instruct holding companies that have adopted ASU 2016 to report amounts net of any applicable allowance for credit losses;
12) Schedule HC-C. Added a footnote to clarify that holding companies that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases reported in this schedule;
13) Schedule HC-C, Memoranda item 5. Added a footnote to clarify that only holding companies that have not yet adopted ASU 2016-13 should report on this line item;
14) Schedule HC-C, Memoranda item 12. Added a footnote to instruct holding companies that have adopted ASU 2016-13 to report only loans held for investment not considered purchased credit-deteriorated;
15) Schedule HC-F. Added a footnote to instruct holding companies that have adopted ASU 2016-13 to report assets net of any applicable allowance for credit losses;
16) Schedule HC-G item 3. Added a footnote to instruct holding companies that have adopted ASU-2016-13 to report in this item the allowance for credit losses;
17) Schedule HC-N, Memoranda items 9.a and 9.b. Added a footnote to instruct holding
companies that have not yet adopted ASU 2016-13 to report on this line item;

(18) Schedule HC-R Part I item 2. Instructs holding companies that have adopted the ASU 2016-13 and have elected to apply the CECL transition provision to include the applicable portion of the CECL transitional amount in this item;

(19) Schedule HC-R Part I item 2.a. Added new data item to capture information on whether a holding company has adopted ASU 2016-13 and whether they have a transition election in effect;

(20) Schedule HC-R, Part I item 30.a. Instructs holding companies that have adopted ASU 2016-13 to report the adjusted allowances for credit losses (AACL) and to subtract the applicable portion of the AACL transitional amount from the AACL includable in tier 2 capital;

(21) Schedule HC-R Part I, item 36. Instructed holding companies that have adopted ASU 2016-13 and have elected to apply the transition provision to include the applicable portion of the CECL transitional amount in item 36;

(22) Schedule HC-R, Part II, Item 2.a. Instructs holding companies that have adopted ASU 2016-13 to report as a negative number allowances includable in tier 2 capital in Column B, which excludes PCD allowances;

(23) Schedule HC-R part II item 5.a through 5.d column B. Instructs holding companies that have adopted ASU 2016-13 to report as a positive number the PCD allowances in these items;

(24) Schedule HC-R Part II item 6 columns A and B. Instructs holding companies that have adopted ASU 2016-13 to report the allowance for credit losses on loans and leases in item 6, column A and B;

(25) Schedule HC-R Part II item 8, Columns A and B. Footnotes and instructions refer to holding companies that have elected the transition provision to report the DTA transitional amount in column B and for holding companies that reported assets net of allowances to report as a negative number in column B those allowances eligible for inclusion in tier 2 capital;

(26) Schedule HC-R Part II item 9.a Column B. Instructs holding companies that have adopted ASU 2016-13 to report as a negative number allowances includable in tier 2 capital in item 9.a, column B, which excludes PCD allowances and

(27) Schedule HC-R Part II items 26, 28 and 29. Instructs holding companies that have adopted ASU 2016-03 to report the adjusted allowance for credit losses (AACL) as it pertains to these items.

Revisions to the FR Y-9LP for March 31, 2019

Report Form


Report form and Instructions

(1) Schedule PI, item 2.c. Added footnote to instruct holding companies that have adopted ASU 2016-13 to report provisions for credit losses for all financial assets;

(2) Schedule PC, items 2, 3 and 8. Added footnotes to instruct holding companies who have adopted ASU 2016-13 to report amounts net of any applicable allowance for credit loss and

(3) Schedule PC item 4.e. Added a footnote to instruct holding companies that have adopted ASU 2016-13 to report the allowance for credit losses for loans and leases.