

Reporting Central User Guide

FR Y-11

**Financial Statements of
U.S. Nonbank Subsidiaries of U.S. Holding Companies**

and

FR Y-11S

**Abbreviated Financial Statements of
U.S. Nonbank Subsidiaries of U.S. Holding Companies**

Federal Reserve System

Overview

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the ***FR Y-11—Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies*** and the ***FR Y-11S—Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies***. Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

How to create a text file from a spreadsheet for the FR Y-11

The FR Y-11 is comprised of multiple schedules and several hundred financial and text fields. To minimize issues with problems arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

NOTE Only one file upload can be submitted for each individual respondent and as of date. It is no longer possible to submit multiple branches or agencies in a single file.

Field Labels

The identifying label for both financial and text data is the four-character and eight-character MDRM descriptor listed in *Appendix A*.

Reporting Central uses the 8-character **MDRM** to identify individual report items. For File Upload, Reporting Central allows you to use either the **Reporting Central format** or the **CIPS format**.

Appendix A — FR Y-11 Report Detailed Field Specifications

FR Y-11 Schedule — Financial Data Items	Report Form Item Number	Item Limits ¹	MDRM
Cover Page, Number of reports attested to under this signature	N/A	3,0	BHCSJ444
Cover Page, Filing criteria for December report only	N/A	1,0	BHCS6909
Cover Page, Date of Signature (must be: MM/DD/YYYY)	N/A	10,0	BHCSJ196
Schedule IS, Income Statement	1.a.	14,0	BHCSA028
Schedule IS, Income Statement	1.b.	14,0	BHCSA029
Schedule IS, Income Statement	1.c.	14,0	BHCS4107

Field Values

Financial data fields can have either positive, negative, zero, or null values. These values are formatted differently in the Reporting Central and CIPS upload files.

Table 1. Format Differences for Financial Data Item Values

Financial Data Item Value	Reporting Central Format	CIPS Format
Positive	[leave value as is]	Preceded by plus (+) sign
Negative	Preceded by minus (-) sign	Preceded by minus (-) sign
Zero	0	+0
Null (or blank)	[leave blank]	-0

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value.

It is easier if you list all the financial data items first and then the text items after that.

Both the **Reporting Central file format** and the **CIPS file format** use the eight-character MDRM (see *Column E* below).

	A	B	C	D	E	F	G	H	I	J	K	L
1												
2	FR Y-11 - Financial Statements of US Non-bank Subsidiaries of US Holding Companies											
3												
4		Respondent ID		9999999999								
5		Series Name		FR Y-11								
6		As of Date		9/30/2013								
7												
8			Report Form	RC Item								
9		Schedule	Line Name	Identifier	Item Description						Dollar Amount in Thousands	
10		IS	1A	BHCSA028	Interest and fee income from nonrelated organizations						100	
11		IS	1B	BHCSA029	Interest and fee income from related organizations						10	
12		IS	1C	BHCSA107	Total interest income						110	M
13		IS	2A	BHCSA030	Interest expense pertaining to nonrelated organizations						50	
14		IS	2B	BHCSA031	Interest expense pertaining to related organizations						0	
15		IS	2C	BHCSA073	Total interest expense						50	
16		IS	3	BHCSA074	Net interest income						60	
					Provision for loan and lease losses						30	
1335		BS-M	8A	SUBCA025	Expenses accrued and unpaid						961	
1336		BS-M	8B	SUBCA026	Net deferred tax liabilities						0	
1337		BS-M	8C	SUBCA07	Accounts payable						187555	
1338												
1339				SUBSC490							John Smith	
1340				SUBSC491							Vice President, Accounting	
1341				TEXT9010							General Capital Corp.	
1342				TEXT9110							200 Main St.	

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this info is completely optional.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all the financial and text items will be linked to cells in Sheet 1 and formatting characters inserted to aid in the creation of the final text file. Note that the formatting of item values in the **Reporting Central upload file** differs from that of the **CIPS upload file**.

RC Format —Sheet 2

will look like this:

	A	B	C	D	E
1	= "L"&Sheet1!E8&"+"&Sheet1!G8				
2	= "L"&Sheet1!E9&"+"&Sheet1!G9				
3	= "L"&Sheet1!E10&"+"&Sheet1!G10				
4	= "L"&Sheet1!E11&"+"&Sheet1!G11				
5	= "L"&Sheet1!E12&"+"&Sheet1!G12				
6	= "L"&Sheet1!E13&"+"&Sheet1!G13				
7	= "L"&Sheet1!E14&"+"&Sheet1!G14				
8	= "L"&Sheet1!E15&"+"&Sheet1!G15				

CIPS Format —Sheet 2

will look like this:

	A	B	C	D
1	=Sheet1!E8&"+"&Sheet1!G8&"			
2	=Sheet1!E9&"+"&Sheet1!G9&"			
3	=Sheet1!E10&"+"&Sheet1!G10&"			
4	=Sheet1!E11&"+"&Sheet1!G11&"			
5	=Sheet1!E12&"+"&Sheet1!G12&"			
6	=Sheet1!E13&"+"&Sheet1!G13&"			
7	=Sheet1!E14&"+"&Sheet1!G14&"			

This code is repeated for all fields. Once all fields have been linked, you can create the text file.

Reporting Central – Data Format

- “L” is the separator between data items.
- Eight-character MDRM.
- “+” represents the maximum number of columns on the report form into which financial data can be entered. If a report section contains less number of columns than another section that has the maximum number, each item still must contain the maximum number of +’s.
- Financial data is entered after each “+”.
- Text data entry is preceded by two underscores and followed by two underscores.

For Example

Reporting Central Financial Data Excel Formula: = "L"&Sheet1!E8&"+"&Sheet1!G8

Translates to: **LSUBIA028+100**

Reporting Central Text Data Excel Formula: `=&"L"&Sheet1!E347&"__"&Sheet1!G347&"__"`

Translates to: `LSUBSC490__John Smith__`

CIPS – Data Format

- Data items are separated by commas.
- Eight-character MDRM.
- “+” is placed between the MDRM and the data value.
- Null values are represented by “-0” and are not preceded by the “+” sign.
- Text data values are preceded by a single underscore and followed by two underscores

For Example

CIPS Financial Data Excel Formula: `=Sheet1!E8&"+"&Sheet1!G8&"", "`

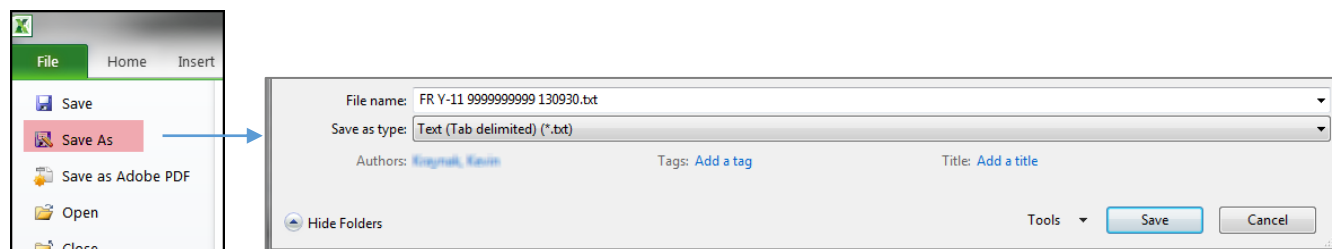
Translates to: `SUBIA028+100,`

CIPS Text Data Excel Formula: `=Sheet1!E347&"+"_&Sheet1!G347&"__, "`

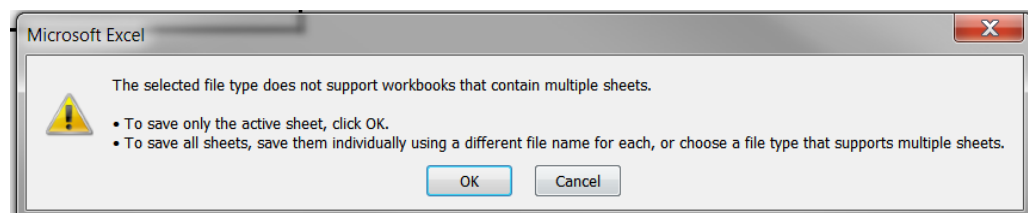
Translates to: `SUBSC490+_John Smith__,`

Step 3 – Create the Text File

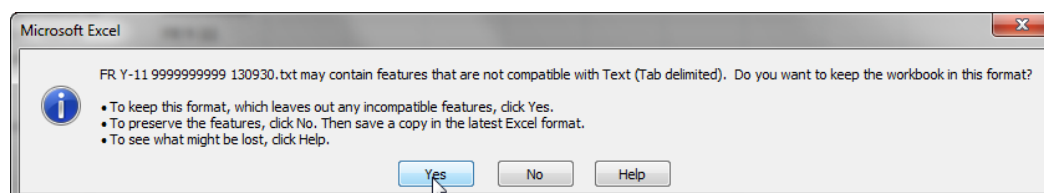
After saving the file in spreadsheet format the text file can be created by first navigating to the File tab. Then selecting the ‘Save As’ option and indicating the file type as ‘Text (Tab delimited) (*.txt)’.



A message will appear indicating that this file selection does not support workbooks with multiple worksheets, select ‘OK.’

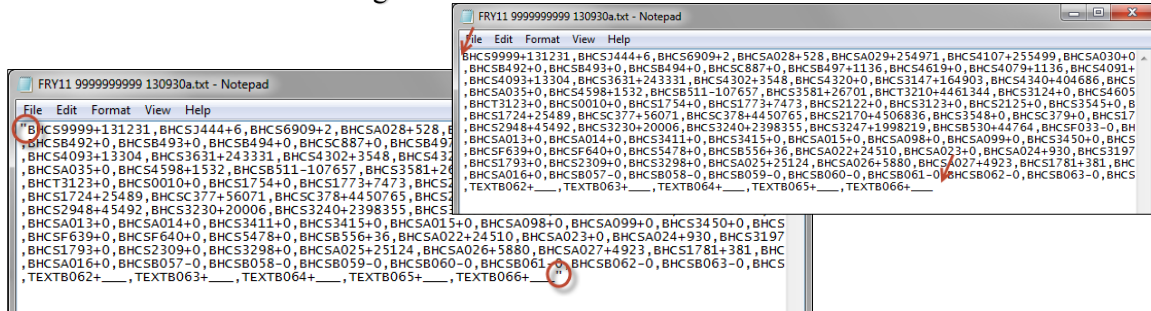


An additional message will be displayed concerning incompatibility features, select ‘Yes.’



Step 4 – Format the Text File and Add Header Record

The text file will have been created and will look like this (the example shows the CIPS upload file, but the Reporting Central format will look similar except for the formatting differences discussed above). If the generation of this file includes quotation marks (see below) at the beginning and the end of the file, you will need to remove them before continuing.

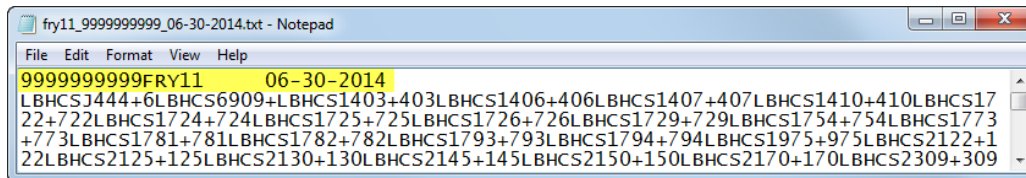


```
FRY11 999999999 130930a.txt - Notepad
File Edit Format View Help
BHC59999+131231,BHC53444+6,BHC56909+2,BHC5A028+528,BHC5A492+0,BHC5B493+0,BHC5B494+0,BHC5C887+0,BHC5B497+0,BHC54093+13304,BHC53631+24331,BHC54302+3548,BHC54320+0,BHC53147+164903,BHC54340+404686,BHC5A035+0,BHC54598+1532,BHC5B511-107657,BHC53581+24,BHC53123+0,BHC50010+0,BHC51754+0,BHC51773+7473,BHC52122+0,BHC53123+0,BHC52125+0,BHC5354+0,BHC51724+25489,BHC5377+56071,BHC5C378+4450765,BHC52170+4506836,BHC53548+0,BHC5C379+0,BHC51729+45492,BHC53230+20006,BHC53240+2398355,BHC5A013+0,BHC5A014+0,BHC53411+0,BHC53415+0,BHC5A015+0,BHC5A098+0,BHC5A099+0,BHC53450+0,BHC5SF639+0,BHC5F640+0,BHC53478+0,BHC5B556+36,BHC5A022+24510,BHC5A023+0,BHC5A024+930,BHC53197,BHC51793+0,BHC53209+0,BHC53298+0,BHC5A025+25124,BHC5A026+5880,BHC5A027+4923,BHC51781+381,BHC5A016+0,BHC5B057-0,BHC5B058-0,BHC5B059-0,BHC5B060-0,BHC5B061-0,BHC5B062-0,BHC5B063-0,BHC5B064-0,BHC5B065-0,BHC5B066-0,TEXTB062+0,TEXTB063+0,TEXTB064+0,TEXTB065+0,TEXTB066+0
```

The next step is to add the header record.

The Reporting Central file header record consists of the following items:

- the first 10 characters are the RSSD ID with leading zeroes
- the next 10 characters are the report series name **FRY11**, followed by five spaces
- the report as-of date, in MM-DD-YYYY.

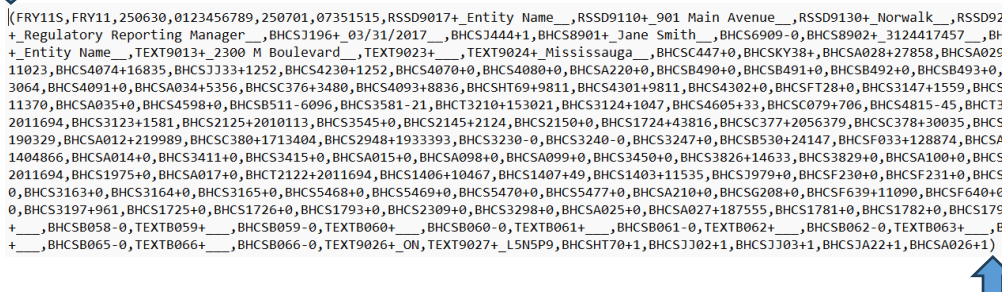


```
frY11_999999999_06-30-2014.txt - Notepad
File Edit Format View Help
999999999FRY11 06-30-2014
LBHCSJ444+6LBHCS6909+LBHCS1403+403LBHCS1406+406LBHCS1407+407LBHCS1410+410LBHCS1722+722LBHCS1724+724LBHCS1725+725LBHCS1726+726LBHCS1729+729LBHCS1754+754LBHCS1773+773LBHCS1781+781LBHCS1782+782LBHCS1793+793LBHCS1794+794LBHCS1975+975LBHCS2122+2122LBHCS2125+125LBHCS2130+130LBHCS2145+145LBHCS2150+150LBHCS2170+170LBHCS2309+309
```

The CIPS file header record consists of the following items, all separated by a comma (“,”):

- the series password that is provided by the Federal Reserve Bank analyst—it must be exactly eight characters in length and spaces should be inserted if the actual password is shorter
- the report series name **FRY11**
- the report as-of date, in YYMMDD format
- the reporter RSSD ID—it must be ten digits in length and should be prefixed by leading zeroes if shorter
- the date stamp, in YYMMDD format
- the time stamp, in HHMMSS format, then add two zeroes at the end.

The final step in formatting the CIPS file is to enclose the entire file in parentheses by inserting a left parenthesis at the beginning of the file and a right parenthesis at the end of the file. **Note:** BHC59999 should no longer be included in the file submission post Cloud migration.



```
(FRY11S,FRY11,250630,0123456789,250701,07351515,RSSD9017+ Entity Name __,RSSD9110+_001 Main Avenue __,RSSD9130+_Norwalk __,RSSD9200+_CT __,RSSD9220+_06851 __,BHCSC490+_Joe Smith __,BHCSC491+_Regulatory Reporting Manager __,BHC5196+_03/31/2017 __,BHC5J444+_Jane Smith __,BHC56909-0,BHC58902+_3124417457 __,BHC59116+_3124632382 __,BHC5A086+_joe.smith@xxx.com __,TEXT9012+_Entity Name __,TEXT9013+_2300 M Boulevard __,TEXT9023+_Mississauga __,BHCSC447+0,BHC5KY38+_BHC5A028+27858,BHC5A029+0,BHC54107+27858,BHC5A030+155,BHC5A031+10868,BHC54073+11023,BHC54074+16835,BHC5J33+1252,BHC54230+1252,BHC54070+0,BHC5A080+0,BHC5B490+0,BHC5B491+0,BHC5B492+0,BHC5B493+0,BHC5B494+0,BHC5C887+0,BHC5B497+2827,BHC54619+237,BHC5A079+3064,BHC5A091+0,BHC5A034+5356,BHC5C376+3480,BHC5A093+8836,BHC5HT69+9811,BHC5A301+9811,BHC5A302+0,BHC5FT28+0,BHC53147+1559,BHC54340+11370,BHC5F228+0,BHC5J980+0,BHC53217+147768,BHC54340+11370,BHC5A035+0,BHC5A598+0,BHC5B511-6096,BHC53581-21,BHC53210+153021,BHC53124+1047,BHC54605+33,BHC5C079+706,BHC54815-45,BHC53123+1581,BHC50010+326,BHC5J334+0,BHC51773+0,BHC52122+2011694,BHC53123+1581,BHC52125+2010113,BHC53545+0,BHC52145+2124,BHC52150+0,BHC51724+43816,BHC5C377+2056379,BHC5C378+30035,BHC52170+2086414,BHC53548+0,BHC5C379+29660,BHC51729+0,BHC52750+190329,BHC5A012+219989,BHC5C380+1713404,BHC52948+1933393,BHC53230-0,BHC53240-0,BHC53247+0,BHC53249+0,BHC5350+24147,BHC5F033+128874,BHC5A130+0,BHC53210+153021,BHC53300+2086414,BHC53817+0,BHC5A013+1404866,BHC5A014+0,BHC53411+0,BHC53415+0,BHC5A015+0,BHC5A098+0,BHC5A099+0,BHC53450+0,BHC53826+14633,BHC53829+0,BHC5A100+0,BHC5F819+0,BHC5F820+0,BHC51410+0,BHC53622+0,BHC53623+2011694,BHC51975+0,BHC5A017+0,BHC52122+2011694,BHC51406+10467,BHC51407+49,BHC51403+11535,BHC53979+0,BHC5F230+0,BHC5F231+0,BHC5F232+0,BHC51722+326,BHC5A019+0,BHC5A020+0,BHC5A021+0,BHC52130+0,BHC53163+0,BHC53164+0,BHC53165+0,BHC55468+0,BHC55469+0,BHC55470+0,BHC55477+0,BHC5A210+0,BHC5G208+0,BHC5F639+11090,BHC5F640+0,BHC55478+0,BHC5B556+22,BHC5A022+32690,BHC5A023+0,BHC5A024+0,BHC53197+961,BHC51725+0,BHC51726+0,BHC51793+0,BHC52309+0,BHC53298+0,BHC5A025+0,BHC5A027+187555,BHC51781+0,BHC51782+0,BHC51794+0,BHC53283+0,BHC5A016+0,TEXTB057+_BHC5B057-0,TEXTB058+_BHC5B058-0,TEXTB059+_BHC5B059-0,TEXTB060+_BHC5B060-0,TEXTB061+_BHC5B061-0,TEXTB062+_BHC5B062-0,TEXTB063+_BHC5B063-0,TEXTB064+_BHC5B064-0,TEXTB065+_BHC5B065-0,TEXTB066+_BHC5B066-0,TEXT9026+_ON,TEXT9027+_LSNP9,BHC5HT70+1,BHC5J302+1,BHC5J303+1,BHC5J304+1,BHC5A026+1)
```

Step 5 – Reporting Central Submission

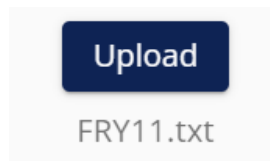
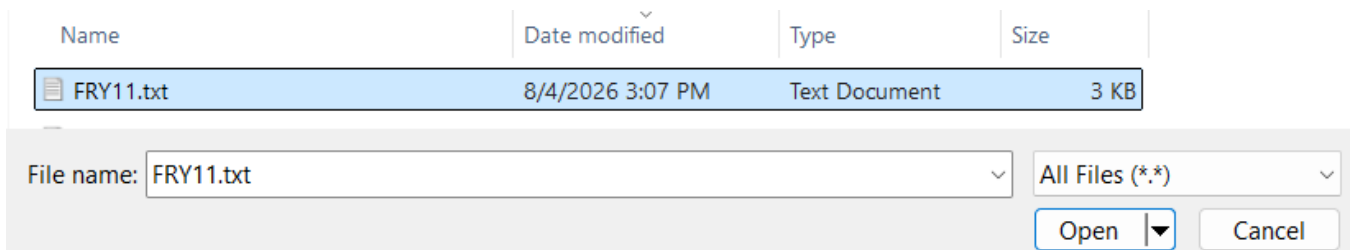
In Reporting Central, select the “Upload file” tab and then click the “Upload your files here” tab.



File Upload

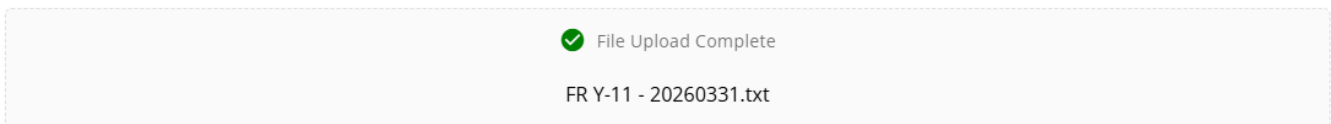


Then, navigate to the stored XML file and select the filename so it appears in the ‘File name:’ box. Select “Open” to continue and then hit the “Upload” button.



If there are no formatting issues during the file upload you will get a message that the file upload is completed and the data will load directly into the report screen.

File Upload



The report data can then be validated and saved. If errors exist in the text file, error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.



How to create a Text file from a spreadsheet for the FR Y-11S

All the formatting requirements that apply to the FR Y-11 report also apply to the FR Y-11S. The only difference is to the field labels and the file header information.

Field Labels

The MDRM field labels for the FR Y-11S can be found in *Appendix B*.

Appendix B — FR Y-11S Report Detailed Field Specifications

FR Y-11S Report Schedule	Report Form Item Number	Item Limit ⁴	MDRM 
Financial Data Items			
Cover Page, Number of reports attested to under this signature	N/A	3,0	BHCSJ444
Abbreviated Financial Statements	1.	14,0	BHCS4340
Abbreviated Financial Statements	2.	14,0	BHCS2170
Abbreviated Financial Statements	3.	14,0	BHCS3210

File Header

The file header should be formatted as follows, for both the *Reporting Central* and the *CIPS* file uploads.

The **Reporting Central file header record** consists of the following items:

- the first 10 characters are the RSSD ID with leading zeroes
- the next 10 characters are the report series name **FRY11S**, followed by four spaces
- the report as-of date, in MM-DD-YYYY.

The **CIPS file header record** consists of the following items, all separated by a comma (“,”):

- the series password that is provided by the Federal Reserve Bank analyst—it must be exactly eight characters in length and spaces should be inserted if the actual password is shorter
- the report series name **FRY11S**
- the report as-of date, in YYMMDD format
- the reporter RSSD ID—it must be ten digits in length and should be prefixed by leading zeroes if shorter
- the date stamp, in YYMMDD format
- the time stamp, in HHMMSS format, then add two zeroes at the end.

Appendix A — FR Y-11 Report Detailed Field Specifications

Item Description	Schedule	MDRM	Item Limit	Item Type
Printed Name of Officer	Cover Page	BHCSC490	72	Text
Title of Officer	Cover Page	BHCSC491	72	Text
Date of Signature (MM/DD/YYYY)	Cover Page	BHCSJ196	10	Text
Legal Name of the Top-Tier Holding Company	Cover Page	RSSD9017	72	Text
(Mailing Address of the Holding Company Street/PO Box	Cover Page	RSSD9110	72	Text
City	Cover Page	RSSD9130	30	Text
State	Cover Page	RSSD9200	2	Text
Zip Code	Cover Page	RSSD9220	30	Text
Number of reports attested to under this signature	Cover Page	BHCSJ444	3	Numeric
Indicate whether the subsidiary(ies) meets the annual or quarterly filing criteria for December (Enter "1" for annual; enter "2" for quarterly)	Cover Page	BHCS6909	1	Numeric
Name/Title	Cover Page	BHCS8901	72	Text
Area Code/Phone Number	Cover Page	BHCS8902	30	Text
Area Code/Fax Number	Cover Page	BHCS9116	30	Text
E-mail Address of Contact	Cover Page	BHCS4086	72	Text
Is confidential treatment requested for any portion of this report submission (0=No, 1=Yes)	Cover Page	BHCSC447	1	Numeric
If a letter justifying this request is being provided along with the report, enter "1". If a letter justifying this request has been provided separately, enter "0".	Cover Page	BHCSKY38	1	Numeric
Legal Name of NonBank Subsidiary	Cover Page	TEXT9012	72	Text
If the name of the nonbank subsidiary has changed since the previous FR Y-11 was filed with the Federal Reserve, indicate the former name of the company.	Cover Page	TEXT9023	72	Text
(Mailing Address of Nonbank Subsidiary) Street/PO Box	Cover Page	TEXT9013	72	Text
City	Cover Page	TEXT9024	30	Text
State	Cover Page	TEXT9026	2	Text
Zip Code	Cover Page	TEXT9027	30	Text

Item	Item Description	Schedule	MDRM
1	Interest Income:	IS - Income Statement	
1.a	Interest and fee income from nonrelated orgs	IS - Income Statement	BHCSA028
1.b	Interest and fee income from related orgs	IS - Income Statement	BHCSA029
1.c	Total interest income (sum of items 1.a and 1.b)	IS - Income Statement	BHCS4107
2	Interest Expense:	IS - Income Statement	
2.a	Interest expense pertaining to nonrelated orgs	IS - Income Statement	BHCSA030
2.b	Interest expense pertaining to related orgs	IS - Income Statement	BHCSA031
2.c	Total interest expense (sum of items 2.a and 2.b)	IS - Income Statement	BHCS4073
3	Net Interest income (item 1.c minus item 2.c)	IS - Income Statement	BHCS4074
4	Provision for credit losses	IS - Income Statement	BHCSJJ33
5	Non-Interest Income:	IS - Income Statement	
5.a	From nonrelated organizations:	IS - Income Statement	
5.a.(1)	Income from fiduciary activities	IS - Income Statement	BHCS4070
5.a.(2)	Service charges on deposit accounts	IS - Income Statement	BHCS4080
5.a.(3)	Trading Revenue	IS - Income Statement	BHCSA220
5.a.(4)	Investment Banking, advisory, brokerage, & underwriting fees & commissions	IS - Income Statement	BHCSB490
5.a.(5)	Venture capital revenue	IS - Income Statement	BHCSB491
5.a.(6)	Net servicing fees	IS - Income Statement	BHCSB492
5.a.(7)	Net securitization income	IS - Income Statement	BHCSB493
5.a.(8)	Insurance commissions and fees	IS - Income Statement	BHCSB494
5.a.(9)	Fees and commissions from annuity sales	IS - Income Statement	BHCS887
5.a.(10)	Other noninterest income	IS - Income Statement	BHCSB497
5.b	From related organizations	IS - Income Statement	BHCS4619
5.c	Total noninterest income (sum of items 5.a.(1) through 5.a.(10) and 5.b)	IS - Income Statement	BHCS4079
6	Realized gains (losses) on securities not held in trading accounts	IS - Income Statement	BHCS4091
7	Noninterest expense:	IS - Income Statement	
7.a	Pertaining to nonrelated organizations	IS - Income Statement	BHCSA034
7.b	Pertaining to related organizations	IS - Income Statement	BHCS376
7.c	Total noninterest income (sum of items 7.a & 7.b)	IS - Income Statement	BHCS4093
8.a	Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, & discontinued operations (item 3, 5.c, and 6 minus items 4 and 7.c).	IS - Income Statement	BHCSHT69
8.b	Change in net unrealized holding gains (losses) on equity securities not held for trading	IS - Income Statement	BHCSHT70
8.c	Income (loss) before applicable income taxes and discontinued ops (sum of items 8.a and 8.b)	IS - Income Statement	BHCS4301
9	Applicable income taxes (benefits) (estimated)	IS - Income Statement	BHCS4302
10	Discontinued ops, net of applicable income taxes	IS - Income Statement	BHCSFT28
11	Equity in undistributed income (loss) of subsidiary(ies)	IS - Income Statement	BHCS3147
12	Net income (loss) (sum of items 8.c, 10, and 11 minus item 9)	IS - Income Statement	BHCS4340
Memo 1.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Sch IS, item 1.a)	IS - Income Statement	BHCSF228
Memo 2.	Net change in fair values on financial instruments accounted for under a fair value option (included in items 5.a.(3), 5.a.(6), 5.a.(10) and 5.b above).	IS - Income Statement	BHCSJ980

Item	Item Description	Schedule	MDRM
1	Equity capital most recently reported for the end of previous calendar year (i.e. after adjustments from amended Income Statements)	IS-A - Changes in Equity Capital	BHCS3217
2	Net income (loss) (must equal Income Statement, item 12)	IS-A - Changes in Equity Capital	BHCT4340
3	Sale, conversion, acquisition, or retirement of common stock and perpetual preferred stock	IS-A - Changes in Equity Capital	BHCSA035
4	LESS: Cash dividends declared	IS-A - Changes in Equity Capital	BHCS4598
5	Other comprehensive income	IS-A - Changes in Equity Capital	BHCSB511
6	Other adjustments to equity capital	IS-A - Changes in Equity Capital	BHCS3581
7	Total equity capital at end of current period (sum items 1,2,3,5 and 6 minus item 4) (must equal Schedule BS, item 18.g)	IS-A - Changes in Equity Capital	BHCT3210

			(Column A) Loan and Leases	(Column B) Held-to- Maturity Debt Securities	(Column C) Available- for-Sale Debt Securities
Item	Item Description	Schedule	MDRM	MDRM	MDRM
1	Balance most recently reported at end of previous calendar year (i.e. after adj from amended Income Statements)	IS-B - Changes in Allowance for Credit Losses	BHCS3124	BHCSJH88	BHCSJH94
2	Recoveries	IS-B - Changes in Allowance for Credit Losses	BHCS4605	BHCSJH89	BHCSJH95
3	LESS: Charge-offs	IS-B - Changes in Allowance for Credit Losses	BHCSC079	BHCSJH90	BHCSJH96
4	Provision for credit losses	IS-B - Changes in Allowance for Credit Losses	BHCS4230	BHCSJH91	BHCSJH97
5	Adjustments	IS-B - Changes in Allowance for Credit Losses	BHCS4815	BHCSJH92	BHCSJH98
6	Balance at end of current period (sum of items 1,2,4, and 5 minus item 3) (must equal Schedule BS, item 3.b)	IS-B - Changes in Allowance for Credit Losses	BHCT3123	BHCSJH93	BHCSJH99

Item	Item Description	Schedule	MDRM
M.1	Provision for credit losses on other financial assets measured at amortized cost (not included in item 4)	IS-B - Changes in Allowance for Credit Losses	BHCSJJ02
M.2	Allowance for credit losses on other assets measured at amortized cost (not included in memorandum item 1 above).	IS-B - Changes in Allowance for Credit Losses	BHCSJJ03
M.3	Provisions for credit losses on off-balance-sheet credit exposures	IS-B - Changes in Allowance for Credit Losses	BHCSMG93
M.4	Estimated amount of expected recoveries of amounts previously written off included with the ACL of loans and leases held for investments (included in item 6, Col A, Balance at end of current period, above).	IS-B - Changes in Allowance for Credit Losses	BHCSMG94

Item	Item Description	Schedule	MDRM
1	Cash and balances due from depository institutions	BS - Balance Sheet	BHCS0010
2	Securities:	BS - Balance Sheet	
2.a	Held-to-maturity securities	BS - Balance Sheet	BHCSJJ34
2.b	Available-for-sale debt securities	BS - Balance Sheet	BHCS1773
2.c	Equity securities with readily determinable fair values not held for trading	BS - Balance Sheet	BHCSJA22
3	Loans and lease financing receivables (including fed funds sold):	BS - Balance Sheet	
3.a	Loans and lease financing receivables, held for investment and held for sale (from Schedule BS-A, item 6)	BS - Balance Sheet	BHCS2122
3.b	LESS: Allowance for credit losses on loans and leases	BS - Balance Sheet	BHCS3123
3.c	Loans and lease financing receivables (including fed funds sold): Held for investment and held for sale, net of the allowance (item 3.a minus 3.b)	BS - Balance Sheet	BHCS2125
4	Trading Assets	BS - Balance Sheet	BHCS3545
5	Premises and fixed assets (including capitalized leases)	BS - Balance Sheet	BHCS2145
6	Other real estate owned	BS - Balance Sheet	BHCS2150
7	All other assets	BS - Balance Sheet	BHCS1724
8	Claims on non-related organizations (sum of items 1,2,3.c through 7)	BS - Balance Sheet	BHCSC377
9	Balances due from related institutions, gross	BS - Balance Sheet	BHCSC378
10	Total assets (sum of items 8 and 9) (must equal item 9)	BS - Balance Sheet	BHCS2170
11	Trading Liabilities	BS - Balance Sheet	BHCS3548
12	Other borrowed money with a remaining maturity of one year or less (including commercial paper issued and federal funds purchased)	BS - Balance Sheet	BHCSC379
13	Other borrowed money with a remaining maturity of more than one year (including subordinated debt & limited-life preferred stock & related surplus)	BS - Balance Sheet	BHCS1729
14	Other Liabilities	BS - Balance Sheet	BHCS2750
15	Liabilities to nonrelated organizations (sum of items 11 through 14)	BS - Balance Sheet	BHCSA012
16	Balances due to related institutions, gross	BS - Balance Sheet	BHCSC380
17	Total liabilities (sum of items 15 and 16)	BS - Balance Sheet	BHCS2948

Item	Item Description	Schedule	MDRM
18	Equity Capital:	BS - Balance Sheet	
18.a	Stock	BS - Balance Sheet	BHCS3230
18.b	Surplus (exclude all surplus related to preferred stock)	BS - Balance Sheet	BHCS3240
18.c	Retained earnings	BS - Balance Sheet	BHCS3247
18.d	Accumulated other comprehensive income	BS - Balance Sheet	BHCSB530
18.e	General and limited partnership shares and interests	BS - Balance Sheet	BHCSF033
18.f	Other equity capital components	BS - Balance Sheet	BHCSA130
18.g	Total equity capital (sum of items 18.a. through 18.f) (must equal Schedule IS-A, item 7)	BS - Balance Sheet	BHCS3210
19	Total liabilities and equity capital (sum of items 17 and 18.g) (must equal item 10)	BS - Balance Sheet	BHCS3300
20	Unused commitments on securities underwriting	BS - Balance Sheet	BHCS3817
21	Unused commitments on loans and all other unused commitments	BS - Balance Sheet	BHCSA013
22	Standby letter of credit and foreign office guarantees	BS - Balance Sheet	BHCSA014
23	Commercial and similar letters of credit	BS - Balance Sheet	BHCS3411
24	Commitments to purchase foreign currencies and U.S. dollar exchanges (spot, forward, and futures)	BS - Balance Sheet	BHCS3415
25	All other futures and forward contracts (excluding contracts involving foreign exchange)	BS - Balance Sheet	BHCSA015
26	Option contracts:	BS - Balance Sheet	
26.a	Written option contracts	BS - Balance Sheet	BHCSA098
26.b	Purchased option contracts	BS - Balance Sheet	BHCSA099
27	Notional value of interest rate swaps	BS - Balance Sheet	BHCS3450
28	Notional value of exchange swaps	BS - Balance Sheet	BHCS3826
29	Notional value of other swaps	BS - Balance Sheet	BHCS3829
30	All other off-balance-sheet liabilities	BS - Balance Sheet	BHCSA100
M.1	Financial assets and liabilities measured at fair value under a fair value option:	BS - Balance Sheet	
M.1.a	Total assets	BS - Balance Sheet	BHCSF819
M.1.b	Total liabilities	BS - Balance Sheet	BHCSF820
1	Loans secured by real estate	BS-A - Loans & Lease Fin Rec	BHCS1410
2	Loans to depository institutions	BS-A - Loans & Lease Fin Rec	BHCS3622
3	Commercial and Industrial Loans	BS-A - Loans & Lease Fin Rec	BHCS3623
4	Loans to individuals for personal, household, and other personal expenditures	BS-A - Loans & Lease Fin Rec	BHCS1975
5	All other loans and lease financing receivables	BS-A - Loans & Lease Fin Rec	BHCSA017
6	Total loans and lease financing receivables (sum of items 1 through 5 above) (must equal Sch BS Item 3.a)	BS-A - Loans & Lease Fin Rec	BHCT2122
7	Past due and nonaccrual loans and leases	BS-A - Loans & Lease Fin Rec	
7.a	Loans and leases past due 30 through 89 days	BS-A - Loans & Lease Fin Rec	BHCS1406
7.b	Loans and leases past due 90 days or more	BS-A - Loans & Lease Fin Rec	BHCS1407
7.c	Nonaccrual loans and leases	BS-A - Loans & Lease Fin Rec	BHCS1403
7.d	Loan modifications to borrowers experiencing financial difficulty (included in items 7.a. through 7.c above)	BS-A - Loans & Lease Fin Rec	BHCSJ979

Item	Item Description	Schedule	MDRM
1	Loans to non-U.S. addresses	BS-M - Memo	BHCS1722
2	Loan and other assets servicing portfolio:	BS-M - Memo	
2.a	Number of loans and other assets in servicing portfolio (report the actual number)	BS-M - Memo	BHCSA019
2.b	Dollar amount of loans & other assets in servicing portfolio	BS-M - Memo	BHCSA020
3	Loans & other assets that have been securitized & sold without recourse with servicing retained (YTD)	BS-M - Memo	BHCSA021
4	Investments in other companies	BS-M - Memo	BHCS2130
5	Intangible assets	BS-M - Memo	
5.a	Goodwill	BS-M - Memo	BHCS3163
5.b	Mortgage servicing assets	BS-M - Memo	BHCS3164
5.c	All other identifiable intangible assets	BS-M - Memo	BHCS3165
6	Assets held in trading accounts (excluding trading balances with related organizations)	BS-M - Memo	
6.a	Securities of U.S. Government and it Agencies	BS-M - Memo	BHCS5468
6.b	Securities of all foreign governments and official institutions	BS-M - Memo	BHCS5469
6.c	Equity securities	BS-M - Memo	BHCS5470
6.d	Corporate bonds, notes and debentures	BS-M - Memo	BHCS5477
6.e	Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts.	BS-M - Memo	BHCSA210
6.f	Loans	BS-M - Memo	BHCSG208
6.f.(1)	Loans that are past due 90 days or more:	BS-M - Memo	
6.f.(1)(a)	Fair Value	BS-M - Memo	BHCSF639
6.f.(1)(b)	Unpaid principal balance	BS-M - Memo	BHCSF640
6.g	Other (including commercial paper)	BS-M - Memo	BHCS5478
7	Other assets	BS-M - Memo	
7.a	Accrued interest receivable	BS-M - Memo	BHCSB556
7.b	Prepaid expenses	BS-M - Memo	BHCSA022
7.c	Net deferred tax assets	BS-M - Memo	BHCSA023
7.d	Account receivable	BS-M - Memo	BHCSA024
8	Earning assets	BS-M - Memo	BHCS3197
9	Balances due from related institutions, gross:	BS-M - Memo	
9.a	Balances due from holding company (parent companies only), gross	BS-M - Memo	BHCS1725
9.b	Balances due from subsidiary banks of the holding company, gross	BS-M - Memo	BHCS1726
9.c	Balances due from other nonbank subs of holding company, gross	BS-M - Memo	BHCS1793
10	Commercial paper issued	BS-M - Memo	BHCS2309
11	Borrowings that reprice within one year	BS-M - Memo	BHCS3298
12	Other Liabilities	BS-M - Memo	
12.a	Expenses accrued and unpaid	BS-M - Memo	BHCSA025
12.b	Net deferred tax liabilities	BS-M - Memo	BHCSA026
12.c	Accounts payables	BS-M - Memo	BHCSA027
13	Balances due to related institutions, gross:	BS-M - Memo	
13.a	Balances due to holding company (parent companies only), gross	BS-M - Memo	BHCS1781
13.b	Balances due to subsidiary banks of the holding company, gross	BS-M - Memo	BHCS1782
13.c	Balances due to other nonbank subs of holding company, gross	BS-M - Memo	BHCS1794
14	Perpetual preferred stock and related surplus	BS-M - Memo	BHCS3283
15	Assets sold with recourse	BS-M - Memo	BHCSA016

Item	Item Description	Schedule	MDRM	Item Length	Item Type
1	Description - 1	Notes to Financial Statements	TEXTB057	219	Text
1	Amount - 1	Notes to Financial Statements	BHCSB057	14	Numeric
2	Description - 2	Notes to Financial Statements	TEXTB058	219	Text
2	Amount - 2	Notes to Financial Statements	BHCSB058	14	Numeric
3	Description - 3	Notes to Financial Statements	TEXTB059	219	Text
3	Amount - 3	Notes to Financial Statements	BHCSB059	14	Numeric
4	Description - 4	Notes to Financial Statements	TEXTB060	219	Text
4	Amount - 4	Notes to Financial Statements	BHCSB060	14	Numeric
5	Description - 5	Notes to Financial Statements	TEXTB061	219	Text
5	Amount - 5	Notes to Financial Statements	BHCSB061	14	Numeric
6	Description - 6	Notes to Financial Statements	TEXTB062	219	Text
6	Amount - 6	Notes to Financial Statements	BHCSB062	14	Numeric
7	Description - 7	Notes to Financial Statements	TEXTB063	219	Text
7	Amount - 7	Notes to Financial Statements	BHCSB063	14	Numeric
8	Description - 8	Notes to Financial Statements	TEXTB064	219	Text
8	Amount - 8	Notes to Financial Statements	BHCSB064	14	Numeric
9	Description - 9	Notes to Financial Statements	TEXTB065	219	Text
9	Amount - 9	Notes to Financial Statements	BHCSB065	14	Numeric
10	Description - 10	Notes to Financial Statements	TEXTB066	219	Text
10	Amount - 10	Notes to Financial Statements	BHCSB066	14	Numeric

Appendix B — FR Y-11S Report Detailed Field Specifications

Item Description	Schedule	MDRM	Item Length	Item Type
Printed Name of Officer	Cover Page	BHCSC490	72	Text
Title of Officer	Cover Page	BHCSC491	72	Text
Date of Signature (MM/DD/YYYY)	Cover Page	BHCSJ196	10	Text
Legal Name of the Top-Tier Holding Company	Cover Page	TEXT9010	72	Text
(Mailing Address of the Holding Company) Street/PO Box	Cover Page	TEXT9110	72	Text
City	Cover Page	TEXT9130	30	Text
State	Cover Page	TEXT9200	2	Text
Zip Code	Cover Page	TEXT9220	30	Text
Number of reports attested to under this signature	Cover Page	BHCSJ444	3	Numeric
Name/Title	Cover Page	TEXT8901	72	Text
Area Code/Phone Number	Cover Page	TEXT8902	30	Text
Area Code/Fax Number	Cover Page	TEXT9116	30	Text
E-mail Address of Contact	Cover Page	TEXT4086	72	Text
Is confidential treatment requested for any portion of this report submission (0=No, 1=Yes)	Cover Page	BHCSC447	1	Numeric
If a letter justifying this request is being provided along with the report, enter "1". If a letter justifying this request has been provided separately, enter "0".	Cover Page	BHCSKY38	1	Numeric
Legal Name of Nonbank Subsidiary	Cover Page	TEXT9012	72	Text
If the name of the nonbank subsidiary has changed since the previous FR Y-11S was filed with the Federal Reserve System, indicate the former name of the company.	Cover Page	TEXT9023	72	Text
(Mailing Address of Nonbank Subsidiary) Street/PO Box	Cover Page	TEXT9013	72	Text
City	Cover Page	TEXT9024	30	Text
State	Cover Page	TEXT9026	2	Text
Zip Code	Cover Page	TEXT9027	30	Text

Item	Item Description	Schedule	MDRM	Item Length	Item Type
1	Net Income	Abbr Financial Statements	BHCS4340	14	Numeric
2	Total Assets	Abbr Financial Statements	BHCS2170	14	Numeric
3	Equity Capital	Abbr Financial Statements	BHCS3210	14	Numeric
4	Total off-balance-sheet items	Abbr Financial Statements	BHCS2013	14	Numeric
5	Has the nonbank subsidiary elected to account for certain assets and liabilities under a fair value option with changes in fair value recognized in earnings? (Enter "1" for Yes; enter "0" for No)	Abbr Financial Statements	BHCSF822	1	Numeric