



Forming Consistent Time Series: FR Y-9C, Consolidated Financial Statements for Bank Holding Companies

Schedules HC-B and HC-D:
Securities and Trading Assets and Liabilities
2007-2012

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Objectives of Forming Consistent Time Series

1. Detail development of specific FR Y-9C components from 2007-2012
 - Map changes to Schedules HC-B, HC-C, HC-D, and HC-L
2. Accurately reference and construct data of aggregate Loan, Security, Derivative and Off-Balance Sheet Items
3. Study the change in composition of BHC Loan, Security, Derivative and Off-Balance Sheet holdings
4. Provide structure (data dictionary) for future analysis on internal and external level (District and System)
 - Internal: Statistical and Financial Reports, Data Analytics Unit, Economic Research, Supervision and Regulation
 - External: Academic and private sector research

Advantages of Time Series

- **Four Roadblocks to Yielding Sensible Data**
 1. **Choosing the data**
 - What data to analyze? Which financial report(s)? What type of institutions?
 2. **Standardizing the data**
 - How should loans/securities be categorized? What are their components?
 3. **Establishing long-term consistency in aggregate data**
 - How should the researcher manage the report's historical changes?
 4. **Establishing a consistent panel of institutions**
 - How should the researcher take into account mergers, failures, and new reporters that are significant?
- **Advantages of this document:**
 - Eliminates three of four roadblocks above (1, 2, 3)
 - Effectively and accurately standardizes data into categories
 - Enables accurate construction of aggregates from 2007-2012
 - Dynamic: Identifies how data can be analyzed broadly and granularly

Future Opportunities and Inquiries

- Future Opportunities
 - Continue oversight of time series; make changes to document with future FR Y-9C developments
 - Pursue further (prior to 2007) historical mapping of Loan/Security categories
 - Develop long-term (10 years plus) time series documentation of FR Y-9C Income items
- Inquiries
 - Questions about time series?
 - Suggestions for future development?
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How to use the Time Series: Notation and Example

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Notation

Name of Category			Component Number
Description of line item			
FR Y-9C Schedule	Line Item	View (querying purposes)	Mnemonic/ Reference Number

Example

Residential Real Estate Loans			100
1. Loans secured by real estate. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential prosperities and extended under lines of credit			
HC-C	1. c. (1) (Column B)	Internal Use Only	BHDM1797

How to use the Time Series: Fractured Items

Notation

References Line Item (Name of Categories components could be diverted to)			Component Number
Description of line item			
FR Y-9C Schedule	Line Item	Internal Use Only	Mnemonic/ Reference Number

Components highlighted in red indicate that the line item is fractured and can divert into two possible categories. Mortgage-backed Securities (MBS) are the categories that are impacted by this condition. After each MBS category there is an additional page addressing the issue of line item fracturing and the steps researchers can take to properly analyze this data.

FR Y-9C Instructions for Component(s)
This section references the FR Y-9C instructions to identify why the component is fractured.

Solution for Researchers
This section addresses the steps researchers can take to account for the fractured components. The section explains how to correctly allocate the components to yield accurate data for individual institutions and on an aggregate level.

Aggregate Securities-Components

<u>Composition and Components of Aggregate Data</u>	<u>Component Number(s)</u>
U.S. Treasuries	100-102
U.S. Agency and GSE Debt	200-204
State and Local	300-302
GNMA/GSE MBS	400-417
Collateralized GNMA/GSE MBS	500-509
Private Label MBS	600-617
Asset-Backed Securities (ABS)/Structured Financial Products (SFP)	700-712
U.S. Debt Securities	800-803
Foreign Debt	900-901
Equity	1000

Securities Categories Unchanged Since 2007

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U.S. Treasuries				100
1. U.S. Treasury securities, Held-to-Maturity, Fair Value				
HC-B	1. (Column B)	Internal Use Only	BHCK0213	
U.S. Treasuries				101
1. U.S. Treasury securities, Available-for-Sale, Fair Value				
HC-B	1. (Column D)	Internal Use Only	BHCK1287	
U.S. Treasuries				102
1. U.S. Treasury securities in domestic offices				
HC-D	1. (Column B)	Internal Use Only	BHCK3531	

U.S. Agency and GSE Debt				200
2. U.S. Government agency obligations (exclude mortgage-back securities), a. Issued by U.S. government agencies, Held-to-Maturity, Fair Value				
HC-B	2.a. (Column B)	Internal Use Only	BHCK1290	
U.S. Agency and GSE Debt				201
2. U.S. Government agency obligations (exclude mortgage-back securities), a. Issued by U.S. government agencies, Available-for-Sale, Fair Value				
HC-B	2.a. (Column D)	Internal Use Only	BHCK1293	
U.S. Agency and GSE Debt				202
2. U.S. Government agency obligations (exclude mortgage-back securities), b. Issued by U.S. government-sponsored agencies, Held-to-Maturity, Fair Value				
HC-B	2.b. (Column B)	Internal Use Only	BHCK1295	
U.S. Agency and GSE Debt				203
2. U.S. Government agency obligations (exclude mortgage-back securities), b. Issued by U.S. government-sponsored agencies, Available-for-Sale, Fair Value				
HC-B	2.b. (Column D)	Internal Use Only	BHCK1298	
U.S. Agency and GSE Debt				204
2. U.S. Government agency obligations in domestic offices (exclude mortgage-back securities)				
HC-D	2 (Column B)	Internal Use Only	BHCK3532	

State and Local				300
3. Securities issued by states and political subdivisions in the U.S., Held-to-Maturity, Fair Value				
HC-B	3. (Column B)	Internal Use Only	BHCK8497	
State and Local				301
2. Securities issued by states and political subdivisions in the U.S., Available-for-Sale, Fair Value				
HC-B	3. (Column D)	Internal Use Only	BHCK8499	
State and Local				302
3. Securities issued by states and political subdivisions in the U.S. in domestic offices				
HC-D	3 (Column B)	Internal Use Only	BHCK3533	

Foreign Debt				900
6. Other debt securities, b. Foreign debt securities, Held-to-Maturity, Fair Value				
HC-B	6. b. (Column B)	Internal Use Only	BHCK1743	
Foreign Debt				901
6. Other debt securities, b. Foreign debt securities, Available-for-Sale, Fair Value				
HC-B	6. b. (Column D)	Internal Use Only	BHCK1746	

Equity				1000
7. Investments in mutual funds and other equity securities with readily determinable fair values				
HC-B	7 (Column D)	Internal Use Only	BHCKA511	

Mapping Changes to GNMA/GSE MBS

Components From 3/31/2007-3/31/2009

GNMA/GSE MBS				400
4. Mortgage-backed securities (MBS), a. Pass-through securities: (1) Guaranteed by GNMA, Held-to-Maturity, Fair Value				
HC-B	4.a. (1) (Column B)	Internal Use Only	BHCK1699	

GNMA/GSE MBS				401
4. Mortgage-backed securities (MBS), a. Pass-through securities: (1) Guaranteed by GNMA, Available-for-Sale, Fair Value				
HC-B	4.a. (1) (Column D)	Internal Use Only	BHCK1702	

GNMA/GSE MBS				402
4. Mortgage-backed securities (MBS), a. Pass-through securities: (2) Issued by FNMA and FHLMC, Held-to-Maturity, Fair Value				
HC-B	4.a. (2) (Column B)	Internal Use Only	BHCK1705	

GNMA/GSE MBS				403
4. Mortgage-backed securities (MBS), a. Pass-through securities: (2) Issued by FNMA and FHLMC, Available-for-Sale, Fair Value				
HC-B	4.a. (2) (Column D)	Internal Use Only	BHCK1707	

GNMA/GSE MBS				404
4. Mortgage-backed securities (MBS) in domestic offices: a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA				
HC-D	4.a.	Internal Use Only	BHCK3534	

Components From 6/30/2009-12/31/2010

GNMA/GSE MBS				405
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Held-to-Maturity, Fair Value				
HC-B	4.a. (1) (Column B)	Internal Use Only	BHCKG301	

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				409/609
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325	

GNMA/GSE MBS				406
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Available-for-Sale, Fair Value				
HC-B	4.a.(1) (Column D)	Internal Use Only	BHCKG303	

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				410/610
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327	

GNMA/GSE MBS				407
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Held-to-Maturity, Fair Value				
HC-B	4.a. (2) (Column B)	Internal Use Only	BHCKG305	

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				409/609
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325	

GNMA/GSE MBS				408
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Available-for-Sale, Fair Value				
HC-B	4.a. (2) (Column D)	Internal Use Only	BHCKG307	

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				410/610
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327	

GNMA/GSE MBS				411
4. Mortgage-backed securities (MBS) in domestic offices: a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA				
HC-D	4.a.(Column B).	Internal Use Only	BHCKG379	

GNMA/GSE MBS				412
4. Mortgage-backed securities (MBS) in domestic offices: d. Commercial MBS				
HC-D	4.d.(Column B)	Internal Use Only	BHCKG382	

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Mapping Changes to GNMA/GSE MBS

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Addressing Item Fractures

Components From 6/30/2009-12/31/2010

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				409/609
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325	

Commercial MBS (GNMA/GSE MBS and Private Label MBS)				410/610
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327	

FR Y-9C Instructions for Components 409 and 410
Report in the appropriate columns the amortized cost and fair value of all holdings of commercial mortgage pass-through securities issued by the U.S. Government-sponsored agencies or by others . In general, a commercial mortgage pass-through security represents an undivided interest in a pool of loans secured by properties other than 1-4 family residential properties that provides the holder with a pro rata share of all principal and interest payments on the mortgages in the pool.

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Components From 3/31/2011-Present

GNMA/GSE MBS				413
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value				
HC-B	4.c.(1)(a) (Column B)	Internal Use Only	BHCKK143	
Private Label MBS				614
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (b) Other pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4c. (1) (b) (Column B)	Internal Use Only	BHCKK147	

GNMA/GSE MBS				414
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value				
HC-B	4.c.(1)(a) (Column D)	Internal Use Only	BHCKK145	
Private Label MBS				615
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (b) Other pass-through securities, Available-for-Sale, Fair Value				
HC-B	4c. (1) (b) (Column D)	Internal Use Only	BHCKK149	

Solution for Researchers

To address this issue, analysis needs to be conducted on an institution by institution basis. Looking forward to the changes that occurred on 3/31/2011 (above), the line item's development is correctly broken down. The researcher should examine the data from the correct development for each category (413, 414, 614, and 615) to determine the allocation of components 409 and 410 from 6/30/2009-12/31/2010. For example, if the institution reports values deemed significant by the researcher in 413/414 in relation to 614/615, allocate those values to GNMA/GSE MBS and vice-versa.

Mapping Changes to GNMA/GSE MBS

Components From 6/30/2009-12/31/2010

GNMA/GSE MBS			405
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Held-to-Maturity, Fair Value			
HC-B	4.a. (1) (Column B)	Internal Use Only	BHCKG301

GNMA/GSE MBS			406
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Available-for-Sale, Fair Value			
HC-B	4.a.(1) (Column D)	Internal Use Only	BHCKG303

GNMA/GSE MBS			407
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Held-to-Maturity, Fair Value			
HC-B	4.a. (2) (Column B)	Internal Use Only	BHCKG305

GNMA/GSE MBS			408
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Available-for-Sale, Fair Value			
HC-B	4.a. (2) (Column D)	Internal Use Only	BHCKG307

Commercial MBS (GNMA/GSE MBS and Private Label MBS)			409/609
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value			
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325

Commercial MBS (GNMA/GSE MBS and Private Label MBS)			410/610
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value			
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327

GNMA/GSE MBS			411
4. Mortgage-backed securities (MBS) in domestic offices: a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA			
HC-D	4.a.(Column B).	Internal Use Only	BHCKG379

GNMA/GSE MBS			412
4. Mortgage-backed securities (MBS) in domestic offices: d. Commercial MBS			
HC-D	4.d.(Column B)	Internal Use Only	BHCKG382

Components From 3/31/2011-Present

GNMA/GSE MBS			405
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Held-to-Maturity, Fair Value			
HC-B	4.a. (1) (Column B)	Internal Use Only	BHCKG301

GNMA/GSE MBS			406
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (1) Guaranteed by GNMA, Available-for-Sale, Fair Value			
HC-B	4.a.(1) (Column D)	Internal Use Only	BHCKG303

GNMA/GSE MBS			407
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Held-to-Maturity, Fair Value			
HC-B	4.a. (2) (Column B)	Internal Use Only	BHCKG305

GNMA/GSE MBS			408
4. Mortgage-backed securities (MBS), a. Residential Pass-through securities: (2) Issued by FNMA and FHLMC, Available-for-Sale, Fair Value			
HC-B	4.a. (2) (Column D)	Internal Use Only	BHCKG307

GNMA/GSE MBS			413
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value			
HC-B	4.c.(1)(a)(ColumnB)	Internal Use Only	BHCKK143

GNMA/GSE MBS			414
4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value			
HC-B	4.c.(1)(a)(ColumnD)	Internal Use Only	BHCKK145

GNMA/GSE MBS			411
4. Mortgage-backed securities (MBS) in domestic offices: a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA			
HC-D	4.a.(Column B).	Internal Use Only	BHCKG379

GNMA/GSE MBS			415
4. Mortgage-backed securities (MBS) in domestic offices: d. Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA			
HC-D	4.d. (Column B)	Internal Use Only	BHCKK197

Same

Same

Same

Same

Developed

Developed

Same

Developed

Mapping Changes to Collateralized GNMA/GSE MBS

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Components From 3/31/2007-3/31/2009

Collateralized GNMA/GSE MBS				500
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value				
HC-B	4. b. (1)(Column B)	Internal Use Only	BHCK1715	

Collateralized GNMA/GSE MBS				501
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value				
HC-B	4. b. (1)(Column D)	Internal Use Only	BHCK1717	

Collateralized GNMA/GSE MBS				502
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value				
HC-B	4. b. (2)(Column B)	Internal Use Only	BHCK1719	

Collateralized GNMA/GSE MBS				503
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value				
HC-B	4. b. (2)(Column D)	Internal Use Only	BHCK1732	

Collateralized GNMA/GSE MBS				504
4. Mortgage-backed securities (MBS) in domestic offices: b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)				
HC-D	4.b.	Internal Use Only	BHCK3535	

Components From 6/30/2009-12/31/2010

Collateralized GNMA/GSE MBS				505
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value				
HC-B	4. b. (1)(Column B)	Internal Use Only	BHCKG313	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				510/611
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value				
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329	
Collateralized GNMA/GSE MBS				506
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value				
HC-B	4. b. (1)(Column D)	Internal Use Only	BHCKG315	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				511/612
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value				
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331	
Collateralized GNMA/GSE MBS				507
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value				
HC-B	4. b. (2)(Column B)	Internal Use Only	BHCKG317	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				510/611
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value				
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329	
Collateralized GNMA/GSE MBS				508
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value				
HC-B	4. b. (2)(Column D)	Internal Use Only	BHCKG319	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				511/612
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value				
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331	
Collateralized GNMA/GSE MBS				509
4. Mortgage-backed securities (MBS) in domestic offices: b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)				
HC-D	4.b.	Internal Use Only	BHCKG380	

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Mapping Changes to Collateralized GNMA/GSE MBS

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Addressing Item Fractures

Components From 6/30/2009-12/31/2010

Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)			510/611
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value			
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329

Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)			511/612
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value			
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331

FR Y-9C Instructions for Components 510 and 511

Report in the appropriate columns the amortized cost and fair value of all CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and commercial paper backed by loans secured by properties other than 1-4 family residential properties that have been **issued by U.S. Government-sponsored agencies or by others**. Exclude commercial mortgage pass-through securities (report in Schedule HC-B, item 4(c)(1), above).

Components From 3/31/2011-Present

Collateralized GNMA/GSE MBS			512
4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value			
HC-B	4.c.(2) (a) (Column B)	Internal Use Only	BHCKK151
Private Label MBS			616
4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (b) All other commercial MBS, Held-to-Maturity, Fair Value			
HC-B	4c.(2) (b) (Column B)	Internal Use Only	BHCKK155

Collateralized GNMA/GSE MBS			513
4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value			
HC-B	4.c. (2) (a) (Column D)	Internal Use Only	BHCKK153
Private Label MBS			617
4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (b) All other commercial MBS, Available-for-Sale, Fair Value			
HC-B	4c. (2) (b) (Column D)	Internal Use Only	BHCKK157

Solution for Researchers

To address this issue, analysis needs to be conducted on an institution by institution basis. Looking forward to the changes that occurred on 3/31/2011 (above), the line item's development is correctly broken down. The researcher should examine the data from the correct development for each category (512, 513, 616, and 617) to determine the allocation of components 510 and 511 from 6/30/2009-12/31/2010. For example, if the institution reports values deemed significant by the researcher in 512/513 in relation to 616/617, allocate those values to Collateralized GNMA/GSE MBS and vice-versa.

Mapping Changes to Collateralized GNMA/GSE MBS

Components From 6/30/2009-12/31/2010					Components From 3/31/2011-Present			
Collateralized GNMA/GSE MBS 505				Same →	Collateralized GNMA/GSE MBS 505			
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value			
HC-B	4. b. (1)(Column B)	Internal Use Only	BHCKG313		HC-B	4. b. (1)(Column B)	Internal Use Only	BHCKG313
Collateralized GNMA/GSE MBS 506				Same →	Collateralized GNMA/GSE MBS 506			
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value			
HC-B	4. b. (1)(Column D)	Internal Use Only	BHCKG315		HC-B	4. b. (1)(Column D)	Internal Use Only	BHCKG315
Collateralized GNMA/GSE MBS 507				Same →	Collateralized GNMA/GSE MBS 507			
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value			
HC-B	4. b. (2)(Column B)	Internal Use Only	BHCKG317		HC-B	4. b. (2)(Column B)	Internal Use Only	BHCKG317
Collateralized GNMA/GSE MBS 508				Same →	Collateralized GNMA/GSE MBS 508			
4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value			
HC-B	4. b. (2)(Column D)	Internal Use Only	BHCKG319		HC-B	4. b. (2)(Column D)	Internal Use Only	BHCKG319
Collateralized GNMA/GSE MBS 509				Same →	Collateralized GNMA/GSE MBS 509			
4. Mortgage-backed securities (MBS) in domestic offices: b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)					4. Mortgage-backed securities (MBS) in domestic offices: b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)			
HC-D	4.b.	Internal Use Only	BHCKG380		HC-D	4.b.	Internal Use Only	BHCKG380
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS) 510/611				Developed →	Collateralized GNMA/GSE MBS 512			
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Held-to-Maturity, Fair Value			
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329		HC-B	4.c.(2) (a) (Column B)	Internal Use Only	BHCK151
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS) 511/612				Developed →	Collateralized GNMA/GSE MBS 513			
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (a) Issued or guaranteed by FNMA, FHLMC, or GNMA, Available-for-Sale, Fair Value			
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331		HC-B	4.c. (2) (a) (Column D)	Internal Use Only	BHCK153

Mapping Changes to Private Label MBS

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Components From 3/31/2007-3/31/2009

Private Label MBS				600
4. Mortgage-backed securities (MBS), a. Pass-through securities: (3) Other pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.a. (3) (Column B)	Internal Use Only	BHCK1710	

Private Label MBS				601
4. Mortgage-backed securities (MBS), a. Pass-through securities: (3) Other pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.a. (3) (Column D)	Internal Use Only	BHCK1713	

Private Label MBS				602
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other mortgage-backed securities, Held-to-Maturity, Fair Value				
HC-B	4.b. (3) (Column B)	Internal Use Only	BHCK1734	
Private Label MBS				603
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other mortgage-backed securities, Available-for-Sale, Fair Value				
HC-B	4.b. (3) (Column D)	Internal Use Only	BHCK1736	
Private Label MBS				604
4. Mortgage-backed securities (MBS) in domestic offices: c. All other mortgage-backed securities				
HC-D	4.c.	Internal Use Only	BHCK3536	

Components From 6/30/2009-12/31/2010

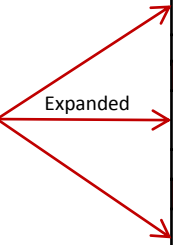
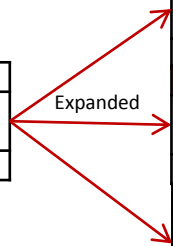
Private Label MBS				605
4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.a. (3) (Column B)	Internal Use Only	BHCKG309	
Commercial MBS (GNMA/GSE MBS and Private Label MBS)				409/609
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value				
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				510/611
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value				
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329	

Private Label MBS				606
4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.a. (3) (Column D)	Internal Use Only	BHCKG311	
Commercial MBS (GNMA/GSE MBS and Private Label MBS)				410/610
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value				
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327	
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS)				511/612
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value				
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331	

Private Label MBS				607
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Held-to-Maturity, Fair Value				
HC-B	4.b. (3) (Column B)	Internal Use Only	BHCKG321	

Private Label MBS				608
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Available-for-Sale, Fair Value				
HC-B	4.b. (3) (Column D)	Internal Use Only	BHCKG323	

Private Label MBS				613
Mortgage-backed securities (MBS) in domestic offices: 4.c. All other residential mortgage-backed securities				
HC-D	4.c.	Internal Use Only	BHCKG381	



Mapping Changes to Private Label MBS

Page 2 of 2

Components From 6/30/2009-12/31/2010					Components From 3/31/2011-Present			
Private Label MBS 605				Same →	Private Label MBS 605			
4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Held-to-Maturity, Fair Value			
HC-B	4.a. (3) (Column B)	Internal Use Only	BHCKG309		HC-B	4.a. (3) (Column B)	Internal Use Only	BHCKG309
Private Label MBS 606				Same →	Private Label MBS 606			
4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), a. Residential pass-through securities: (3) Other pass-through securities, Available-for-Sale, Fair Value			
HC-B	4.a. (3) (Column D)	Internal Use Only	BHCKG311		HC-B	4.a. (3) (Column D)	Internal Use Only	BHCKG311
Private Label MBS 607				Same →	Private Label MBS 607			
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Held-to-Maturity, Fair Value			
HC-B	4.b. (3) (Column B)	Internal Use Only	BHCKG321		HC-B	4.b. (3) (Column B)	Internal Use Only	BHCKG321
Private Label MBS 608				Same →	Private Label MBS 608			
4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (3) All other residential mortgage-backed securities, Available-for-Sale, Fair Value			
HC-B	4.b. (3) (Column D)	Internal Use Only	BHCKG323		HC-B	4.b. (3) (Column D)	Internal Use Only	BHCKG323
Commercial MBS (GNMA/GSE MBS and Private Label MBS) 409/609				Developed →	Private Label MBS 614			
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (b) Other pass-through securities, Held-to-Maturity, Fair Value			
HC-B	4.c. (1) (Column B)	Internal Use Only	BHCKG325		HC-B	4c.(1)(b)(ColumnB)	Internal Use Only	BHCKK147
Commercial MBS (GNMA/GSE MBS and Private Label MBS) 410/610				Developed →	Private Label MBS 615			
4. Mortgage-backed securities (MBS), c. Commercial MBS: (1) Commercial pass-through securities, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (1) Commercial pass-through securities: (b) Other pass-through securities, Available-for-Sale, Fair Value			
HC-B	4.c. (1) (Column D)	Internal Use Only	BHCKG327		HC-B	4c.(1)(b)(Column D)	Internal Use Only	BHCKK149
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS) 510/611				Developed →	Private Label MBS 616			
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Held-to-Maturity, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (b) All other commercial MBS, Held-to-Maturity, Fair Value			
HC-B	4.c. (2) (Column B)	Internal Use Only	BHCKG329		HC-B	4c.(2)(b)(ColumnB)	Internal Use Only	BHCKK155
Commercial MBS (Collateralized GNMA/GSE MBS and Private Label MBS) 511/612				Developed →	Private Label MBS 617			
Mortgage-backed securities (MBS), Commercial MBS: 4.c. (2) Other commercial MBS, Available-for-Sale, Fair Value					4. Mortgage-backed securities (MBS), c. Commercial MBS, (2) Other Commercial MBS: (b) All other commercial MBS, Available-for-Sale, Fair Value			
HC-B	4.c. (2) (Column D)	Internal Use Only	BHCKG331		HC-B	4c.(2)(b)(Column D)	Internal Use Only	BHCKK157
Private Label MBS 613				Expanded →	Private Label MBS 618			
Mortgage-backed securities (MBS) in domestic offices: 4.c. All other residential mortgage-backed securities					4. Mortgage-backed securities (MBS) in domestic offices: .c. All other residential mortgage-backed securities			
HC-D	4.c.	Internal Use Only	BHCKG381			HC-D	4.c. (Column B)	Internal Use Only
Private Label MBS 619					Private Label MBS 619			
4. Mortgage-backed securities (MBS) in domestic offices: e. All other commercial MBS					4. Mortgage-backed securities (MBS) in domestic offices: e. All other commercial MBS			
HC-D	4.e.(Column B)	Internal Use Only	BHCKK198		HC-D	4.e.(Column B)	Internal Use Only	BHCKK198

Mapping Changes to Asset-Backed Securities/Structured Financial Products

Components From 3/31/2007-3/31/2009

Asset-Backed Securities/Structured Financial Products			700
5. Asset-backed Securities (ABS), Held-to-Maturity, Fair Value			
HC-B	5 (Column B)	Internal Use Only	BHCKC988

Asset-Backed Securities/Structured Financial Products			701
5. Asset-backed Securities (ABS), Available-for-Sale, Fair Value			
HC-B	5 (Column D)	Internal Use Only	BHCKC027

Note: Asset-Backed Securities/Structured Financial Products (ABS/SFP) were not detailed in Schedule HC-D, Trading Assets and Liabilities, until 6/30/2009. Per FR Y-9C instructions, prior to this date ABS/SFP Trading Assets and Liabilities were most likely categorized in line item 9, Other trading assets in domestic offices. However, because line item 9 also includes the fair value of all trading assets that cannot be reported in the other line items in Schedule HC-D, line item 9 should be excluded from ABS/SFP aggregates, as there could be additional instruments that affect the line item's total other than ABS/SFP.

Expanded

Expanded

Expanded, New Items

Components From 6/30/2009-Present

Asset-Backed Securities/Structured Financial Products			702
5. Asset-backed securities and structured financial products: a. Asset-backed Securities (ABS), Held-to-Maturity, Fair Value			
HC-B	5.a. (Column B)	Internal Use Only	BHCKC988

Asset-Backed Securities/Structured Financial Products			704
5. Asset-backed securities and structured financial products: b. Structured financial products: (1) Cash, Held-to-Maturity, Fair Value			
HC-B	5.b. (1) (Column B)	Internal Use Only	BHCKG337

Asset-Backed Securities/Structured Financial Products			706
5. Asset-backed securities and structured financial products: b. Structured financial products: (2) Synthetic, Held-to-Maturity, Fair Value			
HC-B	5.b. (2) (Column B)	Internal Use Only	BHCKG341

Asset-Backed Securities/Structured Financial Products			708
5. Asset-backed securities and structured financial products: b. Structured financial products: (3) Hybrid, Held-to-Maturity, Fair Value			
HC-B	5.b. (3) (Column B)	Internal Use Only	BHCKG345

Asset-Backed Securities/Structured Financial Products			703
5. Asset-backed securities and structured financial products: a. Asset-backed Securities (ABS), Available-for-Sale, Fair Value			
HC-B	5.a. (Column D)	Internal Use Only	BHCKC027

Asset-Backed Securities/Structured Financial Products			705
5. Asset-backed securities and structured financial products: b. Structured financial products: (1) Cash, Available-for-Sale, Fair Value			
HC-B	5.b. (1) (Column D)	Internal Use Only	BHCKG339

Asset-Backed Securities/Structured Financial Products			707
5. Asset-backed securities and structured financial products: b. Structured financial products: (2) Synthetic, Available-for-Sale, Fair Value			
HC-B	5.b. (2)(Column D)	Internal Use Only	BHCKG343

Asset-Backed Securities/Structured Financial Products			709
5. Asset-backed securities and structured financial products: b. Structured financial products: (3) Hybrid, Available-for-Sale, Fair Value			
HC-B	5.b. (3)(Column D)	Internal Use Only	BHCKG347

Asset-Backed Securities/Structured Financial Products			710
5. Other Debt Securities, a. Structured financial products: (1) Cash			
HC-D	5.a. (1)(Column B)	Internal Use Only	BHCKG383

Asset-Backed Securities/Structured Financial Products			711
5. Other Debt Securities, a. Structured financial products: (2) Synthetic			
HC-D	5.a. (2) (Column B)	Internal Use Only	BHCKG384

Asset-Backed Securities/Structured Financial Products			712
5. Other Debt Securities, a. Structured financial products: (3) Hybrid			
HC-D	5.a. (3) (Column B)	Internal Use Only	BHCKG385

Mapping Changes to U.S. Debt

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Components From 3/31/2007-3/31/2009				Components From 6/30/2009-Present			
U.S. Debt				U.S. Debt			
800				800			
6. Other debt securities, a. Other domestic debt securities, Held-to-Maturity, Fair Value				6. Other debt securities, a. Other domestic debt securities, Held-to-Maturity, Fair Value			
HC-B	6. a. (Column B)	Internal Use Only	BHCK1738	HC-B	6. a. (Column B)	Internal Use Only	BHCK1738
Same				Same			
U.S. Debt				U.S. Debt			
801				801			
6. Other debt securities, a. Other domestic debt securities, Available-for-Sale, Fair Value				6. Other debt securities, a. Other domestic debt securities, Available-for-Sale, Fair Value			
HC-B	6. a. (Column D)	Internal Use Only	BHCK1741	HC-B	6. a. (Column D)	Internal Use Only	BHCK1741
Same				Same			
U.S. Debt				U.S. Debt			
802				803			
5. Other debt securities in domestic offices				5. Other debt securities, b. All other debt securities			
HC-D	5	Internal Use Only	BHCK3537	HC-D	5. b. (Column B)	Internal Use Only	BHCKG386
Developed				Developed			

Data Dictionary: Security Aggregates

<u>Security Category*</u>	<u>Mnemonic:</u> <u>3/31/07-3/31/09</u>	<u>Mnemonic:</u> <u>6/30/09-12/31/10</u>	<u>Mnemonic:</u> <u>3/31/11-Present</u>
U.S. Treasuries*	BHCK 0213, 1287, 3531		
U.S. Agency and GSE Debt*	BHCK 1290, 1293, 1295, 1298, 3532		
State and Local*	BHCK 8497, 8499		
	BHCK 3533		
GNMA/GSE MBS	BHCK 1699, 1702, 1705, 1707, 3534	BHCK G301, G303, G305, G307, G325, G327 , G379, G382	BHCK G301, G303, G305, G307, G379
			BHCK K143, K145, K197
Collateralized GNMA/GSE MBS	BHCK 1715, 1717, 1719, 1732, 3535	BHCK G313, G315, G317, G319, G329, G331 , G380	BHCK G313, G315, G317, G319, G380
			BHCK K151, K153
Private Label MBS	BHCK 1710, 1713, 1734, 1736, 3536	BHCK G309, G311, G321, G323, G325, G327, G329, G331 , G381	BHCK G309, G311, G321, G323, G381
			BHCK K147, K149, K155, K157, K198
ABS/SFP	BHCK C988, C027	BHCK C988, C027,	BHCK C988, C027,
		BHCK G337, G341, G345, G339, G343, G347, G383, G384, G385	BHCK G337, G341, G345, G339, G343, G347, G383, G384, G385
U.S. Debt Securities	BHCK 1738, 1741	BHCK 1738, 1741	BHCK 1738, 1741
	BHCK 3537	BHCK G386	BHCK G386
Foreign Debt*	BHCK 1743, 1746		
Equity*	BHCK A511		

*Indicates that mnemonics do not change from 2007-2012.

Note: The bolded mnemonics indicate item fractures.