



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

Schedule HC-C: Loans and Lease Financing Receivables  
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

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

# Aggregate Loans-Components

<u>Composition and Components of Aggregate Data</u>	<u>Component Number(s)</u>
Residential Real Estate Loans	100
Commercial Real Estate Loans	200-207
All Other Loans Secured by Real Estate	300-301
Loans to Depository Institutions	400
Commercial and Industrial Loans	500-501
Credit Card Loans	600-601
Other Consumer Loans	700-702
All Other Loans and Leases	800-807

# Loan Categories Unchanged Since 2007

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<b>Residential Real Estate Loans</b>			<b>100</b>
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
<b>All Other Loans Secured by Real Estate</b>			<b>300</b>
1. Loans secured by real estate. c. Secured by 1-4 family residential properties: (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens			
HC-C	1. c. (2) (a) (Column B)	Internal Use Only	BHDM5367
<b>All Other Loans Secured by Real Estate</b>			<b>301</b>
1. Loans secured by real estate. c. Secured by 1-4 family residential properties: (2) Closed-end loans secured by 1-4 family residential properties: (b) Secured by junior liens			
HC-C	1. c. (2) (b) (Column B)	Internal Use Only	BHDM5368
<b>Loans to Depository Institutions</b>			<b>400</b>
2. Loans to depository institutions and acceptances of other banks			
HC-C	2. (Column B)	Internal Use Only	BHDM1288

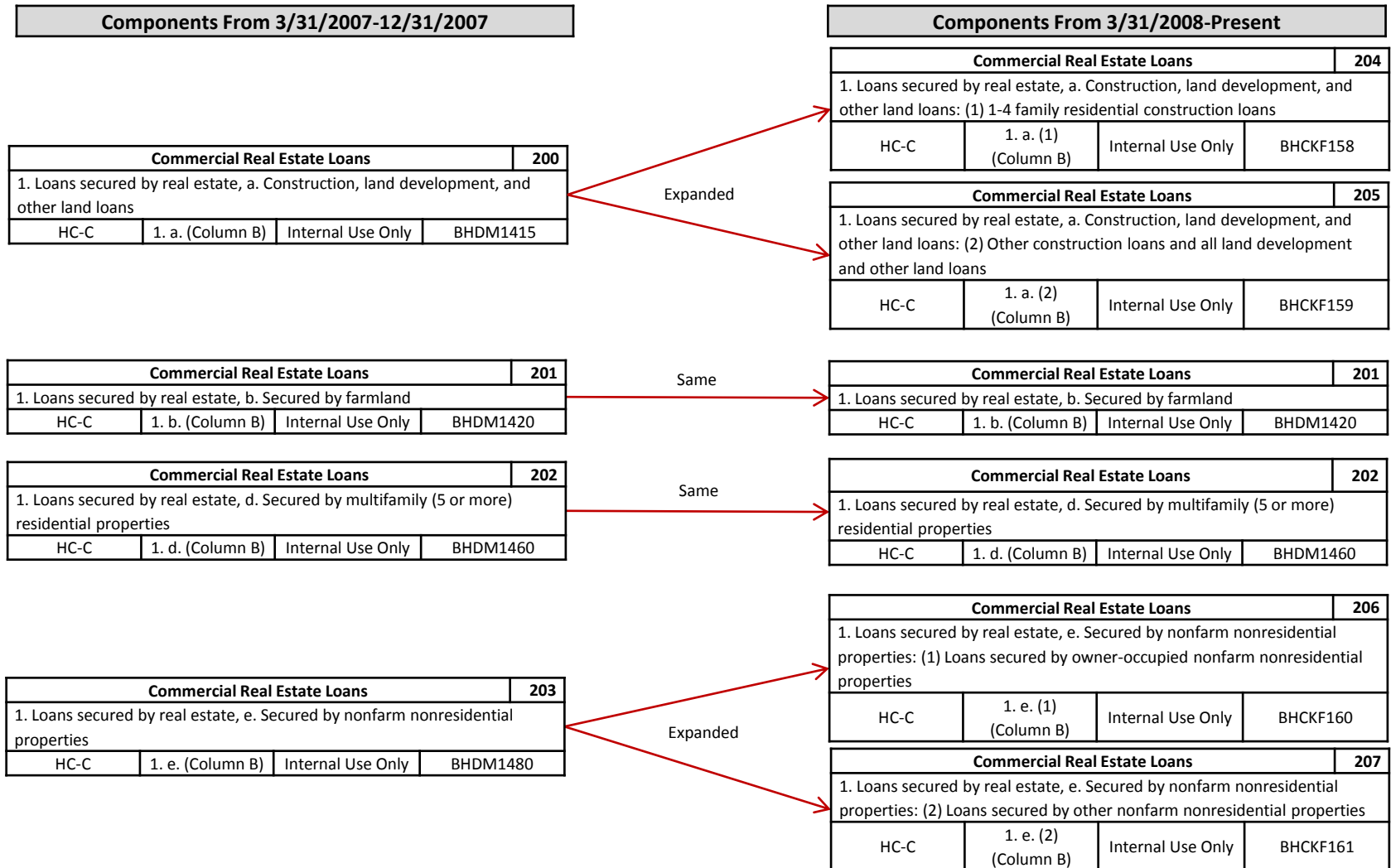
<b>Commercial and Industrial Loans</b>			<b>500</b>
4. Commercial and Industrial Loans, a. To U.S. addressees			
HC-C	4. a. (Column A)	Internal Use Only	BHCK1763
<b>Commercial and Industrial Loans</b>			<b>501</b>
4. Commercial and Industrial Loans, b. To non-U.S. addressees			
HC-C	4. b. (Column A)	Internal Use Only	BHCK1764

<b>Credit Card Loans</b>			<b>600</b>
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper), a. Credit cards			
HC-C	6. a. (Column A)	Internal Use Only	BHCKB538
<b>Credit Card Loans</b>			<b>601</b>
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper), b. Other revolving credit plans			
HC-C	6. b. (Column A)	Internal Use Only	BHCKB539



# Mapping Changes to Commercial Real Estate Loans

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# Mapping Changes to Other Consumer Loans

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Components From 3/31/2007-12/31/2010

Components From 3/31/2011-Present

Other Consumer Loans				700
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper), c. Other consumer loans (includes single payment, installment, and all student loans)				
HC-C	6. c. (Column A)	Internal Use Only	BHCK2011	

Expanded

Other Consumer Loans				701
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper), c. Automobile Loans				
HC-C	6. c. (Column A)	Internal Use Only	BHCKK137	
Other Consumer Loans				702
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper), d. Other consumer loans (includes single payment, installment, and all student loans)				
HC-C	6. d. (Column A)	Internal Use Only	BHCKK207	

# Mapping Changes to All Other Loans and Leases

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Components From 3/31/2007-12/31/2009				Components From 3/31/2010-Present						
All Other Loans and Leases			800	Same	All Other Loans and Leases			800		
3. Loans to finance agricultural production and other loans to farmers					3. Loans to finance agricultural production and other loans to farmers					
HC-C	3. (Column A)	Internal Use Only	BHCK1590	HC-C			3. (Column A)	Internal Use Only	BHCK1590	
All Other Loans and Leases			801	Same	All Other Loans and Leases			801		
7. Loans to foreign governments and official institutions (including foreign central banks)					7. Loans to foreign governments and official institutions (including foreign central banks)					
HC-C	7. (Column A)	Internal Use Only	BHCK2081	HC-C			7. (Column A)	Internal Use Only	BHCK2081	
All Other Loans and Leases			802	Developed	All Other Loans and Leases			802		
9. a. Loans for purchasing and carrying securities (secured and unsecured)					9. Loans to nondepository financial institutions and other loans: b. Other Loans, (1) Loans for purchasing and carrying securities (secured and unsecured)					
HC-C	9. a. (Column A)	Internal Use Only	BHCK1545	HC-C			9. b. (1) (Column A)	Internal Use Only	BHCK1545	
All Other Loans and Leases			803	Expanded	All Other Loans and Leases			806		
9. b. All other loans					9. Loans to nondepository financial institutions and other loans: a. Loans to nondepository financial institutions					
HC-C	9. b. (Column A)	Internal Use Only	BHCK1564		HC-C			9. a. (Column A)	Internal Use Only	BHCKJ454
All Other Loans and Leases			807		All Other Loans and Leases			807		
9. b. All other loans				9. Loans to nondepository financial institutions and other loans: b. Other Loans, (2) All other loans (exclude consumer loans)						
HC-C	9. b. (2) (Column A)	Internal Use Only	BHCKJ451	HC-C			9. b. (2) (Column A)	Internal Use Only	BHCKJ451	
All Other Loans and Leases			804	Same	All Other Loans and Leases			804		
10. Lease financing receivables (net of unearned income), a. Leases to individual household, family, and other personal expenditures (i.e., consumer leases)					10. Lease financing receivables (net of unearned income), a. Leases to individual household, family, and other personal expenditures (i.e., consumer leases)					
HC-C	10. a. (Column A)	Internal Use Only	BHCKF162	HC-C			10. a. (Column A)	Internal Use Only	BHCKF162	
All Other Loans and Leases			805	Same	All Other Loans and Leases			805		
10. Lease financing receivables (net of unearned income), b. All other leases					10. Lease financing receivables (net of unearned income), b. All other leases					
HC-C	10. b. (Column A)	Internal Use Only	BHCKF163	HC-C			10. b. (Column A)	Internal Use Only	BHCKF163	

# Data Dictionary: Loan Aggregates

<b><u>Loan Category*</u></b>	<b><u>Mnemonic:</u></b> <b><u>3/31/07-12/31/07</u></b>	<b><u>Mnemonic:</u></b> <b><u>3/31/08-12/31/08</u></b>	<b><u>Mnemonic:</u></b> <b><u>3/31/09-12/31/09</u></b>	<b><u>Mnemonic:</u></b> <b><u>3/31/10-12/31/10</u></b>	<b><u>Mnemonic:</u></b> <b><u>3/31/11-Present</u></b>
Residential Real Estate Loans*	BHDM 1797				
Commercial Real Estate Loans	BHDM 1415, 1420, 1460, 1480	BHCK F158, F159, F160, F161	BHCK F158, F159, F160, F161	BHCK F158, F159, F160, F161	BHCK F158, F159, F160, F161
		BHDM 1420, 1460	BHDM 1420, 1460	BHDM 1420, 1460	BHDM 1420, 1460
All Other Loans Secured by Real Estate*	BHDM 5367, 5368				
Loans to DIs*	BHDM 1288				
Commercial and Industrial Loans*	BHCK 1763, 1764				
Credit Card Loans*	BHCK B538, B539				
Other Consumer Loans	BHCK 2011	BHCK 2011	BHCK 2011	BHCK 2011	BHCK K137, K207
All Other Loans/Leases	BHCK 1590, 2081	BHCK 1590, 2081	BHCK 1590, 2081	BHCK 1590, 2081	BHCK 1590, 2081
	BHCK 1545, 1564, F162, F163	BHCK 1545, 1564, F162, F163	BHCK 1545, 1564, F162, F163	BHCK J454, J451	BHCK J454, J451
				BHCK 1545, F162, F163	BHCK 1545, F162, F163

\*Mnemonics do not change from 2007-2012.