9. Due from customers on acceptances. Include amounts receivable from customers on unmatured drafts and bills of exchange that have been accepted by a bank subsidiary or by other banks for the account of a subsidiary and that are outstanding—that is, not held by a subsidiary bank, on the reporting date. (If held by a bank subsidiary, they should be reported as “loans” under §210.9–03.7.)

10. Other assets. Disclose separately on the balance sheet or in a note thereto any of the following assets or any other asset the amount of which exceeds thirty percent of stockholders equity. The remaining assets may be shown as one amount:
   (1) Excess of cost over tangible and identifiable intangible assets acquired (net of amortization).
   (2) Other intangible assets (net of amortization).
   (3) Investments in and indebtedness of affiliates and other persons.
   (4) Other real estates.
   (a) Disclose in a note the basis at which other real estate is carried. An reduction to fair market value from the carrying value of the related loan at the time of acquisition shall be accounted for as a loan loss. Any allowance for losses on other real estate which has been established subsequent to acquisition should be deducted from other real estate. For each period for which an income statement is required, disclosures should be made in a note as to the changes in the allowances, including balance at beginning and end of period, provision charged to income, and losses charged to the allowance.

11. Total assets.

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12. Deposits. Disclose separately the amounts of noninterest bearing deposits and interest bearing deposits.
   (a) The amount of noninterest bearing deposits and interest bearing deposits in foreign banking offices must be presented if the disclosure provided by §210.8–45 are required.
   (b) **Short-term borrowing.** Disclosure separately on the balance sheet or in a note, amounts payable for (1) Federal funds purchased and securities sold under agreements to repurchase; (2) commercial paper, and (3) other short-term borrowings.
   (a) Disclose any unused lines of credit for short-term financing: (§210.5–02.19(b)).
   (b) **Bank acceptances outstanding.** Disclose the aggregate of unmatured drafts and bills of exchange accepted by a bank subsidiary, or by some other bank as its agent, less the amount of such acceptances acquired by the bank subsidiary through discount or purchase.

13. Other liabilities. Disclose separately on the balance sheet or in a note any of the following liabilities or any other items which are individually in excess of thirty percent of stockholders’ equity (except that amounts in excess of 5 percent of stockholders’ equity should be disclosed with respect to item (4)). The remaining items may be shown as one amount.
   (1) Income taxes payable.
   (2) Deferred income taxes.
   (3) Indebtedness to affiliates and other persons the investments in which are accounted for by the equity method.
   (4) Indebtedness to directors, executive officers, and principal holders of equity securities of the registrant or any of its significant subsidiaries (the guidance in §210.9–03.7(e) shall be used to identify related parties for purposes of this disclosure).
   (5) Accounts payable and accrued expenses.


15. Commitments and contingent liabilities.

16. Preferred Preferred Stocks

17. Privileged to mandatory redemption requirements or whose redemption is outside the control of the issuer. See §210.5–02.27.

18. Non-redeemable Preferred Stocks

19. Preferred stocks which are not redeemable or are redeemable solely at the option of the issuer. See §210.5–02.26.


22. Noncontrolling Interests

23. Noncontrolling interests in consolidated subsidiaries. The disclosure requirements of §210.5–02.31 shall be followed.

24. Total liabilities and equity.


§210.9–04 Income statements.

The purpose of this rule is to indicate the various items which, if applicable, should appear on the face of the income statement or in the notes thereto.

1. **Interest and fees on loans.** Include commitment and origination fees, late charges and current amortization of premium and accretion of discount on loans which are related to or are an adjustment of the loan interest rate.
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2. Interest and dividends on investment securities. Disclosure separately (1) taxable interest income, (2) nontaxable interest income, and (3) dividends.
3. Trading account interest.
4. Other interest income.
5. Total interest income (total of lines 1 through 4).
6. Interest on deposits.
7. Interest on short-term borrowings.
8. Interest on long-term debt.
9. Total interest expense (total of lines 6 through 8).
10. Net interest income (line 5 minus line 9).
11. Provision for loan losses.
12. Net interest income after provision for loan losses.
13. Other income. Disclose separately any of the following amounts, or any other item of other income, which exceed one percent of the aggregate of total interest income and other income. The remaining amounts may be shown as one amount, except for investment securities gains or losses which shall be shown separately regardless of size. (a) Commissions and fees and fiduciary activities. (b) Commissions, broker’s fees and markups on securities underwriting and other securities activities. (c) Insurance commissions, fees and premiums. (d) Fees for other customer services. (e) Profit or loss on transactions in securities in dealer trading account. (f) Equity in earnings of unconsolidated subsidiaries and 50 percent or less owned persons. (g) Gains or losses on disposition of equity in securities of subsidiaries or 50 percent or less owned persons. (h) Investment securities gains or losses. The method followed in determining the cost of investments sold (e.g., “average cost,” “first-in, first-out,” or “identified certificate”) and related income taxes shall be disclosed.
14. Other expenses. Disclose separately any of the following amounts, or any other item of other expense, which exceed one percent of the aggregate of total interest income and other income. The remaining amounts may be shown as one amount. (a) Salaries and employee benefits. (b) Net occupancy expense of premises. (c) Goodwill amortization. (d) Net cost of operation of other real estate (including provisions for real estate losses, rental income and gains and losses on sales of real estate). 15. Income or loss before income tax expense. 16. Income tax expense. The information required by §210.4–08(h) should be disclosed. 17. Income or loss before extraordinary items and cumulative effects of changes in accounting principles. 18. Extraordinary items, less applicable tax. 19. Cumulative effects of changes in accounting principles. 20. Net income or loss. 21. Net income attributable to the noncontrolling interest. 22. Net income attributable to the controlling interest. 23. Earnings per share data.

§ 210.9–05 Foreign activities.

(a) General requirement. Separate disclosure concerning foreign activities shall be made for each period in which either (1) assets, or (2) revenue, or (3) income (loss) before income tax expense, or (4) net income (loss), each as associated with foreign activities, exceeded ten percent of the corresponding amounts in the related financial statements.

(b) Disclosures. (1) Disclose total identifiable assets (net of valuation allowances) associated with foreign activities.

(2) For each period for which an income statement is filed, state the amount of revenue, income (loss) before taxes, and net income (loss) associated with foreign activities. Disclose significant estimates and assumptions (including those related to the cost of capital) used in allocating revenue and expenses to foreign activities; describe the nature and effects of any changes in such estimates and assumptions which have a significant impact on interperiod comparability.

(3) The information in paragraph (b) (1) and (2) of this section shall be presented separately for each significant geographic area and in the aggregate for all other geographic areas not deemed significant.

(c) Definitions. (1) Foreign activities include loans and other revenues producing assets and transactions in which the debtor or customer, whether an affiliated or unaffiliated person, is domiciled outside the United States.

(2) The term revenue includes the total of the amount reported at §§210.9–04.5 and 210.9–04.13.

(3) A significant geographic area is one in which assets or revenue or income before income tax or net income exceed 10 percent of the comparable amounts as reported in the financial statements.