

Glossary of General Terms

Amount	The total loan amount of applications received, closed loans brokered/retailed/wholesaled
Application	An oral or written request for a home purchase loan, a home improvement loan, or a refinancing that is made in accordance with procedures used by a financial institution for the type of credit requested (Per Reg B). Examples of requests that are considered an application for the NMLS MCR include, but are not limited to, any HMDA reportable application, pre-approval requests, request without a property address, or requests which include access to the borrower's credit information.
Broker Fee	Any fee collected in conjunction with brokering a loan not including pass through fees (i.e. Appraisal, credit report, flood cert., etc...)
Closed	Closed refers to loans that have funded and have legally binding agreements establishing a residential mortgage loan
Closed Retail	Closed retail refers to loans that have legally binding agreements establishing a residential mortgage loan and have been originated/funded by the institution who took the application
Closed Wholesale	Closed wholesale refers to loans that have legally binding agreements establishing a residential mortgage loan with an application taken by one party but funded by another
Count	The total number of applications or closed loans
Directly Received from Borrower	Applications that your institution has directly received from the borrower
FC or Financial Condition	A component of the Mortgage Call Report containing financial information at the company level
First Lien	A mortgage loan having priority over all other liens or claims on a property in the event of default
Forward Mortgage	A loan secured by a lien on residential real estate in which the homeowner is required to make regular payments on the loan
HFI	Held for Investment
HFS	Held for Sale
Lender Fee	Any fee collected in conjunction with closing and/or funding a retail or wholesale loan not including pass through fees (i.e. Appraisal, credit report, flood cert., etc...)
Loan or Residential Mortgage Loan	Any loan primarily for personal, family, or household use that is secured by a mortgage, deed of trust, or other equivalent consensual security interest on a dwelling as defined in section 103(v) of the Truth in Lending Act) or residential real estate upon which is constructed or intended to be constructed a dwelling (as so defined)
LOCOM	Lower of Cost or Market
Originated	A closed/funded loan
Pass-through Fee	Fees that are not retained by your company (i.e. Appraisal, credit report, flood cert., etc...)
Received from 3rd Party	Application that your institution has received from a broker or lender
Repurchase	Loans that you were required to buy back from an investor or securitizer during the period
RMLA or Residential Mortgage Loan Activity	A component of the Mortgage Call Report containing application, closed loan, mortgage loan originator, lines of credit, repurchase, origination, servicing and/or note information reported by state
Reverse Mortgage	A loan secured by a lien on residential real estate in which the homeowner is not required to make payments on the loan until a specific event occurs
REO	Real Estate Owned
SRP	Service Release Premium
Subordinate Lien	A mortgage loan that is junior or second to first lien loans including but not limited to home equity, second mortgage, down payment or closing assistance programs
UPB	Unpaid Principal Balance
YSP	Yield Spread Premium

NOTES:

Fields described as "CALCULATED" are calculated automatically by NMLS and do not require any input.

Field instructions that are in ***bold italics*** indicate a rule that will be validated by the NMLS Completeness Check.

Residential Mortgage Loan Activity

APPLICATION DATA		
<p><i>Enter the type of action taken on applications during the period. Generally these categories follow HMDA reporting requirements. Applications may not necessarily be closed and funded.</i></p> <p>Data Format: Amount (\$ US Dollars) - Positive dollar amount to the nearest dollar. Do not enter \$, commas or decimals. Count (#) - Positive whole number. Do not enter any symbols.</p>		
AC010	Applications In Process at the Beginning of the Period	Starting number of applications that were in process at the end of the previous period. Note this includes loans which are approved but not yet closed.
AC020	Applications Received	The applications you received during the period (received from third party or directly from borrower)
AC030	Applications Approved but not Accepted	The applications approved but the applicant, broker, or correspondent failed to respond to notification of approval or commitment letter within the specified time. Do not use this field for a preapproval request
AC040	Applications Denied	The applications denied during the period
AC050	Applications Withdrawn	The applications expressly withdrawn by the applicant before a credit decision is made. Include all applications withdrawn during this period regardless of the period the application was received. Do not use this field if a request for preapproval is withdrawn; preapproval requests that are withdrawn are not reported
AC060	File Closed for Incompleteness	The applications where you send a written notice of incompleteness under section 202.9(c)(2) of Regulation B (Equal Credit Opportunity) and the applicant did not respond to your request for additional information within the period of time specified in your notice. Do not use this code for requests for preapproval that are incomplete; these preapproval requests are not reported
AC070	Loans Originated	The applications that were received in any period but originated in this period
AC080	Applications in Process at the End of the Period	Ending number of applications that were in process at the end of this period (open pipeline) Note: this is not necessarily a calculation from the above information.
CLOSED LOAN DATA		
<p><i>Enter information for applications received in any period but which closed during this period. A closed loan for this section has (1) executed legally binding agreements establishing a residential mortgage loan and (2) is funded but may not necessarily be funded by your company. All forward mortgage closed loans should be captured in AC100-AC520 and reported by brokered, closed-retail, closed-wholesale as well as by type, purpose, HOEPA and lien status. All reverse mortgages should be captured in AC700-800. All fees collected and retained by your company should be reported for forward mortgages in AC 600-610 and for reverse mortgages in AC 620-630.</i></p> <p>To help determine which column your company should enter closed loans, consider the following: BROKERED: means a closed loan for which you have taken the application but did not fund the loan CLOSED-RETAIL: means a closed loan for which you have taken the application and funded the loan CLOSED-WHOLESALE: means a closed loan for which you have not taken the application but did fund the loan</p>		
AC100	Conventional	Any loan other than FHA, VA, FSA or RHS loans
AC110	FHA-Insured	Federal Housing Administration Insured
AC120	VA-guaranteed	Veterans Administration Guaranteed
AC130	FSA/RHS-guaranteed	Farm Service Agency or Rural Housing Service Guaranteed
AC200	One to Four Family Dwelling	Property type other than manufactured housing of 1 to 4 family dwelling
AC210	Manufactured housing	Manufactured housing property type
AC220	Multifamily Dwelling	Property type greater than 4 family dwelling
AC300	Home Purchase	Any loan secured by and made for the purpose of purchasing a dwelling
AC310	Home Improvement	Any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling (or the real property on which the dwelling is located) OR any loan not secured by a lien on a dwelling to be used, at least in part, for one or more of those purposes that is classified as a home improvement loan by the institution
AC320	Refinancing	Any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower
AC400	HOEPA (YES)	For a loan that you originated or purchased that is subject to the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR 226.32), because the APR or the points and fees on the loan exceed the HOEPA triggers. Include those loans you closed fitting this description as the originator in the "closed-retail" column and those that someone else originated but you were the wholesaler in the "closed-wholesale" column.
AC500	First Lien	Secured by a first lien on real property

AC510	Subordinate Lien	Secured by a subordinate lien on real property. The amount listed should be the full exposure amount the institution may have on the loan.
AC520	Not Secured by a Lien	Not secured by a lien on real property. Loans fitting this definition include dwellings not attached to real property such as manufactured housing, house boats, or trailers that are used as dwellings.
AC600	Broker Fees Collected-Forward Mortgages	The gross total amount of broker fees, examples include but are not limited to YSP, application fee, doc prep fee, administrative fee, you collected on forward mortgages during the period. Do not include pass through fees.
AC610	Lender Fees Collected-Forward Mortgages	The gross total amount of lender fees, examples include but are not limited to application fee, doc prep fee, administrative fee, you collected on forward mortgages during the period. Do not include pass through fees.
AC700	HECM-Standard	Reverse Mortgage Loans falling under the Home Equity Conversion Mortgage Standard category. The amount listed should be the full exposure amount the institution may have on the loan.
AC710	HECM-Saver	Reverse Mortgage Loans falling under the Home Equity Conversion Mortgage Saver category. The amount listed should be the full exposure amount the institution may have on the loan.
AC720	Proprietary/Other	Reverse Mortgage Loans falling under any category other than HECM Standard or Saver. The amount listed should be the full exposure amount the institution may have on the loan.
AC800	Home Purchase	For reverse mortgages reported in AC700, AC710 and AC720 whose purpose was a home purchase, report the amount and count of these loans in AC800.
AC620	Broker Fees Collected-Reverse Mortgages	The gross total amount of broker fees, examples include but are not limited to YSP, application fee, doc prep fee, administrative fee, you collected on reverse mortgages during the period. Do not include pass through fees.
AC630	Lender Fees Collected-Reverse Mortgages	The gross total amount of lender fees, examples include but are not limited to application fee, doc prep fee, administrative fee, you collected on reverse mortgages during the period. Do not include pass through fees.
AC900	Total Loans Brokered by your Company	Enter the total number of loans you brokered in the period (a mortgage loan application taken by your company in any period and closed in this period)
AC910	Total Loans Funded by your Company	Enter the total number of loans you funded in the period
AC1000	Loans Made and Assigned but Required to Repurchase in Period	If you were required to repurchase any loans during the period regardless of when that loan was made and assigned, enter the information here
LINES OF CREDIT AT PERIOD END		
<i>Report all warehouse line providers for your company. This is not specific to the state.</i>		
Data Format:		
<i>Name of Provider - Text (150 characters max)</i>		
<i>Credit Limit - Positive dollar amount to the nearest dollar</i>		
ACLOC1	Name of Provider, Credit Limit and Remaining Credit Available	Enter your Warehouse Line providers, the limit on each line of credit for each provider and the amount you have available on each line of credit at the end of the period. This must reflect all warehouse line providers your company has a relationship with.
MORTGAGE LOAN ORIGINATOR DATA		
<i>Enter closed loan information for MLOs you employed during the reporting period. If the MLO had no closed loans during the period but you employed them, enter Zeroes in the amount and count fields. List the MLOs originating in this state.</i>		
Data Format:		
<i>MLO NMLS ID - Positive whole number</i>		
ACMLO1	Employee Name, MLO NMLS ID, Amount (\$) and Count (#)	Provide MLO NMLS ID, Amount (\$) and Count (#) of loans originated by each of your state licensed MLOs. NMLS will retrieve the legal name associated to the NMLS ID provided.
EXPLANATORY NOTES-FREE TEXT		
ACNOTE		Provide any necessary explanations for any information submitted as part of this report. This field is a permanent part of your Mortgage Call Report filing.

Financial Condition

SCHEDULE A: ASSETS

Data Format:

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

A010	Cash and Cash Equivalents, Unrestricted	Cash and cash equivalents as defined in Paragraphs 7 and 8 of FAS 95. Includes only unrestricted funds. Does not include escrow funds for payment of mortgagors' taxes, insurance, and related items, or other fiduciary funds
A050	Receivables from Unrelated Parties	Non-mortgage notes, advances and other receivables that are not due from related parties (affiliates, officers, stockholders, employees), not reported on a separate line on this form, and that are considered collectable in the normal course of business. This should not include mortgage loan interest receivable (which is reported on line A230B) or accounts receivable (which is reported on line A230C).
A180	Property, Equipment, Leasehold, Net of Accum. Depreciation	Total cost of fixed assets, net of accumulated depreciation and amortization. You must also complete the Memo field in item A250 below to report certain types of property and equipment.
A190	Receivables from Related Parties	Receivables due from related parties -- affiliates, officers, stockholders, and employees. This should not include mortgage loan interest receivable (which is reported on line A230B) or accounts receivable (which are reported on line A230C).
A210	Goodwill and Other Intangible Assets	Unamortized cost of "goodwill" (excess of cost over fair market value of identifiable net assets acquired), net of any impairment adjustments. Includes organization costs and other intangible assets not included in any of the above items.
A230	Other Assets	Includes all other tangible assets that are not already accounted for in other areas of the asset section. This is the total from Schedule A230—Other Assets schedule.
A240	Total Assets	CALCULATED: The sum of A010 to A230.

SCHEDULE B: LIABILITIES AND EQUITY		
Data Format:		
\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.		
B010	Outstanding Balance on Debt Facilities	Outstanding balance of warehouse lines of credit used primarily to fund mortgages held for sale and other lines, including lines of credit to finance repurchased loans and mortgage servicing rights (MSR). Also include on-balance sheet debt relating to reverse repurchase facilities for which the institution serves as the “seller/borrower” and asset backed commercial paper facilities. Include outstanding balances on debt facilities provided by both affiliates and non-affiliates. This amount must equal line item K040T from Schedule K, the total of Outstanding Borrowings for all debt facilities.
B080	Other Short-Term Payables to Related Parties	Short-term payables due to related parties that are not included above, which are maturing within the coming year. Includes accrued interest payable to related parties and similar items (except for accrued payroll, included in Accrued Expenses in line item B100 below).
B090	Other Short-Term Notes Payable to Unrelated Parties	Short-term notes payable due to unrelated parties that are not included above, which are maturing within the coming year.
B100	Accrued Expenses	Total accrued liabilities such as rent, utilities, and sales taxes to unrelated parties. Include all accrued payroll.
B120	Other Short-term Liabilities	Total of all other short-term liabilities such as unearned revenues, deferred non-loan fees, and undisbursed principal on mortgages. This amount includes current tax liabilities.
B130	Other Long-Term Liabilities to Related Parties	Total long-term liabilities to related parties.
B140	Other Long-Term Liabilities to Unrelated Parties	All other long-term liabilities not included above.
B190	Taxes Payable	Current income taxes payable. Taxes due and payable based on taxable income.
B220	Total Liabilities	CALCULATED: The sum of B010 to B210.
Owners' Equity		
For Corporations:		
B250	Preferred Stock, Issued and Outstanding	Total par value of all preferred stock issued and outstanding, redeemable and non-redeemable, including preferred treasury stock that has not been retired.
B260	Common Stock, Issued and Outstanding	Total par value of all common stock issued and outstanding. Includes stock set aside for distribution in Employee Stock Ownership Plans (ESOPs).
B270	Additional Paid-In Capital	Total paid-in capital in excess of par from preferred and common stock and capital contributions.
B280	Retained Earnings	Total retained earnings less the par value of stock set aside for distribution in ESOPs.
B290	Treasury Stock	Non-preferred treasury stock that has not been retired.
B300	Other Comprehensive Income (OCI)	Changes in equity due to non-owner sources such as after-tax unrealized gains or losses on securities, foreign currency translations, etc., per FAS 130.
B310	Noncontrolling Interest	This line should include amounts relating to noncontrolling interests in consolidated subsidiaries pursuant to FAS 160, which was issued in December, 2007 and is applicable for fiscal years beginning after 12/15/08.
For Partnerships and Sole Proprietorships:		
B320	General Partners' Capital	For organizations organized as partnerships or sole proprietorships, total capital of general partners or sole proprietor.
For Partnerships:		
B330	Limited Partners' Capital	For organizations organized as partnerships, total capital of limited partners.
B340	Members' Capital	Total capital of companies that are not incorporated and do not have partners.
For All Companies:		
B350	Total Equity	CALCULATED: For corporations, the sum of line items B250 through B310. For Partnerships, the sum of line items B300 through B330. For Non-Corporations and Non-Partnerships, the sum of line items B300 and B340.
B360	Total Liabilities and Equity	CALCULATED: The sum of B220, B230, B240, and B350.

SCHEDULE C: INCOME		
Data Format:		
\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.		
Interest Income		
C010	Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial	Total interest earned on warehousing for all 1- to 4-unit residential mortgage loans and multifamily/commercial mortgage loans. Include interest income for warehouse lines of credit, collateralized repurchase lines of credit, asset backed commercial paper, and other debt facilities used to finance mortgage originations. Report amounts in appropriate columns.
C060	Other Interest Income	Total other interest income. Include interest income not reported on one of the line items above.
C070	Recognition of Yield Adjustment	Amortization of amounts deferred under FAS 91.
C090	Total Interest Income	CALCULATED: The sum of C010 to C080 for the relevant column.
Interest Expense		
C100	Warehousing Interest Expense Residential and Multifamily/Commercial	Total interest expense on warehouse lines or other debt associated with 1-to 4- unit residential mortgage loans and multifamily/commercial mortgage loans. Include interest expense for warehouse lines of credit, collateralized repurchase lines of credit, asset-backed commercial paper, and other debt facilities used to finance mortgage originations Report amounts in appropriate columns. Enter as a positive number.
C110	Income Property Interest Expense	Total interest expense on debt associated with income property loans. Enter as a positive number.
C150	Other Interest Expense	Total interest expense not reported elsewhere, e.g., credit card debt, imputed interest relating to leases, multifamily/commercial MSR interest expense, etc. Enter as a positive number.
C160	Total Interest Expense	CALCULATED: The sum of C100 to C150 for the relevant column.
C170	Net Interest Income	CALCULATED: The net of C090—Total Interest Income and C160—Total Interest Expense for the relevant column.
NON-INTEREST INCOME		
Originations-Related Non-Interest Income		
C200	(Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)	When originated loans are accounted for under the fair value option of FAS 159, discounts received can be recorded as income and premiums paid can be recorded as expense. This line captures the income effect of such discounts and premiums. Other fees collected, such as origination fees, can also be recorded as income, but those are reported on separate lines on this form.
C210	Origination Fees	Origination fee income earned from retail and direct marketing loan production.
C220	Fees Received from Correspondents and Brokers	Fee income earned on loans acquired from correspondents and brokers.
C230	Broker Fees Received on Loans Brokered Out	Fees received for loans that your institution brokers out. The principal balance and loan count associated with these fees should (a) not be included in origination volume and (b) be reported in line item I420 on schedule I.
C240	Other Originations-Related Income	Other loan origination income not included above, such as fees collected from borrowers for credit reports, appraisals or special requirements such as photographs. Offsetting expenses should be reported in line item D280.
C260	Total Origination-Related Non-Interest Income	CALCULATED: The sum of C200 to C250 for the relevant column.
Other Non-Interest Income		
C700	Provision for Credit Losses on Loans Held For Investment	The current period provision for credit losses on loans held for investment. This is the income statement impact of increasing the Credit Loss Reserve for Loans Held For Investment. This must equal line O020 on Schedule O.

SCHEDULE CF: SELECTED CASH FLOW DATA

Data Format:

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

CF010	Net Cash (Used)/Provided by Operating Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF020	Cash Flows from Investing Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF030	Cash Flows from Financing Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF040	Total Increase/(Decrease) in Cash	CALCULATED: Total increase/(decrease) in cash. The sum of CF010, CF020 and CF030.

Schedule D: Non-Interest Expenses and Net Income

Data Format:

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

Personnel Compensation (Non-Corporate)

Origination, Secondary Marketing and Warehousing Personnel

D010	Loan Production Officers (Sales Employees)	Compensation of loan production officers involved in retail residential (1-to 4- unit) originations and sales account executives or personnel involved in broker/wholesale residential originations.
D020	Loan Origination (Fulfillment/Non-Sales)	Compensation of loan origination employees which includes loan processors, underwriters and closers, and all other employees (including clerical) involved in retail residential (1-to 4-unit) loan origination. Does NOT include loan production/sales officers (see line item D010) or warehousing and marketing employees (see line item D030).
D030	Warehousing and Secondary Marketing Personnel	Compensation of residential (1-to 4-unit) employees (including clerical) whose principal function is warehousing, secondary marketing, and selling loans.
D040	Post-Close and Other Production Support Staff	Compensation of other residential (1-to 4-unit) personnel or production support staff involved in the originations process, including post-close, shipping and delivery, quality control, overall marketing, technology support, and interim servicing.
D050	Origination-Related Management and Directors	Compensation of originations-related managers, directors, executives, and related personnel. These include management and administrative staff (e.g., administrative assistants) who oversee the entire Originations function and who are not line management. Employees who manage more than one function, but not the entire operation, should be allocated to the appropriate function. Include in this line item commercial, multifamily, portfolio investment, and other management personnel not included above.
D060	Other Origination-Related Personnel	Compensation of any other personnel, such as commercial, multifamily, portfolio investment, and other personnel not included above, who are part of the Originations function.
D070	Total Origination Compensation	CALCULATED: The sum of D010 to D060 for the relevant column.

Other Personnel

D110	Other Personnel	Compensation of all other employees in the management of loans in the institution's investment portfolio. Report these in the appropriate columns. Include related management and directors and support personnel for those loans. Do NOT include corporate or parent allocations; these should be reported only in item D400.
D130	Total Non-Corporate Compensation	CALCULATED: The sum of D070, D100, D110, and D120 for the relevant column.
D140	MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel	Report the amount of item D130—Total Non-Corporate Compensation that is for temporary and contract personnel.

Other Personnel Expenses

D150	Employee Benefits (including Education and Training)	Total employee benefits, including education and training. Includes profit-sharing plan contributions, pension program, group health and life insurance, and payroll taxes.
D160	Other Personnel Expenses	All other personnel expenses.
D170	Total Other Personnel Expenses	CALCULATED: The sum of D150 and D160 for the relevant column.
D180	Total Personnel Expenses	CALCULATED: The sum of D130 and D170 for the relevant column.
D200	Occupancy and Equipment (including depreciation)	Total occupancy and equipment expenses, such as rent, utilities and hazard insurance, fax machines, telephone, furniture, and fixtures, including depreciation.

D210	Technology-Related Expenses (including depreciation)	All non-personnel expenses associated with technology hardware and software. Include costs of loan origination systems (LOS), servicing systems, and technology-related service bureau fees. Do NOT include allocated corporate administration technology charges for network administration, basic software, etc. as these are reported in item D410.
D220	Outsourcing Fees	Expenses related to outsourcing services, i.e., those performed by a third party. Examples of such expenses include those from an outside company providing production fulfillment processing services, an outsourced call center, and tax & escrow services. Exclude technology-specific charges, which are reported in item D210 above, and business-specific per transaction fees such as those associated with Automated Underwriting Systems, credit bureau requests, etc. Also exclude subservicing fees paid, as these are reported in line item D240 below.
D230	Professional Fees, Including Consulting/Advisory/Legal	Professional fees for lawyers, accountants, consulting and other advisory services. Audit and tax related fees should be included here.
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid	Servicing fees paid to a servicer, including those paid to an affiliate for servicing loans for which you own the servicing rights. Note that intracompany subservicing fees paid should be reported on line C530.
D270	Provision For Other Losses	The current period provision for other losses. This is the income statement impact of increasing the reserve. If completing the E-FC, this must equal line O220 on Schedule O.
D280	All Other Non-Interest Expenses	Total non-interest expenses not included above and not included below in item D540—Nonrecurring Items. Note that guarantee fees should be netted out on line item C500. Brokered loan fees paid should be reported on line C340.
D300	Total - Other Non-Interest Expenses	CALCULATED: The sum of D200 to D290 for the relevant column.
D310	Total Gross Non-Interest Expenses (before Corporate Allocation)	CALCULATED: The sum of D180 and D300 for the relevant column.
D320	Net Income (Loss) before Corporate Allocations and Minority Interest	Line item C800 minus line item D310 for the relevant column. If completing the S-FC, only Total values are provided.
Corporate Administration/Overhead Allocations		
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	Corporate or parent company charges for compensation, benefits, and other personnel expenses for corporate management and support staff.
D410	Corporate Technology Charges	Corporate or parent company charges for all non-personnel expenses associated with technology hardware and software, including related corporate support and help desk.
D420	Goodwill Impairment	Goodwill impairment. Impairment recognized in accordance with FAS 142.
D430	Other Corporate Expenses or Allocations not Included Above	Any other Corporate or parent company charges or expenses not included in the above corporate allocation items. This might include the income statement impact relating to the settlement of litigation or other unusual items.
D440	Total Corporate Administration/Allocation	CALCULATED: The sum of D400 to D430.
D500	Total Gross Non-Interest Expenses (After Corporate Allocation)	CALCULATED: The sum of D310 (Total Column) and D440.
Income Taxes, Non-recurring Items, and Minority Interest		
D510	Income (Loss) before Taxes, Nonrecurring Items & Minority Interest	Line Item C800 minus line item D500.
D520	Income Taxes	Income tax expense (benefit) on income.
D530	Net Income (Loss) before Nonrecurring Items & Minority Interest	CALCULATED: Line item D510 minus line item D520.
D540	Nonrecurring Items	After-tax gain (loss) on nonrecurring items such as extraordinary items, discontinued operations, and cumulative effect of changes in accounting principles.
D550	Net Income (Loss) before Minority Interest	CALCULATED: The sum of D530 and D540.
D560	Minority Interest	After tax income (loss) attributed to minority interests. Note that FAS 160, which is required for fiscal years beginning after 12/15/08, will change the terminology from "minority interest" to "noncontrolling interest".
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	CALCULATED: Line item D550 net of item D560, Minority Interest.