**DQC\_0015 Negative Values Rule:**

Currently all elements under the Provision for Loan, Lease, and Other Losses [Abstract] have been excluded from DQC\_0015 rule, except for us-gaap\_ProvisionForLoanLossesExpensed.



**Consider excluding us-gaap\_ProvisionForLoanLossesExpensed from DQC\_0015.**

This line item often includes reversal, resulting in a net credit rather than expense for the period.

Example 1:Federal Home Loan Bank of New York CIK#: [0001329842](http://www.sec.gov/cgi-bin/browse-edgar?action=getcompany&CIK=0001329842&owner=exclude&count=40) 10-Q 09/30/2014



Example 2: Beneficial Bancorp Inc. CIK#: [0001615418](http://www.sec.gov/cgi-bin/browse-edgar?action=getcompany&CIK=0001615418&owner=exclude&count=40) 10-Q 03/31/2015

