SCANNED FEB 1 9 2020

Department of the Treasury Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

OMB No 1545-0047 8

lacktriangle Do not enter social security numbers on this form as it may be made public Q► Go to www.irs.gov/Form990 for instructions and the latest information.

Open to Public Inspection

Α	For th	e 2018 calendar year, or tax year beginning an	d ending		
В	Check if	C Name of organization		D Employer identific	cation number
	Addr	ge Bank Policy institute			
2	Name	Doing business as		36-0	753125
	Initia returi	4 804 4 4 44 44 44 44	Room/suite	E Telephone number	
	ີFinal returi	600 13th Street, NW	400	(202	
_	termi ated	City or town, state or province, country, and ZIP or foreign postal code		G Gross receipts \$	30,829,410.
닏	Amer returi Appli	washington, be 20005		H(a) Is this a group re	
L	tion bend	F Name and address of principal officer G1 eg Dae1		for subordinates	
_		same as \cdot C above sempt status $\begin{array}{ c c c c c c c c c c c c c c c c c c c$) or 527	H(b) Are all subordinates in	
		tempt status 501(c)(3)X 501(c)(6) ◀ (insert no.) 4947(a)(1 hte: ▶ www.bpi.com) 01 527	H(c) Group exemption	list (see instructions)
_		forganization: Corporation Trust X Association Other	I Vear		State of legal domicile: DC
	art I	<u> </u>	i Licui	011011111111011. 22 <u>2</u> 2 W	Clate of logar dominio.
_	1	Briefly describe the organization's mission or most significant activities Pron	notes t	he business	of banking
Activities & Governance		and encourages the development of sound	bankin	g and finan	cial
rna	2	Check this box If the organization discontinued its operations or disp	osed of more	than 25% of its net as	
Š	3	Number of voting members of the governing body (Part VI, line 1a)		3	17
প্র	4	Number of independent voting members of the governing body (Part VI, line 1b))	4	17
ies	5	Total number of individuals employed in calendar year 2018 (Part V, line 2a)		5	85
ij	6	Total number of volunteers (estimate if necessary)		6	047 402
Ac	ı	Total unrelated business revenue from Part VIII, column (C), line 12		7a	947,403.
_	 □	Net unrelated business taxable income from Form 990-T_line 38		7b Prior Year	Current Year
	8	Contributions and grants (Part VIII, line 1h)	ED 🗎	200,000.	15,626,811.
Revenue	9	Program service revenue (Part VIII, line 2g)		21,908,143.	14,052,443.
eVel	10	Investment income (Part VIII, column (A), lines 3, 4, and NOV 1 9 2	n10 181	72,040.	174,901.
ď	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c and 11e)	665,151.	975,255.	
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, cqturan (A), line 12)	019	22,845,334.	30,829,410.
	13			35,000.	2,320,658.
	14	Benefits paid to or for members (Part IX, column (A), line 4)		0.	0.
es	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	13,167,328.	17,098,182.
Expenses	16a	Professional fundraising fees (Part IX, column (A), line 11e)	_	0.	0.
Ř	b	Total fundraising expenses (Part IX, column (D), line 25)	<u> </u>	8,616,190.	9,965,558.
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	<u> </u>	21,818,518.	29,384,398.
	18	Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	<u> </u>	1,026,816.	1,445,012.
<u> </u>	19	Revenue less expenses Subtract line 18 from line 12	- I Be	ginning of Current Year	End of Year
ances	20	Total assets (Part X, line 16)	P	16,778,117.	22,559,824.
Ass	21	Total liabilities (Part X, line 26)		5,640,048.	10,810,149.
Net Assets Fund Baland	22	Net assets or fund balances Subtract line 21 from line 20		11,138,069.	11,749,675.
	art II				
		alties of perjury, I declare that I have examined this return, including accompanying schedu			y knowledge and belief, it is
true	, corre	ct, and complete. Declaration of preparer (other than officer) is based on all information of v	which preparer		
		1 1 Colone		Date	
Sig		Signature of officer		Date	
Hei	е	Ken Troshinsky, COO Type or print name and title			
		<u> </u>	7	Date Check	PTIN
Pai	4	Print/Type preparer's name Jie Chen, CPA Preparer's signature Jie Chen, CPA	7 . 1	1 /1 2 /1 0	
	parer	Firm's name Rogers & Company PLLC	Firm's EIN	58-2676261	
	Only	Firm's address 8300 Boone Boulevard, Suite 600	0	, o e	
	•	Vienna, VA 22182		Phone no. (7	03) 893-0300
Ma	y the I	RS discuss this return with the preparer shown above? (see instructions)			X Yes No
	01 12-		tions.		Form 990 (2018)

832001 12-31-18 LHA For Paperwork Reduction Act Notice, see the separate instructions.

See Schedule O for Organization Mission Statement Continuation

Form		36-07531 <u>25</u>	Page 2
Pai	rt;III Statement of Program Service Accomplishments		
	Check if Schedule O contains a response or note to any line in this Part III		
_	Briefly describe the organization's mission		
•	Promotes the business of banking and encourages the devel	lopment of	
	sound banking and financial policies and practices.	ropment or	
	Sound banking and linancial policies and plactices.		
		_	
2	Did the organization undertake any significant program services during the year which were not listed on the		
	prior Form 990 or 990·EZ?	L Yes ∣	X No
	If "Yes," describe these new services on Schedule O		
3	Did the organization cease conducting, or make significant changes in how it conducts, any program services?	☐ Yes	X No
	If "Yes," describe these changes on Schedule O		
4	Describe the organization's program service accomplishments for each of its three largest program services, as m	neasured by expenses	
•	Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others		nd
		i, the total expenses, a	,,,,
	revenue, if any, for each program service reported		
4a			- <u>ho</u> '
	Identifies impacts of pending legislation and regulation		.ne
	financial services industry and develops and advocates se	olutions to	
	major policy concerns.		
			
			
			
		·	
4b	(Code) (Expenses \$)
	The Housing Policy Council Fund was established for the		
	determine and influence the most critical public policy		
	shape a vibrant competitive mortgage and housing marketp	lace.	
			
4c	(Code) (Expenses \$)
	BITS addresses issues at the intersection of financial se		
	technology and public policy, where industry cooperation	serves the	
	public good, such as critical infrastructure protection,	fraud	
	prevention, and the safety of financial services.		
		- -	
4d	Other program services (Describe in Schedule O)		
	(Expenses \$ including grants of \$) (Revenue \$)	
4e	Total program service expenses		
		Form 99	90 (2018)

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Part IV Checklist of Required Schedules

| Policy Institute | Part IV | Checklist of Required Schedules |

1 is the organization described in section 501 (c)(8) or 4947(q)(1) (other than a private foundation)? If 'Yes,' complete Schedule B, Schedule B, Schedule of Contributors' 3 bid the organization required to complete Schedule B, Schedule of Contributors' 3 bid the organization engage in older to reinder beload of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I is Section 501(q)(8) organization. But the organization and section 501(q)(6) 501(q)(6) organization asserted section of the section of the complete Schedule C, Part II is the organization assertion 501(q)(q)(5) (5)(q)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If 'Yes,' complete Schedule C, Part II is 10 bid the organization asserted in Schedule and a conservation asserted in Notion asserted in Notion for which denors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes,' complete Schedule D, Part I is 0 bid the organization receive or hold a conservation asserted, in Notional passements to provide schedule D, Part I is 0 bid the organization receive or hold a conservation asserted, in Notional Part S, Part I is 0 bid the organization report an amount in Part X, line 21, for escrew or custodial accounts libility, serve as a custodran for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV is 1 bid organization report an amount for land, buildings, and equipment in Part X, line 107 If 'Yes,' complete Schedule D, Part IV is 1 bid organization report an amount for investments - other securities in Part X, line 107 If 'Yes,' complete Schedule D, Part IV is 1 bid organization report an amount for orher assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 167 If 'Yes,' complete Schedule D, Part IV is 1 bid be organization report an amount for or		·		Yes	No
2 Is the organization equiped in complete Schedule B, Schedule at Contributors 3 Dolf the organization engage in interest or indirect ordinates of bottomical campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part II Section 501(c)(3) organizations. Dolf the organization engage in lobbying activities, or have a section 501(ii) election in effect during the tax year? If "Yes," complete Schedule C, Part II 15 is the organization a section 501(c)(6), 501(c)(6), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Reviewe Procedule of Part II 16 Dolf the organization maintain any done advised funds or any similar funds or accounts for which donors have the right to provide advisor on the defibition or investment of amounts in such flunds or accounts? If "Yes," complete Schedule D, Part II 17 Dolf the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part II 18 Dolf the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part II 19 Dolf the organization in expect organization, including assets in temporarily restricted endowments, permanent endowments, or quasa-endowments? If "Yes," complete Schedule D, Part V 10 Dolf the organization in short or though a related organization, hind sasets in temporarily restricted endowments, permanent endowments, or quasa-endowments? If "Yes," complete Schedule D, Part V 10 Did the organization in amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part V 11 If the organization is an amount to revestments - other securities in Part X, line 10 that a 5% or more of its total assets reported in Part X, line 10? If "Yes," complete Schedule D, Part X v 11 Did the organization report an amount for investments - other securities in Part X, line 10 that a different is a file	1		1		х
3 Dut he organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule (P, Part I) 4 Section 60 (c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule (P, Part II) 5 Is the organization a section 501(h)(s) 501(k)(s) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-197 If "Yes," complete Schedule (P, Part II) 6 Did the organization maintain any donor advessed funds or any similar individes or accounts? If "Yes," complete Schedule (P, Part II) 7 Did the organization maintain any donor advessed funds or any similar individes or accounts? If "Yes," complete Schedule (P, Part II) 8 Did the organization report of hold a conservation assement, including assements to preserve open space, the environment, historic land areas, or historic situatives? If "Yes," complete Schedule (P, Part II) 9 Did the organization maintain office any similar individes any similar and seasons. If "Yes," complete Schedule (P, Part II) 10 Did the organization maintain office any similar individes any similar and seasons. If "Yes," complete Schedule (P, Part IV) 10 Did the organization seasons of any similar individes any similar individual individua	2		_	Х	
4 Section 601(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the law year? If 'Yes', complete Schedule C, Part II' 5 is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that acceives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98.197 if 'Yes', complete Schedule C, Part II' 6 Dd the organization marked any donor advised flunds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes', complete Schedule D, Part II' 7 Dd the organization marked collections of works of art, historical reseaues, or other smilar assess? If 'Yes,' complete Schedule D, Part II' 8 Dd the organization marked collections of works of art, historical reseaues, or other smilar assess? If 'Yes,' complete Schedule D, Part II' 9 Dd the organization report an amount in Part X, line 21, for escrew or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV 10 Dd the organization report an amount for lead, buildings, and equipment in Part X, line 107 If 'Yes,' complete Schedule D, Part V 11 If the organization report an amount for lead, buildings, and equipment in Part X, line 107 If 'Yes,' complete Schedule D, Part VI 12 Dd the organization report an amount for lead, buildings, and equipment in Part X, line 107 If 'Yes,' complete Schedule D, Part XI 13 Dd the organization report an amount for lead, buildings, and equipment in Part X, line 107 If 'Yes,' complete Schedule D, Part XI 14 Dd the organization report an amount for other securities in Part X, line 107 If 'Yes,' complete Schedule D, Part XI 15 Dd the organization report an amount for other abstitutes in Part X, line 107 If 'Yes,' complete Schedule D, Part XI 16 Dd the organization		Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for	3		х
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 96.197 if "Yes," complete Schedule C, Part III 5 Did the organization maintain any donor advised funds or any amiliar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part II 7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II 8 Did the organization report an amount in Part X, line 21, for escrive or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 9 Did the organization report an amount for land, buildings, and equipment in Part X, line 10 fth "Yes," complete Schedule D, Part VI 10 Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assest seported in Part X, line 167 if "Yes," complete Schedule D, Part VII 11 Did the organization report an amount for investments - other securities in Part X, line 13 that is 5% or more of its total assest reported in Part X, line 167 if "Yes," complete Schedule D, Part VII 11 Did the organization report an amount for other assets in Part X, line 25 if "Yes," complete Schedule D, Part VII 12 Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assest reported in Part X, line 167 if "Yes," complete Schedule D, Part VIII 2 Did the organization report an amount for other labilities in Part X, line 15 that is 5% or more of its total assest reported in Part X, line 167 if "Yes," complete Schedule D, Part VIII 2 Did the organization report an	4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect	4		
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endowments, or quasi-endowments? // "Yes," complete Schedule D, Part V 11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VIII, VIII, IX, or X as applicable 2 Did the organization report an amount for land, buildings, and equipment in Part X, line 10? // "Yes," complete Schedule D, Part VI 2 Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? // "Yes," complete Schedule D, Part VI 3 Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? // "Yes," complete Schedule D, Part VII 4 Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? // "Yes," complete Schedule D, Part VII 5 Did the organization report an amount for other liabilities in Part X, line 25? // "Yes," complete Schedule D, Part X 6 Did the organization obtain separate, independent audited financial statements for the tax year include a foothoot that addresses the organization obtain separate, independent audited financial statements for the tax year? // "Yes," complete Schedule D, Part X 7 Did the organization obtain separate, independent audited financial statements for the tax year? // "Yes," and // the organization included in consolidated, independent audited financial statements for the tax year? // "Yes," and // the organization aschool described in section 170(b)(1)(A)(b)? // "Yes," complete Schedule D, Part X is the organization aschool described in section 170(b)(1)(A)(b)? // "Yes," complete Schedule D, Part X is and X/I is the organization aschool described in section 170(b)(1)(A)(b)? // "Yes," complete Schedule D, Part X is and X/I is the organization aschool described in Section 170(b)(1)(A)(b)? // "Yes," complete Schedule D, Part X is and X/I is the organization report on Part I	9	amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services?	9		x
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	3200				(2018)

Form 990 (2018) Bank Policy Institute
Part IV Checklist of Required Schedules (continued)

			Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on		res	NO_
~~	Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22		х
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current			
	and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete			
	Schedule J	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the			
	last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete			İ
	Schedule K If "No," go to line 25a	24a		<u>X</u>
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		<u> </u>
С	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease			ĺ
	any tax-exempt bonds?	24c		<u> </u>
	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		<u> </u>
25a	Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit			Ì
	transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a		<u> </u>
þ	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and			Ì
	that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete			Ì
	Schedule L, Part I	25b		<u> </u>
26	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or			Ì
	former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes,"	00		х
	complete Schedule L, Part II	26		<u> </u>
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial			Ì
	contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member	27		х
20	of any of these persons? If "Yes," complete Schedule L, Part III Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV			
28	instructions for applicable filing thresholds, conditions, and exceptions)			
	A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28a		χ̈́
	A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28b		X
	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer,			
·	director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	28c		x
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M	29		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation			
	contributions? If "Yes," complete Schedule M	30		<u> </u>
31	Did the organization liquidate, terminate, or dissolve and cease operations?			
	If "Yes," complete Schedule N, Part I	31		<u> </u>
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete			1
	Schedule N, Part II	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations		:	
	sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I	33		X
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and			
	Part V, line 1	34	X	-
	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	Х	├─
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity	251		x
	within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35b		┢┻
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization?	26		
	If "Yes," complete Schedule R, Part V, line 2	36	-	
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization	37		x
	and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37_	\vdash	
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	38	x	
Pai	Note. All Form 990 filers are required to complete Schedule O It V Statements Regarding Other IRS Filings and Tax Compliance			
	Check if Schedule O contains a response or note to any line in this Part V			
	The second secon	-	Yes	No
1-	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable 1a 53		T	
	Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable 1b 0		l	
	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming			l i
C	(gambling) winnings to prize winners?	1c	X	
83200	4 12-31-18			(2018)

Form	990 (2018) Bank Policy Institute 36-0753	125	P	age 5
Pai				
			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements,			
	filed for the calendar year ending with or within the year covered by this return 2a 85			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	Х	
	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)			
3а	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X	
þ	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O	3b	Х	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a			v
	financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		X
b	If "Yes," enter the name of the foreign country			│
_	See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)			X
_	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a 5b		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5c		
	If "Yes" to line 5a or 5b, did the organization file Form 8886-T? Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit	- 3 C		
Va	any contributions that were not tax deductible as charitable contributions?	6a		Х
h	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts	<u> </u>		
	were not tax deductible?	6b		
7	Organizations that may receive deductible contributions under section 170(c).			
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a		-
	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b		
	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required			
	to file Form 8282?	7c		
. q	If "Yes," indicate the number of Forms 8282 filed during the year		+	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		<u> </u>
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the			
	sponsoring organization have excess business holdings at any time during the year?	8_		<u> </u>
9	Sponsoring organizations maintaining donor advised funds.			لمحسد
a	Did the sponsoring organization make any taxable distributions under section 4966?	9a 9b		
	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	90		
10	Section 501(c)(7) organizations. Enter Initiation fees and capital contributions included on Part VIII, line 12			
a	Initiation fees and capital contributions included on Part VIII, line 12 Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10b	1	•	
11	Section 501(c)(12) organizations. Enter	1	•	
	Gross income from members or shareholders			
_	Gross income from other sources (Do not net amounts due or paid to other sources against	1		
-	amounts due or received from them)			
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a		
	If "Yes," enter the amount of tax-exempt interest received or accrued during the year			-
13	Section 501(c)(29) qualified nonprofit health insurance issuers.			
а	Is the organization licensed to issue qualified health plans in more than one state?	13a		L
	Note. See the instructions for additional information the organization must report on Schedule O			
b	Enter the amount of reserves the organization is required to maintain by the states in which the			
	organization is licensed to issue qualified health plans			
С	Enter the amount of reserves on hand			
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O	14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or	4.5		х
	excess parachute payment(s) during the year?	15_		
16	If "Yes," see instructions and file Form 4720, Schedule N	16		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income?	"		 ,
	If "Yes," complete Form 4720, Schedule O	Form	990	(2018)

36-0753125 Bank Policy Institute Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions \mathbf{x} Check if Schedule O contains a response or note to any line in this Part VI Section A. Governing Body and Management Yes Νo 17 1a Enter the number of voting members of the governing body at the end of the tax year 1a If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O. 17 b Enter the number of voting members included in line 1a, above, who are independent Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other X 2 officer, director, trustee, or key employee? Did the organization delegate control over management duties customarily performed by or under the direct supervision 3 3 of officers, directors, or trustees, or key employees to a management company or other person? 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? 5 Did the organization become aware during the year of a significant diversion of the organization's assets? X 6 Did the organization have members or stockholders? 7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or X 7a more members of the governing body? b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or Х 7b persons other than the governing body? Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: X a The governing body? 8a X 8b b Each committee with authority to act on behalf of the governing body? Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the Х organization's mailing address? If "Yes," provide the names and addresses in Schedule O 9 Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code) No Yes X 10a 10a Did the organization have local chapters, branches, or affiliates? b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, 10b and branches to ensure their operations are consistent with the organization's exempt purposes? X 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? 11a b Describe in Schedule O the process, if any, used by the organization to review this Form 990 X 12a 12a Did the organization have a written conflict of interest policy? If "No," go to line 13 X b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? 12b c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe X in Schedule O how this was done 12c X 13 13 Did the organization have a written whistleblower policy? X 14 14 Did the organization have a written document retention and destruction policy? 15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision? X 15a a The organization's CEO, Executive Director, or top management official X 15b b Other officers or key employees of the organization If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions) 16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a 16a taxable entity during the year? b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? S

ec.	tion C. Disclosure
17	List the states with which a copy of this Form 990 is required to be filed ▶DC
18	Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A if applicable), 990, and 990-T (Section 501(c)(3)s only) available
	for public inspection. Indicate how you made these available. Check all that apply. Own website. Another's website. Upon request. Other (explain in Schedule O)
19	Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial
	statements available to the public during the tax year
20	State the name, address, and telephone number of the person who possesses the organization's books and records
	Jeremy Newell - (202) 289-4322

832006 12-31-18

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated **Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

- 1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year
- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
 - List all of the organization's current key employees, if any See instructions for definition of "key employee"
- List the organization's five current highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
- List all of the organization's former officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

• List all of the organization's former directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

(A) Name and Title	(B) Average hours per	Average hours per box, unless person is both an officer and a director/trustee)		(D) Reportable compensation from	(E) Reportable compensation from related	(F) Estimated amount of other				
	(list any hours for related organizations below line)	Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	the organization (W·2/1099-MISC)	organizations (W-2/1099-MISC)	compensation from the organization and related organizations
(1) Brian T. Moynihan	1.00			,,				0.	0.	0.
Chairman	1 00	Х	_	X			_	0.	- 0.	<u> </u>
(2) William H. Rogers, Jr.	1.00	x		x				0.	0.	0.
Chairman-Elect (3) Beth E. Mooney	1.00	_	<u> </u>	^			-	· · · · · ·	0.	
BITS Chairman	1.00	X		x				0.	0.	0.
(4) Kessel D. Stelling, Jr.	1.00		\vdash	 	\vdash	\vdash		 		
Treasurer	1.00	x		x				0.	0.	0.
(5) Michael L. Corbat	1.00					\vdash	╁╌		-	
Director		х						0.	0.	0.
(6) Jamie Dimon	1.00		<u> </u>				Т			
Director		Х						0.	0.	0.
(7) Timothy J. Sloan	1.00									
Director		X						0.	0.	0.
(8) Kelly S. King	1.00									_
Director		X						0.	0.	0.
(9) Bruce Van Saun	1.00								_	
Director		Х					<u> </u>	0.	0.	0.
(10) Greg D. Carmichael	1.00									
Director		X		_	_			0.	0.	0.
(11) Joseph L. Hooley	1.00								_	_
Director	1 00	X	_	_	ļ	_	_	0.	0.	0.
(12) Jes Staley	1.00		ŀ					0.	0.	0.
Director	1.00	X	_	├	⊢	-	⊢	0.	0.	<u> </u>
(13) Charles W. Scharf	1.00	x]	-	0.	0.	0.
Director (14) Andrew Cecere	1.00	₽	-	-	├	⊢	⊢	0.	0.	
Director	<u> </u>	X						0.	0.	0.
(15) Bharat Masrani	1.00	^	┝	_	┢	╁╌	\vdash	 		
Director	1.00	x						0.	0.	0.
(16) William S. Demchak	1.00		┢		╁╴	 	\vdash			
Director	 1110	\mathbf{x}						0.	0.	0.
(17) Richard D. Fairbank	1.00	† <u>-</u> -	T	\vdash	\vdash	T	\vdash	 		
Director		x						0.	0.	0.
			_					<u> </u>		Form 990 (2018)

1.00 X		licy Inst						_		<u> 36-0753</u>	125 Page 8
Name and title			ploy	ees	, an	d Hi	ghe	st C			
Call Prederick Waddell	• •	1 ''								, ,	
Week (list any hours for related organizations below line) Frederick Waddel1 1.00 1.	Name and title			(do not check more than one			than		,	•	
(list any hours for related organizations below line) 1.00											
1.00 Name			for								
Delow Inne) Below Record Rec			direc				, ,			_	•
Delow Inne) Below Record Rec		related	tee or	rstea			ansat		(W-2/1099-MISC)	•	organization
1.00		1 *	Z Z	nal tr		ауев	ğ,				
1.00			МФ	ttp	icer	ш	hest (me,			organizations
Director (FSR, through 6/30/18)	/10) Bundaniah Maddall		를	프	≣	Key	훌륭	Ē		_	
1.00		1.00	v						١	ا م	0
Director (FSR, through 6/30/18) X		1 00	1			_	\vdash		0.	0.	<u> </u>
1.00 X	· · ·	1.00	v						ا م	n	0.
Director (FSR, through 6/30/18) X		1.00	╨				\vdash	_	0.		
David McKay	, ,		x						0.	o.	0.
1.00		1.00	Г				Г				-
Director (FSR, through 6/30/18)	Director (FSR, through 6/30/18)		х						0.	0.	0.
1.00 Nargaret Keane	(22) Scott Powell	1.00									
Director (FSR, through 6/30/18)	Director (FSR, through 6/30/18)		X						0.	0.	0.
1.00 Name 1.00 Name 1.00 Name 1.00 Name	(23) Margaret Keane	1.00									_
Director (FSR, through 6/30/18)	Director (FSR, through 6/30/18)		X						0.	0.	0.
(25) Timothy Pawlenty CEO, FSR (26) Gregory Baer CEO, BPI X 272,970. 0. 19,022. 1b Sub-total CEO Total from continuation sheets to Part VII, Section A CEO Total (add lines 1b and 1c) Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on	(24) D. Bryan Jordan	1.00							_		_
CEO, FSR (26) Gregory Baer CEO, BPI The Sub-total compensation from the organization list any former officer, director, or trustee, key employee, or highest compensated employee on X 570,339. 0.39,221. 272,970. 0.19,022. 843,309. 0.58,243. 4,213,861. 0.317,223. 4,213,861. 0.375,466. Yes No	Director (FSR, through 6/30/18)		X						0.	0.	0.
(26) Gregory Baer CEO, BPI 1b Sub-total c Total from continuation sheets to Part VII, Section A d Total (add lines 1b and 1c) 2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on	(25) Timothy Pawlenty	50.00									
Total from continuation sheets to Part VII, Section A d Total (add lines 1b and 1c) Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization Total the organization Iist any former officer, director, or trustee, key employee, or highest compensated employee on					X				570,339.	0.	39,221.
1b Sub-total c Total from continuation sheets to Part VII, Section A d Total (add lines 1b and 1c) 2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 40 Yes No 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on		50.00							050 050		40 000
c Total from continuation sheets to Part VII, Section A d Total (add lines 1b and 1c) 2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 40 Yes No 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on	CEO, BPI				X					.,	
d Total (add lines 1b and 1c)											-
2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization ► Yes No Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on		VII, Section A									
compensation from the organization ► Yes No 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on								<u> </u>			3/5,466.
Yes No 3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on	40										
3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on	compensation from the organization		-							"	
[,,,,,,,,,	2 Dud the assessment on het any decrees a fire			- l				'	h.ah.ad aa.maa.ac.t1 -		163 140
	- · · · · · · · · · · · · · · · · · · ·			≥, KE	y en	npio	yee,	or I	nignest compensated e	mployee on	3 X

rendered to the organization? If "Yes," complete Schedule J for such person Section B. Independent Contractors

Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services

and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual

(A)	(B)	(C)
Name and business address	Description of services	Compensation
Sullivan & Cromwell LLP		
125 Broad Street, New York, NY 10004	Consulting	1,095,491.
Harbinger, 1401 I Street, NW, Suite 330,		
Washington, DC 20005	Consulting	457,940.
The Boston Consulting Group, Inc.		
P.O. Box 75200, Chicago, IL 60675	Consulting	350,000.
Barnett & Sivon, 2550 M Street, NW, 8th		
Floor, Washington, DC 20037	Consulting	288,774.
CGCN Group, LLC, 1101 K Street, NW, Suite		
650, Washington, DC 20005	Consulting	286,138.
2 Total number of independent contractors (including but not limited to those list	ed above) who received more than	
\$100,000 of compensation from the organization 10		

See Part VII, Section A Continuation sheets

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Part VII Section A. Officers, Directors	olicy Inst Trustees, Key E				nd l	ligh	est	Compensated Employ	36-075 rees (continued)	
· (A)	(B)	Γ.			C)			(D)	(E)	(F)
Name and title	Average hours per	(c		Pos call	ition		ly)	Reportable compensation from	Reportable compensation from related	Estimated amount of other
	week (list any hours for related organizations below line)	Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	the organization (W-2/1099-MISC)	organizations (W-2/1099-MISC)	compensation from the organization and related organizations
(27) Ed Demarco	50.00				l			500 004	•	44 225
President, HPC	<u> </u>			_	X			598,284.	0.	41,337
(28) Christopher Feeney President, BITS	50.00				х			442,989.	0.	50,593
(29) Eric Selk Executive Director, Hope Now	50.00				Х			283,366.	0.	42,822
(30) John Dalton President HPC	50.00				х			202,880.	0.	(
(31) Katherine Childress EVP PUblic Affairs, BPI	50.00				x			500,210.	0.	511
(32) Paul Leonard	50.00				_					
7P of Government Affairs, HPC 33) Kevin Foster	50.00	-	\vdash		H	Х		578,822.	0.	54,963
/P and Sr Counsel, FSR (34) Anthony Cimino	50.00	_	<u> </u>		_	х		417,668.	0.	32,012
/P of Government Affairs	30.00	l				х		467,652.	0.	45,382
(35) William Nelson EVP Chief Economist, BPI	50.00					х		209,566.	0.	9,864
(36) Margaret Burns	50.00				\vdash	x		512,424.	0.	39,739
Sr VP of HPC						Λ		312,424.	0.	35,13.
									-	
					L		,			
					L.,			_	_	<u>-</u> .
									_	
			\vdash							
			<u> </u>							
Fotal to Part VII, Section A, line 1c			<u> </u>	<u> </u>				4,213,861.		317,223

	,		Check if Schedule O cont.	ains a respor	ise or note to any lir	ne in this Part VIII			
	-		SHOOK W CONSTITUTE OF SOME	anio a 100por	iso or note to arry in	(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	Revenue excluded from tax under sections 512 - 514
<u>s z</u>	1 :	а	Federated campaigns	1a	· · · · · · · · · · · · · · · · · · ·				Ĭ
ran			Membership dues	1b	-		-		
ع ق			Fundraising events	1c					
ifts r A			Related organizations	1d		'			
2 in			· .	\vdash		1			
Sig			Government grants (contribute All other contributions, gifts, grant	· —					
돌		T	similar amounts not included above		15,626,811.				
걸히		_			10,020,011.				
Contributions, Gifts, Grants and Other Similar Amounts		_	Noncash contributions included in lines Total. Add lines 1a-1f	1a-11 5		15,626,811.	,		
- "			Total: Add lines 12-11		Business Code	· -			ì
	2 :	2	Membership dues		900099	13,033,561.	13,033,561.	· · · · · · · · · · · · · · · · · · ·	
, Ķ		u h	Coalition income		900099	474,518.	474,518.		
Ser		~	Meetings & conferences		900099	375,964.	375,964.		
E S	Ì	Н	Hope Now sponsorship &	outreach	900099	168,400.	168,400.		
Program Service Revenue	Ì	u		***************************************	-	,			
<u>۾</u>	Ì	f	All other program service reve	nue	-				
	·	g	Total. Add lines 2a-2f	1100		14,052,443.			
\neg	3	2	Investment income (including	dıvıdends. ın	terest, and				
	•		other similar amounts)	,	•	174,901.			174,901.
	4		Income from investment of tax	c-exempt bor	d proceeds	•			
	5		Royalties		•	27,293.			27,293.
			,	(i) Real	(ii) Personal	i			
	6	а	Gross rents		'				
			Less rental expenses		1				
			Rental income or (loss)						
			Net rental income or (loss)		<u> </u>				
	7 :		Gross amount from sales of	(i) Securitie	s (II) Other				
			assets other than inventory]
	i	b	Less cost or other basis						
			and sales expenses						
		С	Gain or (loss)						
			Net gain or (loss)		•				AND THE PROPERTY OF THE PARTY O
			Gross income from fundraising	events (not					
evenue			including \$	of					
			contributions reported on line	1c) See					
Other R			Part IV, line 18	•	а				
퇇	ı	b	Less direct expenses		ь				
0		С	Net income or (loss) from fund	raising event	s 🕨				
			Gross income from gaming ac	-					
			Part IV, line 19		а				
	1	b	Less direct expenses		ь				
		С	Net income or (loss) from gam	ing activities					
			Gross sales of inventory, less						
			and allowances		a				
	ı	b	Less cost of goods sold		b				
	(С	Net income or (loss) from sale	s of inventor	·				
			Miscellaneous Revenu	e _	Business Code				
	11 (a	Net unrelated partners	hip income	518210	947,403.		947,403.	
	ı	b	Other income		900099	559.			559.
		С							
	(d	All other revenue						
		е	Total. Add lines 11a-11d		•	947,962.			<u>_</u>
	12		Total revenue See instructions			30,829,410.	14,052,443.	947,403.	202,753.

	Part IX Statement of Functional Expenses										
Sect	on 501(c)(3) and 501(c)(4) organizations must com	plete all columns All oth	ner organizations must o	complete column (A)							
	Check if Schedule O contains a respor	nse or note to any line in									
	not include amounts reported on lines 6b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses						
1	Grants and other assistance to domestic organizations										
	and domestic governments. See Part IV, line 21	2,320,658.									
2	Grants and other assistance to domestic				ļ						
	individuals See Part IV, line 22										
3	Grants and other assistance to foreign										
	organizations, foreign governments, and foreign										
	individuals See Part IV, lines 15 and 16				У .						
4	Benefits paid to or for members			· · · · · ·	, ,						
5	Compensation of current officers, directors,	2 064 542									
	trustees, and key employees	3,064,543.									
6	Compensation not included above, to disqualified										
	persons (as defined under section 4958(f)(1)) and										
_	persons described in section 4958(c)(3)(B)	12,104,273.			·						
7	Other salaries and wages	14,104,4/3.		 							
8	Pension plan accruals and contributions (include	732,263.									
_	section 401(k) and 403(b) employer contributions)	639,608.									
9	Other employee benefits	557,495.									
10	Payroll taxes	337,433.									
11	Fees for services (non-employees)										
a	Management	264,569.		-							
þ	Legal Accounting	32,868.	·								
c d	• • • • • • • • • • • • • • • •	787,124.									
	Professional fundraising services. See Part IV, line 17	, , , , , , , , , , , , , , , , , , , ,									
f	Investment management fees		,								
g	Other (If line 11g amount exceeds 10% of line 25,			<u> </u>							
3	column (A) amount, list line 11g expenses on Sch O.)	2,819,060.									
12	Advertising and promotion	<u> </u>									
13	Office expenses	710,013.									
14	Information technology	315,673.	· · ·								
15	Royalties										
16	Occupancy	1,445,191.									
17	Travel	298,383.									
18	Payments of travel or entertainment expenses		-								
	for any federal, state, or local public officials										
19	Conferences, conventions, and meetings	805,491.									
20	Interest										
21	Payments to affiliates				. <u>.</u>						
22	Depreciation, depletion, and amortization	377,916.									
23	Insurance	88,350.									
24	Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line	0									
	24e amount exceeds 10% of line 25, column (A)	•									
	amount, list line 24e expenses on Schedule O.)	1 776 250									
а	Reorganization expenses	1,776,250. 244,670.									
Ь	Unrelated bus. inc. tax	244,670.			<u> </u>						
C				 							
d											
	All other expenses	29,384,398.		 							
<u>25</u>	Total functional expenses Add lines 1 through 24e	43,304,330.		-							
26	Joint costs. Complete this line only if the organization										
	reported in column (B) joint costs from a combined										
	educational campaign and fundraising solicitation.										
	Check here if following SOP 98-2 (ASC 958-720)			1							

Part X | Balance Sheet Check if Schedule O contains a response or note to any line in this Part X (B) (A) End of year Beginning of year 6,110,688. 9,408,088. Cash · non-interest-bearing 4,950,850. 5,036,452. 2 2 Savings and temporary cash investments 3 3 Pledges and grants receivable, net 392,853. 1,955,538. 4 4 Accounts receivable, net Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete 5 Part II of Schedule L Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary 6 employees' beneficiary organizations (see instr). Complete Part II of Sch L. Notes and loans receivable, net 7 Inventories for sale or use 8 875,510. 59,988. 9 Prepaid expenses and deferred charges 10a Land, buildings, and equipment cost or other 3,428,855 10a basis Complete Part VI of Schedule D 2,009,184. 1,837,837. 1,591,018 10b 10c b Less accumulated depreciation 11 Investments - publicly traded securities 11 810,999. 1,724,554. 12 12 Investments - other securities See Part IV, line 11 13 13 Investments - program-related See Part IV, line 11 14 14 Intangible assets 2,443,555. 16,778,117. 1,721,845. 15 15 Other assets See Part IV, line 11 22,559,824. 16 16 Total assets. Add lines 1 through 15 (must equal line 34) 2,589,138. 8,112,763. 17 17 Accounts payable and accrued expenses 18 18 Grants payable 18,038. 491,597. 19 19 Deferred revenue 20 20 Tax-exempt bond liabilities 21 21 Escrow or custodial account liability Complete Part IV of Schedule D Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L 22 Secured mortgages and notes payable to unrelated third parties 23 23 24 24 Unsecured notes and loans payable to unrelated third parties 25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of 3,032,872 2,205,789. Schedule D 5,640,048. 10,810,149. 26 Total liabilities. Add lines 17 through 25 Organizations that follow SFAS 117 (ASC 958), check here ▶ 🐰 and complete lines 27 through 29, and lines 33 and 34. : Assets or Fund Balances 11,749,675. 11,138,069. 27 Unrestricted net assets 28 Temporarily restricted net assets **29** Permanently restricted net assets Organizations that do not follow SFAS 117 (ASC 958), check here and complete lines 30 through 34. 30 Capital stock or trust principal, or current funds 3 Paid-in or capital surplus, or land, building, or equipment fund 32 Retained earnings, endowment, accumulated income, or other funds 11,138,069. 11,749,675. 33 Total net assets or fund balances 16,778,117. 22,559,824. Total liabilities and net assets/fund balances

orm	990 (2018) Bank Policy Institute	36-	0/53	<u>5125</u>	Pa	ge 12
Pa	rt XI Reconciliation of Net Assets					
	Check if Schedule O contains a response or note to any line in this Part XI			_		X
1	Total revenue (must equal Part VIII, column (A), line 12)	1	30	,82	9,4	10.
2	Total expenses (must equal Part IX, column (A), line 25)	2		, 38		
3	Revenue less expenses Subtract line 2 from line 1	3		.,44		
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	11	.,13		
5	Net unrealized gains (losses) on investments	5		-3	<u>2,3</u>	78.
6	Donated services and use of facilities	6				
7	Investment expenses	7				
8	Prior period adjustments	8				
9	Other changes in net assets or fund balances (explain in Schedule O)	9		-80	1,0	28.
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33,					
	column (B))	10	11	.,7 <u>4</u>	9,6	75.
Pa	t XII Financial Statements and Reporting					_
	Check if Schedule O contains a response or note to any line in this Part XII	_				<u>Ш</u>
					Yes	No
1	Accounting method used to prepare the Form 990 Cash X Accrual Other					}
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule	0				اـ <u>ــ</u> ـا
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?			2a		Х
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed	d on a				
	separate basis, consolidated basis, or both					
	Separate basis Consolidated basis Both consolidated and separate basis					
b	Were the organization's financial statements audited by an independent accountant?			2b	X	<u>. </u>
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate	e basis,				
	consolidated basis, or both					
	X Separate basis Consolidated basis Both consolidated and separate basis					
С	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the	e audıt,			7.7	
	review, or compilation of its financial statements and selection of an independent accountant?			2c	X	.
	If the organization changed either its oversight process or selection process during the tax year, explain in Sch					
За	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Si	ngle Au	dit			
	Act and OMB Circular A-133?			3a		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required	ired aud	irt			
	or audits, explain why in Schedule O and describe any steps taken to undergo such audits			3b		L

832012 12-31-18

13

Form **990** (2018)

SCHEDULĖ C (Form 990 or 990-EZ)

Political Campaign and Lobbying Activities

For Organizations Exempt From Income Tax Under section 501(c) and section 527

➤ Complete if the organization is described below.
➤ Attach to Form 990 or Form 990-EZ.

➤ Go to www.irs.gov/Form990 for instructions and the latest information.

2018
Open to Public Inspection

Department of the Treasury Internal Revenue Service

If the organization answered "Yes," on Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered "Yes," on Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes," on Form 990, Part IV, line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then

•	Section 501(c)(4), (5), or (6) organiza	itions Complete Part III			
Nan	ne of organization			Empl	oyer identification number
	Bank Po	olicy Institute			3 <u>6-0753125</u>
Pa	art I-A Complete if the or	ganization is exempt und	der section 501(c)	or is a section 527 o	rganization.
1	Provide a description of the organi	zation's direct and indirect politic	cal campaign activities i		
2	Political campaign activity expendi	tures		▶\$	
3	Volunteer hours for political campa	ign activities			
_					
	<u> </u>	ganization is exempt unc			
	Enter the amount of any excise tax	, ,		> \$	
	Enter the amount of any excise tax	, , ,		▶\$	
	If the organization incurred a section	on 4955 tax, did it file Form 4720	for this year?		Yes No
	a Was a correction made?				└ Yes └ No
	o If "Yes," describe in Part IV art I-C Complete if the org	nanization is exempt uno	ler section 501(c)	except section 5010	6131
			·		
	Enter the amount directly expende	, ,	•		
2	Enter the amount of the filing organ exempt function activities	iization's lunds contributed to of	iner organizations for se	► \$	
2	Total exempt function expenditure	s Add lines 1 and 2. Enter here s	and on Form 1120 POL		
3	line 17b	S Add lines I and 2 Linter here a	and off form 11201 OL	▶ \$	
4	Did the filing organization file Form	1120-POL for this year?		- Ψ	Yes No
	Enter the names, addresses and e	•	IN) of all section 527 no	ulitical organizations to which	
J	made payments For each organiza				
	contributions received that were pi				
	political action committee (PAC) If				
_	(a) Name	(b) Address	(c) EIN	(d) Amount paid from	(e) Amount of political
	((2,7.12.22.2	, , , , , ,	filing organization's	contributions received and
				funds If none, enter -0-	promptly and directly delivered to a separate
					political organization
					If none, enter -0-
			<u> </u>		
			<u> </u>		

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule C (Form 990 or 990-EZ) 2018

Schedule C (Form 990 or 990-EZ) 2018	Bank Policy	<u>Institute</u>		36-0	0753125 Page 2
Part II-A Complete if the org	anization is exe	mpt under section	on 501(c)(3) and file	ed Form 5768 (e	election under
section 501(h)).		 			
	_	_	in Part IV each affiliated	group member's nar	ne, address, EIN,
_ ' '	e of excess lobbying	• •			
B Check ▶ ☐ If the filing organization	tion checked box A a	nd "limited control" pi	ovisions apply	(a) Filing	(b) Affiliated group
	ts on Lobbying Expe			organization's	totals
(The term "expend	litures" means amou	unts paid or incurred	.)	totals	
1a Total lobbying expenditures to influ	Jence public opinion !	(grass roots lobbying)			
b Total lobbying expenditures to influ	•				
c Total lobbying expenditures (add lii	nes 1a and 1b)				
d Other exempt purpose expenditure	es .				
e Total exempt purpose expenditure	s (add lines 1c and 1d	d)			
f Lobbying nontaxable amount Ente	1	e following table in bo	th columns		
If the amount on line 1e, column (a) o	<u> </u>	bying nontaxable an			1.
Not over \$500,000		the amount on line 1			-{
Over \$500,000 but not over \$1,000	· · · · · · · · · · · · · · · · · · ·	00 plus 15% of the ex]
Over \$1,000,000 but not over \$1,5			cess over \$1,000,000		,
Over \$1,500,000 but not over \$17,	T T	00 plus 5% of the exc	ess over \$1,500,000	: .	
Over \$17,000,000	\$1,000,				
g Grassroots nontaxable amount (en	ter 25% of line 1f)				· · · · · · · · · · · · · · · · · · ·
h Subtract line 1g from line 1a If zero				****	
i Subtract line 1f from line 1c If zero					
j If there is an amount other than zei	=	line 1i, did the organi	zation file Form 4720		
reporting section 4911 tax for this	year?				Yes No
	4-Year Ave	eraging Period Unde			
(Some organizations the				of the five columns	below.
	•	ate instructions for I			
	Lobbying Expe	nditures During 4-Ye	ear Averaging Period	·	
Calendar year (or fiscal year beginning in)	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) Total
				<u> </u>	
2a Lobbying nontaxable amount	 				
b Lobbying ceiling amount					
(150% of line 2a, column(e))		, .	 		
Tatal labbuma aumandibuma					
c Total lobbying expenditures		-	-		
d Grassroots nontaxable amount					
e Grassroots ceiling amount				-	
(150% of line 2d, column (e))],		
			† 1		
f Grassroots lobbying expenditures					
				Schedule C (For	m 990 or 990-EZ) 2018

Schedule C (Form 900 or 900 EZ) 2018 Bank Policy Institute 36-075312 Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

of the lobbying activity	For each "Yes," response on lines 1a through 1i below, provide in Part IV a detailed description)	(b)	
		Yes	No	Amo	ount
1 During the year, did the	filing organization attempt to influence foreign, national, state, or			·	
local legislation, includin	ng any attempt to influence public opinion on a legislative matter			,	
or referendum, through	the use of			,	
a Volunteers?					
b Paid staff or manageme	nt (include compensation in expenses reported on lines 1c through 1i)?				
c Media advertisements?					
d Mailings to members, le	gislators, or the public?				
e Publications, or published	ed or broadcast statements?				
f Grants to other organiza	ations for lobbying purposes?				
g Direct contact with legis	slators, their staffs, government officials, or a legislative body?				
h Rallies, demonstrations,	, seminars, conventions, speeches, lectures, or any similar means?				
i Other activities?				<u> </u>	
j Total Add lines 1c throu	ugh 1ı				
2a Did the activities in line	1 cause the organization to be not described in section 501(c)(3)?				
·	int of any tax incurred under section 4912		•		
	int of any tax incurred by organization managers under section 4912	- 1	,		
d If the filing organization	incurred a section 4912 tax, did it file Form 4720 for this year?	504(-)/	<u></u>	· ·	
	f the organization is exempt under section 501(c)(4), so	ection 501(c)(5), or se	ection	
501(c)(6).			<u> </u>	Yes	No
1 More substantially all (O	094 or mare) dues received pendeductible by members?		1		X
• •	0% or more) dues received nondeductible by members? ke only in-house lobbying expenditures of \$2,000 or less?		2		X
•	ree to carry over lobbying expenditures of \$2,000 or less? The second result is a compared to the second results and second results are second results.	om the prior year	<u> </u>		X
	f the organization is exempt under section 501(c)(4), so				na 3 is
501(c)(6) an answered "	nd if either (a) BOTH Part III-A, lines 1 and 2, are answe 'Yes."		R (b) Par	t III-A, lir	
501(c)(6) an answered " 1 Dues, assessments and	nd if either (a) BOTH Part III-A, lines 1 and 2, are answer 'Yes." I similar amounts from members	ered "No," OF	R (b) Par		
501(c)(6) an answered " Dues, assessments and Section 162(e) nondedu	nd if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." I similar amounts from members include lobbying and political expenditures (do not include amounts of particulars).	ered "No," OF	R (b) Par	t III-A, lir	
501(c)(6) an answered " Dues, assessments and Section 162(e) nondedu expenses for which the	nd if either (a) BOTH Part III-A, lines 1 and 2, are answer 'Yes." I similar amounts from members	ered "No," OF	1 (b) Par	t III-A, lir	3,561.
1 Dues, assessments and Section 162(e) nondedu expenses for which the a Current year	Id if either (a) BOTH Part III-A, lines 1 and 2, are answering the sum of the	ered "No," OF	1	t III-A, lir	3,561.
1 Dues, assessments and 2 Section 162(e) nondedu expenses for which the a Current year b Carryover from last year	Id if either (a) BOTH Part III-A, lines 1 and 2, are answering the sum of the	ered "No," OF	1 2a 2b	t III-A, lir	3,561
1 Dues, assessments and 2 Section 162(e) nondedu expenses for which the a Current year b Carryover from last year c Total	Id if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." I similar amounts from members and include amounts of persection 527(f) tax was paid).	ered "No," OF	1 2a 2b 2c	13,033 3,160	3,561 0,854
1 Dues, assessments and 2 Section 162(e) nondedu expenses for which the a Current year b Carryover from last year c Total 3 Aggregate amount repo	Ind if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." I similar amounts from members and include amounts of place section 527(f) tax was paid). In the section 527(f) tax was paid and political expenditures (do not include amounts of place section 527(f) tax was paid). In the section 6033(e)(1)(A) notices of nondeductible section 162(e) during the section 162(e) du	ered "No," OF	1 2a 2b	13,033 3,160	3,561 0,854
1 Dues, assessments and 2 Section 162(e) nondeduexpenses for which the a Current year b Carryover from last year c Total 3 Aggregate amount repo	Ind if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." It similar amounts from members are tible lobbying and political expenditures (do not include amounts of place section 527(f) tax was paid). In the distribution of the section 6033(e)(1)(A) notices of nondeductible section 162(e) due to the amount on line 2c exceeds the amount on line 3, what portion of the	ered "No," OF political es ne excess	1 2a 2b 2c	13,033 3,160	
1 Dues, assessments and 2 Section 162(e) nondedu expenses for which the a Current year b Carryover from last year c Total 3 Aggregate amount repo 4 If notices were sent and does the organization as	Ind if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." I similar amounts from members and include amounts of place section 527(f) tax was paid). In the section 527(f) tax was paid and political expenditures (do not include amounts of place section 527(f) tax was paid). In the section 6033(e)(1)(A) notices of nondeductible section 162(e) during the section 162(e) du	ered "No," OF political es ne excess	2a 2b 2c 3	13,033 3,160	3,561 0,854
1 Dues, assessments and 2 Section 162(e) nondedu expenses for which the a Current year b Carryover from last year c Total 3 Aggregate amount repo does the organization as expenditure next year?	Ind if either (a) BOTH Part III-A, lines 1 and 2, are answeriges." It similar amounts from members are tible lobbying and political expenditures (do not include amounts of place section 527(f) tax was paid). In the distribution of the section 6033(e)(1)(A) notices of nondeductible section 162(e) due to the amount on line 2c exceeds the amount on line 3, what portion of the	ered "No," OF political es ne excess	1 2a 2b 2c	3,160 3,185	3,561 0,854

SCHEDULE D

(Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

► Complete if the organization answered "Yes" on Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No 1545-0047 Open to Public Inspection

Name of the organization Bank Policy Institute

Employer identification number 36-0753125

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6 Total number at end of year	Da	d L Organizations Maintaining Donor Advise	d Funds or Other Similar Funds (or Accounts Complete 4 the
Total number at end of year Aggregate value of contributions to (during year) Aggregate value of contributions to (during year) Aggregate value of grants from (during year) Aggregate value of grants from (during year) Aggregate value of grants from (during year) Aggregate value at end of year Aggregate value at end year Aggregate value of year Aggregate val	Га			Accounts. Complete if the
1 Total number at end of year 2 Aggregate value of contributions to (during year) 3 Aggregate value of area to of year 5 Did the organization in some and conors and donor advisors in writing that the assets held in donor advised funds are the organization is property, subject to the organization's exclusive legal control? Ob the organization in signates, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? Part III Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7 Purpose(s) of conservation easements held by the organization (click all that apply) Preservation of land for public use (e.g., recreation or education) Preservation of a conservation easement is left by the organization (click) at little apply) Preservation of land for public use (e.g., recreation or education) Preservation of a certified histonic structure Preservation of a conservation easement is left to the tax year Protection of natural habitat Preservation of a conservation easement is left to the tax year Protection of natural habitat Preservation of a conservation easement Preservation Preservation easement Preservation		organization answered "Yes" on Form 990, Part IV, lin		(h) Funds and other accounts
2 Aggregate value of contributions to (during year) 3 Aggregate value of grants from (during year) 4 Aggregate value at end of year 5 Dot the organization informal idonors and donor advisors in writing that the assets held in donor advised funds are the organization informal grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermisable private benefit? Part Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7 Purpose(s) of conservation easements held by the organization (check all that apply) Preservation of land for public use (e.g., recreation or education) Preservation of a nether purpose conferring Preservation of land for public use (e.g., recreation or education) Preservation of a historically important land area Preservation of open space Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year Held at the End of the Tax Year a Total number of conservation easements conservation easements Preservation			(a) Dollor advised idrids	(b) Fullus and other accounts
A Aggregate value of grants from (during year) A Aggregate value at end of year Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring imperimisable purposes and not for the benefit of the organization flows the purpose conferring imperimisable purposes and not for the organization flows the donor advisor and the form of a conservation deasement of a donor donor advisor and not form of a conservation deasement during the year year a formation of conservation deasements and deasement of a conservation de	_	· · · · · · · · · · · · · · · · · · ·		
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Boes each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(ii) and section 170(h)(4)(B)(ii)? In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part X If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1	7	Amount of expenses incurred in monitoring, inspecting, hand	ling of violations, and enforcing conservation	on easements during the year
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Include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		and section 170(h)(4)(B)(ii)?		└── Yes └── No
Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1	9	In Part XIII, describe how the organization reports conservati	on easements in its revenue and expense s	tatement, and balance sheet, and
Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		include, if applicable, the text of the footnote to the organization	ion's financial statements that describes th	e organization's accounting for
Complete if the organization answered "Yes" on Form 990, Part IV, line 8 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		conservation easements		
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historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		Complete if the organization answered "Yes" on Form	990, Part IV, line 8	
the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1	1a	If the organization elected, as permitted under SFAS 116 (AS	C 958), not to report in its revenue stateme	nt and balance sheet works of art,
the text of the footnote to its financial statements that describes these items b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		historical treasures, or other similar assets held for public exh	nibition, education, or research in furtherand	e of public service, provide, in Part XIII,
treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1		the text of the footnote to its financial statements that descri	bes these items	
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relating to these items (i) Revenue included on Form 990, Part VIII, line 1 (ii) Assets included in Form 990, Part X If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1				
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(ii) Assets included in Form 990, Part X If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items Revenue included on Form 990, Part VIII, line 1		_		▶ \$
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the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items a Revenue included on Form 990, Part VIII, line 1	2	· ·	asures, or other similar assets for financial o	
a Revenue included on Form 990, Part VIII, line 1	_			• • •
	9			▶ \$
				\$

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Par	t III Organizations Maintaining C	Collections of A	rt, His	torical Tr	easures,	or Othe	er Simil	ar Asse	ts(continued)	
3	.Using the organization's acquisition, access	on, and other record	ds, chec	k any of the	following that	at are a s	ignificant	use of its	collection item	ns
	(check all that apply)									
а	Public exhibition	C	ı 🗀	Loan or exc	hange progr	ams				
b	Scholarly research	6	• 🔲	Other						
С	Preservation for future generations									
4	Provide a description of the organization's co	ollections and expla	ın how t	hey further t	he organizat	ion's exe	mpt purp	ose in Par	t XIII	
5	During the year, did the organization solicit of	or receive donations	of art, h	istorical trea	sures, or oth	er sımılaı	r assets		_	_
	to be sold to raise funds rather than to be m	aintained as part of	the orga	ınızatıon's co	ollection?				Yes	<u>No</u>
Par	t IV Escrow and Custodial Arran		ete if the	e organizatio	n answered	"Yes" on	Form 99	0, Part IV,	line 9, or	
	reported an amount on Form 990, Pa	rt X, line 21								
1a	Is the organization an agent, trustee, custod	ian or other interme	diary for	contribution	ns or other as	ssets not	ıncluded	_		_
	on Form 990, Part X?								」Yes	∟ No
b	If "Yes," explain the arrangement in Part XIII	and complete the fo	ollowing	table						
									Amount	
С	Beginning balance						1c			
	Additions during the year						1d			
е	Distributions during the year						1e			
f	Ending balance						1f		T	т
	Did the organization include an amount on F						-		」Yes	⊣ No
	If "Yes," explain the arrangement in Part XIII									
Par	t V Endowment Funds. Complete				Г.			unara bank	(-) Four year	hack
4-	Daniel of carehology	(a) Current year	(b) F	Prior year	(c) Two yea	IS DACK	(d) Three y	years Dack	(e) Four years	Dack
1a	Beginning of year balance				-					—
D	Contributions		 							
C	Net investment earnings, gains, and losses								<u> </u>	
	Grants or scholarships		 							
е	Other expenditures for facilities									
	and programs					- +				
	Administrative expenses End of year balance		}							
g 2	Provide the estimated percentage of the cur	rent vear end balan	re (line 1	a column (all held as				l	—
	Board designated or quasi-endowment	rent year end balant	%	rg, column (e	ajj ficiu as					
	Permanent endowment		_′°							
	Temporarily restricted endowment									
·	The percentages on lines 2a, 2b, and 2c sho									
За	Are there endowment funds not in the posse	•	ation th	at are held a	ind administe	ered for t	he organi	zation		
	by						ŭ		Yes	No
	(i) unrelated organizations								3a(i)	
	(ii) related organizations								3a(ii)	
b	If "Yes" on line 3a(ii), are the related organiza	ations listed as requi	red on S	Schedule R?	ı				3b	
4	Describe in Part XIII the intended uses of the	•								
Par	t VI Land, Buildings, and Equipm									
	Complete if the organization answere	d "Yes" on Form 99	0, Part l	V, line 11a S	See Form 99	0, Part X,	line 10			
	Description of property	(a) Cost or o	other	(b) Cost	or other	(c) A	ccumulate	ed	(d) Book valu	ie
		basis (investi	ment)	basis	(other)	der	oreciation			
1a	Land									
b	Buildings									
С	Leasehold improvements				9,545.		72,7		1,406,7	
d	Equipment			94	9,310.		518,2	72.	431,0	<u> 38.</u>
e	Other								4 00= -	~=
Total	. Add lines 1a through 1e (Column (d) must e	equal Form 990, Part	X, colui	mn (B), line 1	10c)				1,837,8	<u>.37.</u>

Schedule D (Form 990) 2018

Part VIII Investments - Other Securities. Complete the organization answered "ves" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12	Schedule D (Form 990) 2018 Bank Policy	Institute	3	36-0753125 Page 3
(a) Description of security or category uncluding name at security (b) Book value (c) Method of valuation Cost or end-of-year market value (1) Financial derivatives (2) Closely-held equity interests (3) Other (4) Investment in fTLD 1,724,554. End-of-Year Market Value (6) (7) (9) (9) (10)	Part VII Investments - Other Securities.			
(1) Financial derivatives (2) Closely-held equity interests (3) Other (A) Investment in fTLD (1,724,554. End-of-Year Market Value (B) (C) (D) (D) (D) (D) (D) (D) (D) (D) (D) (D		on Form 990, Part IV, line		
	(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or e	end-of-year market value
(3) Other (A) Investment in fTLD (B) (C) (C) (C) (B) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C	(1) Financial derivatives			
(#)	· · · · · · · · · · · · · · · · · · ·			
(B) (C) (C) (C) (C) (C) (C) (C) (C) (C) (C			ļ	
(C) (D) (E) (E) (F) (G) (F) (G) (G) (G) (G) (G) (G) (G) (G) (G) (G	(A) Investment in fTLD	1,724,554	. End-of-Year Marke	t Value
(C)	(B)			
(S) (P) (G) (G) (H) (Total. (Cot. (b) must equal Form 990, Part X, cot. (B) line 12.) ▶ 1,724,554. Part VIII Investments - Program Related. Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13 (a) Description of investment (B) Book value (C) Method of valuation Cost or end-of-year market value (I) (2) (3) (4) (5) (6) (7) (8) (9) (9) (1) Part IX Other Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15 (a) Description (b) Book value (1) Deposits (a) Description (b) Book value (c) Prepaid pension asset (d) (e) (f) (f) (g) (g) (g) (g) (h) (h) (h) (h) (h) (h) (h) (h) (h) (h	(C)			
(F) (G) (H) Total. (Col. (t) must equal Form 990, Part X, col. (B) line 12.) ▶ 1, 724, 554. Part VIII Investments - Program Related. Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13 (a) Description of investment (b) Book value (c) Method of valuation. Cost or end-of-year market value (1) (2) (3) (4) (5) (6) (7) (8) (9) Total. (Col. (t)) must equal Form 990, Part X, col. (B) line 13.) ▶ Part XIX Other Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15 (a) Description (b) Book value (1) Deposits (a) Description (b) Book value (2) Assets held under deferred compensation plan (560, 335, 39.) Prepaid pension asset (4) (5) (6) (7) (8) (9) (9) Total. (Column (b) must equal Form 990, Part X, col. (B) line 15) Part XI Other Liabilities. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15 (a) Description (b) Book value (b) Book value (c) Bo	(D)			
(G) (t+) Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶ 1,724,554. Part VIII Investments - Program Related. Complete if the organization answered "Yes" on Form 990, Part IV, line 11c See Form 990, Part X, line 13 (a) Description of investment (b) Book value (c) Method of valuation Cost or end-of-year market value (f) (g) (g) (g) (g) (g) (g) (g) (g) (g) (g		<u> </u>		
[H] Total. (Cot. (b) must equal Form 990, Part X, cot. (B) line 12.) ▶ 1,724,554. Part VIII Investments - Program Related. Complete if the organization answered "Yes" on Form 990, Part IV, line 11c See Form 990, Part X, line 13 (a) Description of investment (b) Book value (c) Method of valuation Cost or end-of-year market value				
Total. (Col. (t) must equal Form 990, Part X, col. (8) line 12). ► 1, 724, 554.				
Part VIII Investments - Program Related. Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13 (a) Description of investment (b) Book value (c) Method of valuation Cost or end-of-year market value (1) (2) (3) (4) (5) (6) (6) (7) (8) (9) (9) (10) (1)		1 704 FF4		
Complete if the organization answered "Yes" on Form 990, Part IV, line 11c See Form 990, Part X, line 13 (a) Description of investment (b) Book value (c) Method of valuation Cost or end-of-year market value (1) (2) (3) (4) (5) (6) (7) (8) (9) Total, (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶ Part IX Other Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d See Form 990, Part X, line 15 (a) Description (b) Book value (1) (7) Deposits (3) Assets held under deferred compensation plan (560 , 335 , 3) (3) Prepaid pension asset (8) (6) (7) (8) (9) (9) (9) (9) (9) (9) (9		1,/24,554	•	
(a) Description of investment (b) Book value (c) Method of valuation Cost or end-of-year market value (1)				
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(2) (3) (4) (5) (6) (7) (8) (9) Tatal. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶ Part IX Other Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d See Form 990, Part X, line 15 (a) Description (b) Book value (1) Deposits (2) Assets held under deferred compensation plan (560, 335. (3) Prepaid pension asset (4) (5) (6) (7) (8) (9) Total. (Column (b) must equal Form 990, Part X, col. (B) line 15) Part X Other Liabilities. Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f See Form 990, Part X, line 25 1. (a) Description (b) Book value (1) Federal income taxes (2) Deferred rent (3) Deferred compensation liabilities (4) (5) (4) (6)		(b) Book value	(c) Method of Valuation Cost of 6	end-or-year market value
(3) (4) (5) (6) (7) (8) (9) Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶ Part IX Other Assets. (a) Description (b) Book value (b) Book value (c) Assets held under deferred compensation plan 560, 335. (a) Prepaid pension asset 817,776. (d) (5) (6) (7) (8) (9) Total. (Column (b) must equal Form 990, Part X, col (B) line 15) 1,721,845. Part X Other Liabilities. (a) Description (b) Book value (b) Book value (c) Assets held under deferred compensation plan 560,335. (a) Perpaid pension asset 817,776. (d) (e) (f) (f				
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(5) (6) (7) (8) (9) Total. (CoL (b) must equal Form 990, Part X, col, (B) line 13.) ▶ Part IX Other Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 11d See Form 990, Part X, line 15 (a) Description (b) Book value (1) Deposits (3) Prepaid pension asset (4) (5) (6) (7) (8) (9) Total. (Column (b) must equal Form 990, Part X, col (B) line 15) Part X Other Liabilities. Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f See Form 990, Part X, line 25 1. (a) Description of liability (b) Book value (1) Federal income taxes (2) Deferred rent 1,645,454. (3) Deferred compensation liabilities 560,335.			 	·-
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(3) Deferred compensation liabilities 560,335. (4) (5)			1,645,454.	
(4) (5)		bilities		
(5)				

▶

Total. (Column (b) must equal Form 990, Part X, col (B) line 25)

(7) (8)

2,205,789.

^{2.} Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740) Check here if the text of the footnote has been provided in Part XIII

24

832054 10-29-18

Schedule D (Form 990) 2018

SCHEDULE I (Form 990)

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

Attach to Form 990

2018

Open to Public Inspection

Department of the Treasury Internal Revenue Service

► Go to www irs gov/Form990 for the latest information

Employer identification number 36-0753125 Name of the organization Bank Policy Institute Part I General Information on Grants and Assistance Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection □ No X Yes criteria used to award the grants or assistance? Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000 Part II can be duplicated if additional space is needed (f) Method of 1 (a) Name and address of organization (b) EIN (c) IRC section (if applicable) (d) Amount of (e) Amount of (g) Description of (h) Purpose of grant valuation (book, FMV, appraisal, other) noncash assistance non cash or government cash grant assistance Housing Policy Council 1750 K Street, Suite 300 Washington, DC 20006 83-2778151 501(c)(6) 2,320,658 N/A General Support 0.N/A Enter total number of section 501(c)(3) and government organizations listed in the line 1 table Enter total number of other organizations listed in the line 1 table

HA	For Paperwork Reduction Act Notice	, see the	Instructions	for Form 990

Schedule I (Form 990) (2018)

Schedule I (Form 990) (2018) Bank Policy Ins	titute				36-0753125 Page 2
Part III Grants and Other Assistance to Domestic Individual Part III can be duplicated if additional space is needed		organization answ	ered "Yes" on Form 9	990, Part IV, line 22	-
(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
				-	
······································					
					
-				-	
Part IV Supplemental Information Provide the information red	unad a Dad Lia	o 2. Post III. ook soo	(h) and any other a	deldronol information	
Part I, Line 2:	julied in Part I, III	ie z, Fart III, columi	(b), and any other a	dditional information	
· - · · · - · · · · · · · · · · · · · ·	. 1 1			1 1 1 1	
The Institue's management attend m					
to monitor progress and share its	perspect	ive. The	Insitute's	management	<u> </u>
also attended policy forums with a	enior me	mbers of o	ongress th	ey've hosted	
to discuss these issues.					
832102 11-02-18		26	 -		Schedule I (Form 990) (2018)

SCHEDULE J (Form 990)

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No 1545-0047

Open to Public Inspection

Name of the organization

Part I Questions Regarding Compensation

Department of the Treasury

Internal Revenue Service

Bank Policy Institute

Employer identification number 36-0753125

_			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990,			
	Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items		_	
	First-class or charter travel Housing allowance or residence for personal use		r	1
	Travel for companions Payments for business use of personal residence			
	Tax indemnification and gross-up payments Health or social club dues or initiation fees			•
	Discretionary spending account Personal services (such as maid, chauffeur, chef)			
þ	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or			
	reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors,	بسيسر		لبب
	trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2		
		~		
3	Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's		'	
	CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to			
	establish compensation of the CEO/Executive Director, but explain in Part III			
	Compensation committee Written employment contract			
	Independent compensation consultant	· ·		
	Form 990 of other organizations X Approval by the board or compensation committee			
	•			
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing			
	organization or a related organization			
а	Receive a severance payment or change-of-control payment?	4a		Х
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b		Х
С	Participate in, or receive payment from, an equity-based compensation arrangement?	4c		Х
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation			1
	contingent on the revenues of			
а	The organization?	<u>5a</u>		
b	Any related organization?	5b		ļ
	If "Yes" on line 5a or 5b, describe in Part III			1
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation			
	contingent on the net earnings of			
	The organization?	6a		
b	Any related organization?	6b		<u> </u>
	If "Yes" on line 6a or 6b, describe in Part III			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments			
_	not described on lines 5 and 6? If "Yes," describe in Part III	7		
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the			
_	initial contract exception described in Regulations section 53 4958-4(a)(3)? If "Yes," describe in Part III	8		—
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in			,,
	Regulations section 53 4958-6(c)?	9		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2018

Schedule J (Form 990) 2018 Bank Policy Institute 36-0753125

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees Use duplicate copies if additional space is needed

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii) Do not list any individuals that aren't listed on Form 990, Part VII

Note The sum of columns (B)(i) (iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual

		(B) Breakdown of	W 2 and/or 1099 MI	SC compensation	(C) Retirement and other deferred	(D) Nontaxable benefits	(E) Total of columns (B)(i) (D)	(F) Compensation in column (B)	
(A) Name and Title		(ı) Base compensation	(II) Bonus & Incentive compensation	(III) Other reportable compensation	compensation	Denents	(8)(i) (U)	reported as deferred on prior Form 990	
(1) Timothy Pawlenty	(i)	570,339.	0.	0.	38,500.	721.	609,560.	0.	
CEO, FSR	(u)	0.	0.	0.	0.	0.	0.	0.	
(2) Gregory Baer	(1)	272,067.	0.	903.	8,190.	10,832.	291,992.	0.	
CEO, BPI	(11)	0.	0.	0.	0.	0.	0.	0.	
(3) Ed Demarco	(1)	596,478.	0.	1,806.	38,500.	2,837.	639,621.	0.	
President, HPC	(0)	0.	0.	0.	0.	0.	0.	0.	
(4) Christopher Feeney	(0)	440,217.	0.	2,772.	38,500.	12,093.	493,582.	0.	
President, BITS	(0)	0.	0.	0.	0.	0.	0.	0.	
(5) Eric Selk	(0)	282,400.	0.	966.	36,800.	6,022.	326,188.	0.	
Executive Director, Hope Now	(0)	0.	0.	0.	0.	0.	0.	0.	
(6) John Dalton	(1)	202,880.	0.	0.	0.	0.	202,880.	0.	
President, HPC	(0)	0.	0.	0.	0.	0.	0.	0.	
(7) Katherine Childress	(1)	200,000.	300,000.	210.	0.	511.	500,721.	0.	
EVP PUblic Affairs, BPI	(0)	0.	0.	0.	0.	0.	0.		
(8) Paul Leonard	(0)	496,050.	80,000.	2,772.	38,500.	16,463.	633,785.	0.	
VP of Government Affairs, HPC	(0)	0.	0.	0.	0.	0.	1		
(9) Kevin Foster	(1)	307,668.	110,000.	0.	30,333.	1,679.	449,680.	0.	
VP and Sr Counsel, FSR	(n)	0.	0.	0.	0.	0.	0.	0.	
(10) Anthony Cimino	(i)	292,316.	175,000.	336.	38,500.	6,882.	513,034.		
VP of Government Affairs	(0)	0.	0.	0.	0.	0.	0.	0.	
(11) William Nelson	(1)	209,083.	0.	483.	8,498.	1,366.	219,430.	0.	
EVP Chief Economist, BPI	(n)	0.	0.	0.	0.	0.	0.	0.	
(12) Margaret Burns	(i)	441,794.	70,000.	630.	36,750.	2,989.	552,163.	0.	
Sr VP of HPC	(0)	0.	0.	0.	0.	0.	0.	0.	
	(1)								
	(0)						-		
	(1)			-		•			
	(0)	-						1	
	(i)					-			
	(0)		***				1		
	(1)				-	<u></u>	1	T	
	(0)						1		

Schedule J (Form 990) 2018

Schedule J (Form 990) 2018 Bank Policy Institute	36-0753125	Page 3
Part III Supplemental Information		
Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for	Part II Also complete this part for any additional informati	on
	<u> </u>	
		
		
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SCHEDULE O (Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on

Form 990 or 990-EZ or to provide any additional information. Attach to Form 990 or 990-EZ.

► Go to www.irs.gov/Form990 for the latest information.

OMB No 1545-0047

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Name of the organization

Employer identification number

Bank Policy Institute	36-0753125
Form 990, Part I, Line 1, Description of Organization Mis	ssion:
policies and practices.	<u> </u>
Form 990, Part VI, Section A, line 6:	
The Institute's membership is reserved for for-profit con	npanies delivering
integrated financial services within the United States.	The Institute's
Nominating Committee, comprised of representatives of the	e membership, has
the authority to nominate Board members for election.	
Form 990, Part VI, Section A, line 7a:	
The Institute's directors are elected by the membership.	
Form 990, Part VI, Section A, line 7b:	
Any amendments to the Insitute's Bylaws are required to b	oe approved by the
membership.	
Form 990, Part VI, Section B, line 11b:	
The 990 is prepared by the Institute's outside auditors.	It is then
reviewed by the CFO and the CEO and a draft is circulated	d to the Board of
Directors prior to filing.	
Form 990, Part VI, Section B, Line 12c:	
The conflict of interest policy is distributed to direct	ors, officers,
executive employees, and key employees for self-disclosu	ire. It must be
signed and returned to the organization, where it is kept	on file.
Individuals are required to report any conflicts to the I	
LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. Sche	dule O (Form 990 or 990-EZ) (2018)

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

SCHEDULE R (Form 990)

Related Organizations and Unrelated Partnerships

Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 38, or 37.

Attach to Form 990 ► Go to www irs gov/Form990 for instructions and the latest information

2018 Open to Public Inspection

OMB No 1545-0047

Department of the Treasury Internal Revenue Service Name of the organization

(a)

Bank Policy Institute

Part I Identification of Disregarded Entities Complete if the organization answered "Yes" on Form 990, Part IV, line 33

Employer identification number 36-0753125

(f)

Name, address, and EIN (if applicable) of disregarded entity	Primary activity	tivity Legal domicile (state or Total incol		me End-of year		controlling ntity	9
Part II Identification of Related Tax-Exempt Organizations during the tax year	ations. Complete if the organization a	nswered "Yes" on Form 990), Part IV, line 34, l	pecause it had one	or more related tax-ex	empt	
(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public chanty status (if section	(f) Direct controlling entity	contr	g) 512(b)(13) rolled sty?
Bank Policy Institute PAC - 53-0242039				501(c)(3))	Financial	Yes	No
600 13th Street, NW, Suite 400					Services		
Washington, DC 20005	Political Action Committee	District of Columbia	527		Roundable	х	

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) 2018

Part III Identification of Related Organizations Taxable as a Partnership Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(1	h)	(1)	(ı)	(k)
Name, address, and EIN of related organization	Primary activity	Legal domicile (state or foreign	Direct controlling entity	Predominant income (related, unrelated, excluded from tax under	Share of total income	Share of end-of year assets	Disproportionate allocations?		Code V UBI amount in box 20 of Schedule	partner	
		country)		sections 512-514)			Yes	No	K 1 (Form 1065)	Yes N	<u> </u>
fTLD Registry Services LLC -	Operate							I			
45-4083790, 1120 Connecticut	financial	ĺ								H	1
Avenue, NW, Washington, DC	services TLDs	İ								1 1	i
20036	to promote	DE	n/a	Unrelated	975,306.	1,857,224.		x	N/A	l xl	33.33%
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	1										
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Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year

(a) Name, address, and EIN of related organization	(b) Primary activity	(C) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end of year assets	(h) Percentage ownership		tion b(13) rolled bty?
								165	
		33			·		1.1. D.15.		

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See Part VII for Continuations

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Part	V Transactions With Related Organizations Complete if the organization ans	swered "Yes" on For	m 990, Part IV, line 34, 35b	o, or 36				
Note	Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule					Yes	No	
1	Dunng the tax year, did the organization engage in any of the following transaction	s with one or more	related organizations listed	in Parts II IV?] :	
а	Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	y			1a		Х	
ь	Gift, grant, or capital contribution to related organization(s)				1b		Х	
c	Gift, grant, or capital contribution from related organization(s)				1c		X	
d	Loans or loan guarantees to or for related organization(s)				<u>1d</u>	l	X	
е	Loans or loan guarantees by related organization(s)				10		X	
	Dividends from related organization(s)				1f	_	X	
-	g Sale of assets to related organization(s)							
h	Purchase of assets from related organization(s)				1h		Х	
1	Exchange of assets with related organization(s)				11	<u> </u>	X	
J	Lease of facilities, equipment, or other assets to related organization(s)				11	↓	Х	
	Lease of facilities, equipment, or other assets from related organization(s)				1k	ļ	X	
1 1	Performance of services or membership or fundraising solicitations for related orga	anızatıon(s)			11	↓	Х	
m	Performance of services or membership or fundraising solicitations by related orga	ınızatıon(s)			1m	<u> </u>	Х	
	Sharing of facilities, equipment, mailing lists, or other assets with related organizat	ion(s)			1n	X		
0	Sharing of paid employees with related organization(s)				10		X	
р	Reimbursement paid to related organization(s) for expenses				1p	L	X	
q I	Reimbursement paid by related organization(s) for expenses				1q	Х	<u> </u>	
							نہ ہے۔ اِ	
	Other transfer of cash or property to related organization(s)				1r	_	X	
	Other transfer of cash or property from related organization(s)				18		X	
2 (f the answer to any of the above is "Yes," see the instructions for information on v	vho must complete t	this line, including covered	relationships and transaction thresholds				
	(a) Name of related organization	(b) Transaction	(c) Amount involved	(d) Method of determining amount in	volved			
		type (a s)						
(1)								
1.7	- ·							
(2)								
(3)								
(4)								
(5)								
(6)								
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[Part VI] Unrelated Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 37

Provide the following information for each entity taxed as a pertnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners : 501(c)(orgs ? Yes N	sec (3)	(f) Share of total income	(g) Share of end of year assets	Dispi too alloca Yes	h) ropor- nate bons?	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	Gene mana part Yes	ral or liging her?	(k) Percentage ownership
													_

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Part VII Supplemental Information.	
Provide additional information for responses to questions on Schedule R. See instructions	
Part III, Identification of Related Organizations Taxable	as Partnership:
Name of Related Organization:	
fTLD Registry Services LLC	
Primary Activity: Operate financial services TLDs to promo	ote safety and
security.	
	