

**Board of Governors of the Federal Reserve System**

# Consolidated Financial Statements for Holding Companies - FR Y-9C

**Report at the close of business as of the last calendar day of the quarter**

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. § 1844) and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and Section 10 of the Home Owners Loan Act (12 U.S.C. § 1467a(b)).

This report form is to be filed by holding companies with total consolidated assets of \$1 billion or more. In addition, holding companies meeting certain criteria must file this report (FR

Y-9C) regardless of size. See page 1 of the general instructions for further information. However, when such holding companies own or control, or are owned or controlled by, other holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number

NOTE: Each holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Holding Companies. The Consolidated Financial Statements for holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function).

Date of Report: **June 30, 2015**

Month / Day / Year (BHCK 9999)

I, the undersigned CFO (or equivalent) of the named holding company, attest that the Consolidated Financial Statements for Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

**U.S. Bancorp**

Legal Title of Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent)

**800 Nicollet Mall**

(Mailing Address of the Holding Company) Street / P.O. Box (TEXT 9110)

**08/05/2015**

Date of Signature (MM/DD/YYYY) (BHTX J196)

**Minneapolis, MN 55402-7020**

City (TEXT 9130) State (TEXT 9200) ZIP Code (TEXT 9220)

holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

\_\_\_\_\_  
Name / Title (BHTX 8901)

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

\_\_\_\_\_  
Area Code / Phone Number (BHTX 8902)

\_\_\_\_\_  
FAX Number (BHTX 9116)

\_\_\_\_\_  
E-mail Address of Contact (BHTX 4086)

**Holding companies must maintain in their files a manually signed and attested printout of the data submitted.**

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 50.84 hours per response for non-Advanced Approaches HCs and 52.09 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

For Federal Reserve Bank Use Only	
RSSD ID	_____
S.F.	_____

## Report of Income for Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

### Schedule HI - Consolidated Income Statement

	Dollar Amounts in Thousands		
	BHCK	Bil   Mil   Thou	
1. Interest income			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1-4 family residential properties	4435	1,579,000	1.a.(1)(a)
(b) All other loans secured by real estate	4436	753,000	1.a.(1)(b)
(c) All other loans	F821	2,503,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	8,000	1.a.(2)
b. Income from lease financing receivables	4065	254,000	1.b.
c. Interest income on balances due from depository institutions [1]	4115	6,000	1.c.
d. Interest and dividend income on securities:			
(1) U.S Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488	50,000	1.d.(1)
(2) Mortgage-backed securities	B489	809,000	1.d.(2)
(3) All other securities	4060	141,000	1.d.(3)
e. Interest income from trading assets	4069	16,000	1.e.
f. Interest income of federal funds sold and securities purchased under agreements to resell	4020	0	1.f.
g. Other interest income	4518	10,000	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	<b>6,129,000</b>	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$100,000 or more	A517	47,000	2.a.(1)(a)
(b) Time deposits of less than \$100,000	A518	46,000	2.a.(1)(b)
(c) Other deposits	6761	127,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172	11,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180	1,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185	429,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	54,000	2.d.
e. Other interest expense	4398	0	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	<b>715,000</b>	2.f.
3. Net interest income (item 1.h minus item 2.f)	4074	<b>5,414,000</b>	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	567,000	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	519,000	5.a.
b. Service charges on deposit accounts in domestic offices	4483	614,000	5.b.
c. Trading revenue [2]	A220	83,000	5.c.
d. (1) Fees and commissions from securities brokerage	C886	143,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	C888	55,000	5.d.(2)
(3) Fees and commissions from annuity sales	C887	34,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	4,000	5.d.(4)
(5) Income from other insurance activities	C387	7,000	5.d.(5)
e. Venture capital revenue	B491	1,000	5.e.
f. Net servicing fees	B492	140,000	5.f.
g. Net securitization income	B493	0	5.g.
h. Not applicable			

1. Includes interest income on time certificates of deposit not held for trading.

2. For holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

## Schedule HI - Continued

	Dollar Amounts in Thousands		
	BHCK	Bil   Mil   Thou	
5. i. Net gains (losses) on sales of loans and leases	8560	276,000	5.i.
j. Net gains (losses) on sales of other real estate owned	8561	1,000	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496	83,000	5.k.
l. Other noninterest income [3]	B497	2,469,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.)	4079	<b>4,429,000</b>	5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	3196	0	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	2,985,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	494,000	7.b.
c. (1) Goodwill impairment losses	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	86,000	7.c.(2)
d. Other noninterest expense [4]	4092	1,763,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	<b>5,328,000</b>	7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301	<b>3,948,000</b>	8.
9. Applicable income taxes (foreign and domestic)	4302	1,007,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	4300	<b>2,941,000</b>	10.
11. Extraordinary items and other adjustments, net of income taxes [5]	4320	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	<b>2,941,000</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	27,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340	<b>2,914,000</b>	14.

3. See Schedule HI, memoranda item 6.  
4. See Schedule HI, memoranda item 7.  
5. Describe on Schedule HI, memoranda item 8.

### Memoranda

	Dollar Amounts in Thousands		
	BHCK	Bil   Mil   Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	5,522,000	M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	4592	4,056,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above)	4313	104,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above)	4507	115,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK	Number	
	4150	67,250	M.5.
6. Other noninterest income (from schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l.):			
a. Income and fees from the printing and sale of checks	C013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	82,000	M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016	158,000	M.6.c.
d. Rent and other income from other real estate owned	4042	0	M.6.d.
e. Safe deposit box rent	C015	0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229	-80,000	M.6.f.

**Schedule HI - Continued**  
**Memoranda - Continued**

				Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
6. g.	Bank card and credit card interchange fees			F555			507,000	M.6.g.
h.	Gains on bargain purchases			J447			0	M.6.h.
i.	TEXT							
	8562	Merchant processing services		8562			754,000	M.6.i.
j.	TEXT							
	8563	Corporate payment products revenue		8563			348,000	M.6.j.
k.	TEXT							
	8564	Change in fair value of mortgage banking-related derivatives		8564			134,000	M.6.k.
7.	Other noninterest expense (from schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3% of the sum of Schedule HI, item 7.d):							
a.	Data processing expenses			C017			181,000	M.7.a.
b.	Advertising and marketing expenses			497			114,000	M.7.b.
c.	Directors' fees			4136			0	M.7.c.
d.	Printing, stationery, and supplies			C018			0	M.7.d.
e.	Postage			8403			106,000	M.7.e.
f.	Legal fees and expenses			4141			0	M.7.f.
g.	FDIC deposit insurance assessments			4146				M.7.g.
h.	Accounting and auditing expenses			F556			0	M.7.h.
i.	Consulting and advisory expenses			F557			140,000	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses			F558			0	M.7.j.
k.	Telecommunications expenses			F559			66,000	M.7.k.
l.	TEXT							
	8565	Capitalized computer software expense		8565			179,000	M.7.l.
m.	TEXT							
	8566	Costs of affordable housing and other tax-advantaged projects		8566			171,000	M.7.m.
n.	TEXT							
	8567	Mortgage servicing expense		8567			114,000	M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):							
a. (1)	TEXT							
	3571			3571			0	M.8.a.(1)
(2)	Applicable income tax effect			BHCK	3572		0	M.8.a.(2)
b. (1)	TEXT							
	3573			3573			0	M.8.b.(1)
(2)	Applicable income tax effect			BHCK	3574		0	M.8.b.(2)
c. (1)	TEXT							
	3575			3575			0	M.8.c.(1)
(2)	Applicable income tax effect			BHCK	3576		0	M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)							
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>								
a.	Interest rate exposures			8757			45,000	M.9.a.
b.	Foreign exchange exposures			8758			38,000	M.9.b.
c.	Equity security and index exposures			8759			0	M.9.c.
d.	Commodity and other exposures			8760			0	M.9.d.
e.	Credit exposures			F186			0	M.9.e.

**Schedule HI - Continued**  
**Memoranda - Continued**

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. [1]</i>				
9. f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above)	K090	1,000		M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above)	K094	0		M.9.g.
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading	C889	0		M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	1,000		M.10.b.
11. Credit losses on derivatives (see instructions)	A251	0		M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. [1]</i>				
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	8431	161,000		M.12.a.
b. (1) Premiums on insurance related to the extension of credit	C242	4,000		M.12.b.(1)
(2) All other insurance premiums	C243	0		M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities	B983	6,000		M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "YES" or "NO")	BHCK	YES / NO		
	A530	NO		M.13.
Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</i>				
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	F551	-129,000		M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	0		M.14.a.(1)
b. Net gains (losses) on liabilities	F553	0		M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0		M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	C409	44,000		M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c</i>				
		Year-to-date		
		BHCK	Bil   Mil   Thou	
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a))	F228	0		M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	J319	1,000		M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	1,000		M.17.b.
c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b)(Memorandum item 17.a minus Memorandum 17.b)	J321	0		M.17.c.

1. The asset size test is generally based on the total assets reported as of June 30, 2014.

## Schedule HI-A - Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands		
	BHCK	Bil   Mil   Thou	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	3217	43,479,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	43,479,000	3.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	BHCT		
	4340	2,914,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross	3579	0	6.a.
b. Conversion or retirement of common stock	3580	71,000	6.b.
7. Sale of treasury stock	4782	194,000	7.
8. LESS: Purchase of treasury stock	4783	1,142,000	8.
9. Changes incident to business combinations, net	4356	0	9.
10. LESS: Cash dividends declared on preferred stock	4598	120,000	10.
11. LESS: Cash dividends declared on common stock	4460	890,000	11.
12. Other comprehensive income [1]	B511	31,000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company	4591	0	13.
14. Other adjustments to equity capital (not included above)	3581	0	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13 and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC)	BHCT		
	3210	44,537,000	15.

1. Includes, but not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan related changes other than net periodic benefit cost.

## Schedule HI-B - Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
<b>I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)</b>					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	1,000	C894	20,000	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	30,000	5412	11,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	82,000	C217	14,000	1.c.(2)(a)
(b) Secured by junior liens	C235	11,000	C218	5,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	5,000	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	3,000	C896	3,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	3,000	C898	7,000	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers					
	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	125,000	4617	40,000	4.a.
b. To non-U.S. addressees (domicile)	4646	1,000	4618	1,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	372,000	B515	40,000	5.a.
b. Automobile loans	K129	27,000	K133	13,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	K205	85,000	K206	19,000	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	3,000	4628	7,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	3,000	F187	1,000	8.a.
b. All other leases	C880	12,000	F188	6,000	8.b.
9. Total (sum of items 1 through 8)	4635	763,000	4605	188,000	9.

1. Include write-downs arising from transfers to a held-for-sale account.

## Schedule HI-B - Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above	5409	5,000	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	4652	0	4662	0	M.2.
<p><i>Memorandum item 3 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i></p>					
3. Uncollectable retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388		69,000		M.3.
<p>Dollar Amounts in Thousands</p>					
<b>II. Changes in allowance for loan and lease losses</b>					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522		4,039,000		1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	BHCT		188,000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, Item 4)	BHCK				
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	C079		758,000		3.
	5523		5,000		4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	BHCT				
	4230		567,000		5.
6. Adjustments (see instructions for this schedule)	BHCK				
	C233		-18,000		6.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c)	BHCT				
	3123		4,013,000		7.

1. Include write-downs arising from transfers to a held-for-sale account.



## Schedule HI-B - Continued

### Memoranda

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7 _____		C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____		C389	69,000	M.2.
3. Amount of allowance for loan lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7) _____		C390	0	M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above) _____		C781	61,000	M.4.

## Schedule HI-C – Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets [1]

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
1. Real estate loans:	BHCK M708	BHCK M709	BHCK M710	BHCK M711	BHCK M712	BHCK M713	
a. Construction loans	79,000	2,000	10,003,000	313,000	116,000	5,000	1.a.
b. Commercial real estate loans	BHCK M714	BHCK M715	BHCK M716	BHCK M717	BHCK M719	BHCK M720	
c. Residential real estate loans	259,000	8,000	31,600,000	396,000	201,000	11,000	1.b.
	BHCK M721	BHCK M722	BHCK M723	BHCK M724	BHCK M725	BHCK M726	
	4,550,000	296,000	47,463,000	445,000	2,662,000	45,000	1.c.
	BHCK M727	BHCK M728	BHCK M729	BHCK M730	BHCK M731	BHCK M732	
2. Commercial loans [2]	338,000	15,000	84,281,000	852,000	1,000	0	2.
	BHCK M733	BHCK M734	BHCK M735	BHCK M736	BHCK M737	BHCK M738	
3. Credit cards	218,000	55,000	17,570,000	818,000	0	0	3.
	BHCK M739	BHCK M740	BHCK M741	BHCK M742	BHCK M743	BHCK M744	
4. Other consumer loans	224,000	37,000	47,963,000	715,000	0	0	4.
				BHCK M745			
5. Unallocated, if any				0			5.
	BHCK M746	BHCK M747	BHCK M748	BHCK M749	BHCK M750	BHCK M751	
6. Total (sum of items 1.a. through 5.)	<b>5,668,000</b>	<b>413,000</b>	<b>238,880,000</b>	<b>3,539,000</b>	<b>2,980,000</b>	<b>61,000</b>	6.

1. The asset size test is generally based on the total assets reported as of June 30, 2014.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

## Notes to the Income Statement-Predecessor Financial Items

For holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

	Dollar Amounts in Thousands	BHBC	Bil   Mil   Thou	
1. Total interest income		4107	N/A	1.
a. Interest income on loans and leases		4094	N/A	1.a.
a. Interest income on investment securities		4218	N/A	1.b.
2. Total interest expense		4073	N/A	2.
a. Interest expense on deposits		4421	N/A	2.a.
3. Net interest income		4074	N/A	3.
4. Provision for loan and lease losses		4230	N/A	4.
5. Total noninterest income		4079	N/A	5.
a. Income from fiduciary activities		4070	N/A	5.a.
b. Trading revenue		A220	N/A	5.b.
c. Investment banking, advisory, brokerage and underwriting fees and commissions		B490	N/A	5.c.
d. Venture capital revenue		B491	N/A	5.d.
e. Net securitization income		B493	N/A	5.e.
f. Insurance commissions and fees		B494	N/A	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities		4091	N/A	6.
7. Total noninterest expense		4093	N/A	7.
a. Salaries and employee benefits		4135	N/A	7.a.
b. Goodwill impairment losses		C216	N/A	7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments		4301	N/A	8.
9. Applicable income taxes		4302	N/A	9.
10. Noncontrolling (minority) interest		4484	N/A	10.
11. Extraordinary items, net of applicable income taxes and minority interest		4320	N/A	11.
12. Net income (loss)		4340	N/A	12.
13. Cash dividends declared		4475	N/A	13.
14. Net charge-offs		6061	N/A	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis		4519	N/A	15.

## Notes to the Income Statement (Other)

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

### Example

A holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil   Mil   Thou
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country		
	0000	1350

### Notes to the Income Statement-Other

	TEXT	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
1.	5351				
			5351	0	1.
2.	5352				
			5352	0	2.
3.	5353				
			5353	0	3.
4.	5354				
			5354	0	4.
5.	5355				
			5355	0	5.
6.	B042				
			B042	0	6.
7.	B043				
			B043	0	7.
8.	B044				
			B044	0	8.
9.	B045				
			B045	0	9.
10.	B046				
			B046	0	10.

**Notes to the Income Statement (Other) - Continued**

	TEXT	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
11.	B047				
			B047	0	11.
12.	B048				
			B048	0	12.
13.	B049				
			B049	0	13.
14.	B050				
			B050	0	14.
15.	B051				
			B051	0	15.
16.	B052				
			B052	0	16.
17.	B053				
			B053	0	17.
18.	B054				
			B054	0	18.
19.	B055				
			B055	0	19.
20.	B056				
			B056	0	20.

## Consolidated Financial Statements for Holding Companies

For Federal Reserve Bank Use Only

C.I. \_\_\_\_\_

Report at the close of business June 30, 2015  
Month/ Day/ Year

### Schedule HC - Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin [1]				0081	5,730,000	1.a.
b. Interest-bearing balances: [2]						
(1) In U.S. offices				0395	11,762,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs				0397	433,000	1.b.(2)
2. Securities:						
a. Held-to-maturity securities (from Schedule HC-B, column A)				1754	46,233,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)				1773	57,078,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices		BHDM		B987	53,000	3.a.
b. Securities purchased under agreements to resell [3]			BHCK	B989	178,000	3.b.
4. Loans and lease financing receivables:						
a. Loans and leases held for sale				5369	8,498,000	4.a.
b. Loans and leases, net of unearned income		B528	247,528,000			4.b.
c. LESS: Allowances for loan and lease losses		3123	4,013,000			4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (items 4.b minus 4.c)				B529	243,515,000	4.d.
5. Trading assets (from Schedule HC-D)				3545	2,225,000	5.
6. Premises and fixed assets (including capitalized leases)				2145	2,551,000	6.
7. Other real estate owned (from Schedule HC-M)				2150	322,000	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130	172,000	8.
9. Direct and indirect investments in real estate ventures				3656	0	9.
10. Intangible assets:						
a. Goodwill				3163	9,374,000	10.a.
b. Other intangible assets (from Schedule HC-M)				0426	3,225,000	10.b.
11. Other assets (from Schedule HC-F)				2160	27,726,000	11.
12. Total assets (sum of items 1 through 11)				2170	419,075,000	12.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

## Schedule HC - Continued

Dollar Amounts in Thousands		BHDM	Bil   Mil   Thou	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing [1]	6631	86,030,000		13.a.(1)
(2) Interest-bearing	6636	189,751,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing	BHFN 6631	159,000		13.b.(1)
(2) Interest-bearing	6636	20,908,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices [2]				
	BHDM			
	B993	517,000		14.a.
	BHCK			
b. Securities sold under agreements to repurchase [3]	B995	975,000		14.b.
15. Trading liabilities (from Schedule HC-D)	3548	1,869,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190	55,954,000		16.
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures [4]	4062	3,496,000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699	0		19.b.
20. Other liabilities (from Schedule HC-G)	2750	14,185,000		20.
21. Total liabilities (sum of items 13 through 20)	2948	373,844,000		21.
22. Not applicable				
<b>Equity capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus	3283	4,756,000		23.
24. Common stock (par value)	3230	21,000		24.
25. Surplus (exclude all surplus related to preferred stock)	3240	8,335,000		25.
26. a. Retained earnings	3247	44,434,000		26.a.
b. Accumulated other comprehensive income [5]	B530	-865,000		26.b.
c. Other equity capital components [6]	A130	-12,144,000		26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)	3210	44,537,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	694,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	45,231,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	419,075,000		29.

1. Includes noninterest-bearing demand, time, and savings deposits.
2. Report overnight Federal Home Loan Bank advances is Schedule HC, item 16, "Other Borrowed Money."
3. Includes all securities repurchased agreements in domestic and foreign offices regardless of maturity.
4. Includes limited-life preferred stock and related surplus.
5. Includes, but not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule HC - Continued

### Memoranda (to be completed annually by holding companies for the December 31 report date)

1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "YES" or "NO") \_\_\_\_\_
2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner. [7]

BHCK	YES / NO
C884	N/A

M.1

a.   
(1) Name of External Auditing Firm (TEXT C703)

b.   
(1) Name of Engagement Partner (TEXT C704)

(2) City (TEXT C708)

(2) E-mail Address (TEXT C705)

(3) State Abbrev. (TEXT C714)

(4) Zip Code (TEXT C715)

7. The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.



**Schedule HC-B - Securities**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1. U.S. Treasury securities	0211	2,186,000	0213	2,180,000	1286	1,794,000	1287	1,803,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies [1]	1289	667,000	1290	673,000	1291	452,000	1293	461,000	2.a.
b. Issued by U.S. government sponsored agencies [2]	1294	0	1295	0	1297	506,000	1298	500,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	9,000	8497	8,000	8498	5,180,000	8499	5,374,000	3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA	G300	4,484,000	G301	4,548,000	G302	3,599,000	G303	3,670,000	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	7,903,000	G305	7,897,000	G306	6,503,000	G307	6,663,000	4.a.(2)
(3) Other pass-through securities	G308	2,000	G309	2,000	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	G312	30,939,000	G313	31,004,000	G314	36,265,000	G315	36,288,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	G316	0	G317	0	G318	0	G319	0	4.b.(2)

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.  
2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.  
3. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule HC-B - Continued**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
4 b.(3) All other residential mortgage-backed securities	G320	1,000	G321	1,000	G322	602,000	G323	625,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.(1)(a)
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies [1]	K150	0	K151	0	K152	89,000	K153	91,000	4.c.(2)(a)
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule HC-B - Continued**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)									
	C026	12,000	C988	15,000	C989	596,000	C027	608,000	5.a.
b. Structured financial products:									
(1) Cash	G336	0	G337	7,000	G338	18,000	G339	21,000	5.b.(1)
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.(2)
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities	1737	21,000	1738	20,000	1739	691,000	1741	632,000	6.a.
b. Other foreign debt securities	1742	9,000	1743	9,000	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values									
					A510	294,000	A511	342,000	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)									
	BHCT						BHCT		
	1754	46,233,000	1771	46,364,000	1772	56,589,000	1773	57,078,000	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Bil   Mil   Thou	
1. Pledged securities [1]	0416	13,309,000	M.1.
2. Remaining maturity or next repricing date of debt securities [2], [3] (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less	0383	31,391,000	M.2.a.
b. Over 1 year to 5 years	0384	3,358,000	M.2.b.
c. Over 5 years	0387	68,215,000	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	400,000	M.4.a.
b. Fair value	8783	394,000	M.4.b.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2. Exclude investments in mutual funds and other equity securities with readily determinable fair values.
3. Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.

## Schedule HC-B - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. [1]</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines	B842	12,000	B843	15,000	B844	2,000	B845	2,000	M.5.b.
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	540,000	B853	550,000	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other	B858	0	B859	0	B860	54,000	B861	56,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c.

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

## Schedule HC-B - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
6.d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)									
	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs									
	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products									
	G368	0	G369	7,000	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets									
	G372	0	G373	0	G374	18,000	G375	21,000	M.6.g.

## Schedule HC-C - Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
1. Loans secured by real estate	1410	116,434,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans			F158	1,621,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			F159	8,461,000	1.a.(2)
b. Secured by farmland			BHDM		
c. Secured by 1-4 family residential properties:			1420	974,000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			1797	15,339,000	1.c.(1)
(b) Secured by junior liens					
d. Secured by multifamily (5 or more) residential properties			5367	60,213,000	1.c.(2)(a)
e. Secured by nonfarm nonresidential properties:			5368	1,267,000	1.c.(2)(b)
(1) Loans secured by owner-occupied nonfarm nonresidential properties			1460	4,140,000	1.d.
(2) Loans secured by other nonfarm nonresidential properties					
2. Loans to depository institutions and acceptances of other banks			BHCK		
a. To U.S. banks and other U.S. depository institutions			F160	9,514,000	1.e.(1)
b. To foreign banks					
3. Loans to finance agricultural production and other loans to farmers			F161	14,854,000	1.e.(2)
4. Commercial and industrial loans			BHDM		
a. To U.S. addressees (domicile)			1288	158,000	2.
b. To non-U.S. addressees (domestic)					
5. Not applicable.					

### Schedule HC-C - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	46,613,000	6.
a. Credit cards	B538	17,788,000			6.a.
b. Other revolving credit plans	B539	3,289,000			6.b.
c. Automobile loans	K137	15,935,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	9,601,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	0	2081	0	7.
8. Not applicable.					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	2,396,000	J454	2,396,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545	1,179,000	1545	1,179,000	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	12,939,000	J451	12,939,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			2165	10,905,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,616,000			10.a.
b. All other leases	F163	5,297,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122	<b>256,026,000</b>	2122	<b>255,339,000</b>	12.

## Schedule HC-C - Continued

### Memoranda

Dollar Amounts in Thousands			BHDM	Bil   Mil   Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans			K158	1,000	M.1.a.(1)
(2) All other construction loans and all land development and other land loans			K159	20,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices					
			F576	2,610,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices					
			K160	13,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	98,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties			K162	69,000	M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile)			K163	248,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)			K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures[1])					
			K165	242,000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
			BHDM		
(1) Loans secured by farmland in domestic offices			K166	0	M.1.f.(1)
			BHCK		
(2) Loans to depository institutions and acceptances of other banks			K167	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers			K168	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards			K098	0	M.1.f.(4)(a)
(b) Automobile loans			K203	0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)			K204	0	M.1.f.(4)
(5) Loans to foreign governments and official institutions			K212	0	M.1.f.(5)
(6) Other loans[1]			K267	0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above					
			2746	10,648,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)					
			B837	263,000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions)</i>					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)					
			C391	612,000	M.4.
<i>Memorandum item 5 is to be completed by all holding companies.</i>					
5. Purchased Credit impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance			C779	4,474,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9			C780	2,980,000	M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))			F230	792,000	M.6.a.

1. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," "Loans to nondepository financial institutions and other loans," and loans secured by real estate in foreign offices.



## Schedule HC-C - Continued

### Memoranda - Continued

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum 6.a) as of December 31, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>				
6. b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties		F231	2,000	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 6.a above		F232	0	M.6.c.
7.-8. Not applicable.				
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		BHDM		
		F577	2,839,000	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
<i>Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option</i>					
10. Loans measured at fair value:					
a. Loans secured by real estate	F608	5,538,000			M.10.a.
(1) Construction, land development, and other land loans			F578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F581	5,534,000	M.10.a.(3)(b)(i)
(ii) Secured by junior liens			F582	4,000	M.10.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			F583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties			F584	0	M.10.a.(5)
b. Commercial and industrial loans	F585	0	F585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586	0	F586	0	M.10.c.(1)
(2) Other revolving credit plans	F587	0	F587	0	M.10.c.(2)
(3) Automobile loans	K196	0	K196	0	M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K208	0	K208	0	M.10.c.(4)
d. Other loans	F589	0	F589	0	M.10.d.

## Schedule HC-C - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):					
a. Loans secured by real estate	F609	5,421,000			M.11.a.
(1) Construction, land development, and other land loans			F590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F593	5,417,000	M.11.a.(3)(b)(i)
(ii) Secured by junior liens			F594	4,000	M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			F595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			F596	0	M.11.a.(5)
b. Commercial and industrial loans	F597	0	F597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598	0	F598	0	M.11.c.(1)
(2) Other revolving credit plans	F599	0	F599	0	M.11.c.(2)
(3) Automobile loans	K195	0	K195	0	M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	0	K209	0	M.11.c.(4)
d. Other loans	F601	0	F601	0	M.11.d.

## Schedule HC-C - Continued

### Memoranda - Continued

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
Dollar Amounts in Thousands							
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.
	Dollar Amounts in Thousands				BHCK	Bil   Mil   Thou	
13. Not applicable.							
14. Pledged loans and leases					G378	144,200,000	M.14.

## Schedule HC-D - Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more in any of the four preceding quarters.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
<b>Assets</b>					
1. U.S. Treasury securities	3531	136,000	3531	136,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	39,000	3533	39,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK G379	0	BHDM G379	0	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies [1] (include CMOs, REMICs, and stripped MBS)	G380	0	G380	0	4.b.
c. All other residential mortgage-backed securities	G381	0	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1]	K197	0	K197	0	4.d.
e. All other commercial MBS	K198	0	K198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	0	G383	0	5.a.(1)
(2) Synthetic	G384	0	G384	0	5.a.(2)
(3) Hybrid	G385	0	G385	0	5.a.(3)
b. All other debt securities	G386	788,000	G386	788,000	5.b.
6. Loans:					
a. Loans secured by real estate	F610	0			6.a.
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F607	0	6.a.3.b.i
(ii) Secured by junior liens			F611	0	6.a.3.b.ii
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5
b. Commercial and industrial loans	F614	40,000	F614	40,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

## Schedule HC-D - Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more in any of the four preceding quarters.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
6. c. (1) Credit cards	F615	0	F615	0	6.c.1
(2) Other revolving credit plans	F616	0	F616	0	6.c.2
(3) Automobile loans	K199	0	K199	0	6.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)	K210	0	K210	0	6.c.4
d. Other loans	F618	0	F618	0	6.d.

## Schedule HC-D - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
7.-8. Not applicable.					
9. Other trading assets	3541	0	3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value:	3543	1,222,000	3543	1,222,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5)	BHCT		BHDM		
	3545	2,225,000	3545	2,225,000	12.
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
<b>Liabilities</b>					
13. a. Liability for short positions					
(1) Equity securities	G209	0	G209	0	13.a.(1)
(2) Debt securities	G210	983,000	G210	983,000	13.a.(2)
(3) All other assets	G211	0	G211	0	13.a.(3)
b. All other trading liabilities	F624	0	F624	0	13.b.
14. Derivatives with a negative fair value	3547	886,000	3547	886,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)	BHCT				
	3548	1,869,000	3548	1,869,000	15.

## Memoranda

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)					
a. Loans secured by real estate	F790	0			M.1.a.
(1) Construction, land development, and other land loans			F625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F628	0	M.1.a.(3)(b)(i)
(ii) Secured by junior liens			F629	0	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.(5)
b. Commercial and industrial loans	F632	40,000	F632	40,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	0	F633	0	M.1.c.(1)
(2) Other revolving credit plans	F634	0	F634	0	M.1.c.(2)
(3) Automobile loans	K200	0	K200	0	M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K211	0	K211	0	M.1.c.(4)
d. Other loans	F636	0	F636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	0	F639	0	M.2.a.
b. Unpaid principal balance	F640	0	F640	0	M.2.b.

## Schedule HC-D - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
	3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions	G299	0	G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	0	G332	0	M.3.b.
c. Corporate and similar loans	G333	0	G333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	0	G334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	0	G651	0	M.3.f.
g. Other collateral or reference assets	G652	0	G652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387	213,000	G387	213,000	M.4.a.
b. Pledged loans	G388	0	G388	0	M.4.b.

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>				
5. Asset-backed securities:				
a. Credit card receivables		F643	0	M.5.a.
b. Home equity lines		F644	0	M.5.b.
c. Automobile loans		F645	0	M.5.c.
d. Other consumer loans		F646	0	M.5.d.
e. Commercial and industrial loans		F647	0	M.5.e.
f. Other		F648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches )				
7. Equity securities:				
a. Readily determinable fair values		F652	0	M.7.a.
b. Other		F653	0	M.7.b.
8. Loans pending securitization				
9.a.(1) Gross fair value of commodity contracts				
(2) Gross fair value of physical commodities held in inventory		G212	0	M.9.a.(1)
9.b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):				
(1) BHTX				
F655		F655	0	M.9.b.(1)
(2) BHTX				
F656		F656	0	M.9.b.(2)
(3) BHTX				
F657		F657	0	M.9.b.(3)

## Schedule HC-D - Continued

### Memoranda - Continued

		Dollar Amounts in Thousands		(Column B) Domestic Offices	
		BHCK	Bil   Mil   Thou		
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$25,000 and exceed 25% of the item)					
a.	BHTX F658	F658	0		M.10.a.
b.	BHTX F659	F659	0		M.10.b.
c.	BHTX F660	F660	0		M.10.c.



## Schedule HC-E - Deposit Liabilities<sup>1</sup>

Dollar Amounts in Thousands	BHCB	Bil   Mil   Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances [2]	2210	86,030,000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	50,455,000	1.b.
c. Money market deposit accounts and other savings accounts	2389	120,407,000	1.c.
d. Time deposits of less than \$100,000	6648	9,747,000	1.d.
e. Time deposits of \$100,000 or more	2604	9,142,000	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	BHOD		
a. Noninterest-bearing balances [2]	3189	0	2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	0	2.b.
c. Money market deposit accounts and other savings accounts	2389	0	2.c.
d. Time deposits of less than \$100,000	6648	0	2.d.
e. Time deposits of \$100,000 or more	2604	0	2.e.

## Memoranda

Dollar Amounts in Thousands	BHDM	Bil   Mil   Thou	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	14,223,000	M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164	0	M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less	A242	5,581,000	M.3.
	BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less	A245	14,923,000	M.4.

- The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).
- Includes noninterest-bearing demand, time, and savings deposits.

## Schedule HC-F - Other Assets

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
1. Accrued interest receivable [1]	B556	1,320,000	1.
2. Net deferred tax assets [2]	2148	0	2.
3. Interest-only strips receivable (not in the form of a security) [3] on:			
a. Mortgage loans	A519	0	3.a.
b. Other financial assets	A520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values [4]	1752	921,000	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	1,147,000	5.a.
b. Separate account life insurance assets	K202	4,657,000	5.b.
c. Hybrid account life insurance assets	K270	454,000	5.c.
6. Other	2168	19,227,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	27,726,000	7.

- Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule HC-G - Other Liabilities

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
1. Not applicable			
2. Net deferred tax liabilities [1]	3049	1,758,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	313,000	3.
4. Other	B984	12,114,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	<b>14,185,000</b>	5.

1. See discussion of deferred income taxes in Glossary entry on "income taxes."

## Schedule HC-H - Interest Sensitivity<sup>1</sup>

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
1. Earning assets that are repricable within one year or mature within one year	3197	192,689,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a(2) and 13.b(2) on Schedule HC, Balance Sheet	3296	31,805,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298	9,215,000	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409	500,000	5.

1. Holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

## Schedule HC-I - Insurance-Related Underwriting Activities (Including Reinsurance)

Schedule HC-I must be completed by all top-tier holding companies. (See instructions for additional information.)

### I. Property and Casualty Underwriting

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<b>Assets</b>				
1. Reinsurance recoverables		B988	0	1.
2. Total assets		C244	0	2.
<b>Liabilities</b>				
3. Claims and claims adjustment expense reserves		B990	0	3.
4. Unearned premiums		B991	0	4.
5. Total equity		C245	0	5.
6. Net income		C246	0	6.

### II. Life and Health Underwriting

		BHCK	Bil   Mil   Thou	
<b>Assets</b>				
1. Reinsurance recoverables		C247	0	1.
2. Separate account assets		B992	0	2.
3. Total assets		C248	73,000	3.
<b>Liabilities</b>				
4. Policyholder benefits and contractholder funds		B994	19,000	4.
5. Separate account liabilities		B996	0	5.
6. Total equity		C249	52,000	6.
7. Net income		C250	-2,000	7.

## Schedule HC-K - Quarterly Averages

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B558	5,535,000		1.a.
b. Mortgage-backed securities	B559	89,764,000		1.b.
c. All other securities (included securities issued by states and political subdivisions in the U.S.)	B560	7,092,000		1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	205,000		2.
	BHDM			
3. a. Total loans and leases in domestic offices	3516	252,551,000		3.a.
(1) Loans secured by 1-4 family residential properties	3465	75,939,000		3.a.(1)
(2) All other loans secured by real estate	3466	39,702,000		3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386	1,057,000		3.a.(3)
(4) Commercial and industrial loans	3387	62,654,000		3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	B561	17,613,000		3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	28,333,000		3.a.(5)(b)
	BHFN			
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	780,000		3.b.
	BHCK			
4. a. Trading assets	3401	2,897,000		4.a.
b. Other earning assets	B985	9,247,000		4.b.
5. Total consolidated assets	3368	407,107,000		5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) [1]	3517	187,469,000		6.
7. Interest-bearing deposits (foreign) [1]	3404	20,928,000		7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	1,724,000		8.
9. All other borrowed money	2635	55,998,000		9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock)	3519	44,514,000		11.

1. Includes interest-bearing demand deposits.

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### Schedule HC-L - Derivatives and Off-Balance-Sheet items

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands

		BHCK	Bil   Mil   Thou	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1-4 family residential properties, e.g., home equity lines				
		3814	19,794,000	1.a.
b. (1) Unused consumer credit card lines				
		J455	82,524,000	1.b.(1)
(2) Other unused credit card lines				
		J456	21,806,000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))				
		3816	9,378,000	1.c.(1)
(a) 1-4 family residential construction loan commitments				
	F164	1,576,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments				
	F165	7,802,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate				
		6550	9,986,000	1.c.(2)
d. Securities underwriting				
		3817	12,000	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans				
		J457	82,209,000	1.e.(1)
(2) Loans to financial institutions				
		J458	6,149,000	1.e.(2)
(3) All other unused commitments				
		J459	28,863,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees				
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. [1]</i>				
a. Amount of financial standby letters of credit conveyed to others				
		3820	275,000	2.a.
3. Performance standby letters of credit and foreign office guarantees				
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. [1]</i>				
a. Amount of performance standby letters of credit conveyed to others				
		3822	0	3.a.
4. Commercial and similar letters of credit				
		3411	316,000	4.
5. Not applicable				
6. Securities				
a. Securities lent				
		3433	4,088,000	6.a.
b. Securities borrowed				
		3432	0	6.b.
7. Credit derivatives:				
a. Notional amounts:				
(1) Credit default swaps				
		C968	200,000	7.a.(1)
(2) Total return swaps				
		C970	0	7.a.(2)
(3) Credit options				
		C972	0	7.a.(3)
(4) Other credit derivatives				
		C974	2,243,000	7.a.(4)
b. Gross fair values:				
(1) Gross positive fair value				
		C219	2,000	7.b.(1)
(2) Gross negative fair value				
		C220	1,000	7.b.(2)
c. Notional amounts by regulatory capital treatment:				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection				
		G401	0	7.c.(1)(a)
(b) Purchased protection				
		G402	0	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection				
		G403	2,443,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes				
		G404	999,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes				
		G405	255,000	7.c.(2)(c)

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

## Schedule HC-L - Continued

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands	Remaining Maturity Of:						
	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	G406	187,000	G407	727,000	G408	3,000	7.d.(1)(a)
(b) Subinvestment grade	G409	210,000	G410	1,077,000	G411	239,000	7.d.(1)(b)
(2) Purchased credit Prot:							
(a) Investment grade	G412	191,000	G413	771,000	G414	55,000	7.d.(2)(a)
(b) Subinvestment grade	G415	1,000	G416	193,000	G417	43,000	7.d.(2)(b)

	BHCK	Bil   Mil   Thou	
8. Spot foreign exchange contracts	8765	1,137,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance sheet items that individually exceed 10% of schedule HC, item 27.a, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 27.a)			
a. Commitments to purchased when-issued securities	3430	13,034,000	9.
b. Commitments to sell when-issued securities	3434	0	9.a.
	3435	0	9.b.
c. TEXT Standby letters of credit issued by a			
6561 FHLB on the behalf of the bank	6561	13,034,000	9.c.
d. TEXT			
6562	6562	0	9.d.
e. TEXT			
6568	6568	0	9.e.
f. TEXT			
6586	6586	0	9.f.

10. Not applicable.

**Schedule HC-L - Continued**

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
a. Future contracts	4,439,000				0				0				0				11.a.
b. Forward contracts	15,165,000				45,393,000				0				90,000				11.b.
c. Exchange-traded option contracts:	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(1) Written options	1,075,000				0				0				0				11.c.(1)
(2) Purchased options	2,050,000				0				0				0				11.c.(2)
d. Over-the-counter option contracts:	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(1) Written options	9,668,000				1,516,000				0				0				11.d.(1)
(2) Purchased options	8,012,000				1,516,000				0				0				11.d.(2)
e. Swaps	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				11.e.
	84,487,000				109,000				93,000				416,000				
12. Total gross notional amount of derivative contracts held for trading	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				12.
	91,399,000				38,651,000				0				90,000				
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				13.
	33,497,000				9,883,000				93,000				416,000				
14. Gross fair values of derivative contracts:	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
a. Contracts held for trading:	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
(1) Gross positive fair value	991,000				1,049,000				0				0				14.a.(1)
(2) Gross negative fair value	1,022,000				960,000				0				0				14.a.(2)
b. Contracts held for purposes other than trading:	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
(1) Gross positive fair value	243,000				14,000				0				0				14.b.(1)
(2) Gross negative fair value	289,000				4,000				1,000				50,000				14.b.(2)

## Schedule HC-L - Continued

Item 15 is to be completed only by holding companies with total assets of \$10 billion or more. [1]

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	
	Banks and Securities Firms	Monoline Financial Guarantors	Hedge Funds	Sovereign Governments	Corporations and All Other Counterparties	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
15. Over-the counter derivatives:	BHCK G418	BHCK G419	BHCK G420	BHCK G421	BHCK G422	
a. Net current credit exposure	1,000	0	0	0	15,000	15.a.
b. Fair value of collateral:	BHCK G423	BHCK G424	BHCK G425	BHCK G426	BHCK G427	
(1) Cash - U.S. dollar	0	0	0	0	0	15.b.(1)
(2) Cash - Other currencies	0	0	0	0	0	15.b.(2)
(3) U.S. Treasury securities	0	0	0	0	0	15.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	BHCK G438	BHCK G439	BHCK G440	BHCK G441	BHCK G442	15.b.(4)
(5) Corporate bonds	BHCK G443	BHCK G444	BHCK G445	BHCK G446	BHCK G447	15.b.(5)
(6) Equity securities	BHCK G448	BHCK G449	BHCK G450	BHCK G451	BHCK G452	15.b.(6)
(7) All other collateral	BHCK G453	BHCK G454	BHCK G455	BHCK G456	BHCK G457	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	0	0	0	0	0	15.b.(8)

1. The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2014.



### Schedule HC-M - Memoranda

		Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
1. Total number of holding company common shares outstanding	NUMBER (UNROUNDED)	3459	1,766,926,169			1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries		6555	29,425,000			2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries		6556	14,546,000			3.
4. Other assets acquired in satisfaction of debts previously contracted		6557	11,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		A288	0			5.
6. Assets covered by loss-sharing agreements with the FDIC:						
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):						
(1) Loans secured by real estate in domestic offices:						
(a) Construction, land development, and other land loans:	BHDM					
(1) 1-4 family residential construction loans	K169		0			6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170		0			6.a.(1)(a)(2)
(b) Secured by farmland	K171		0			6.a.(1)(b)
(c) Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172		532,000			6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens	K173		3,338,000			6.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174		3,000			6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	K175		0			6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176		0			6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177		0			6.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers	BHCK					
(3) Commercial and industrial loans	K178		0			6.a.(2)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	K179		0			6.a.(3)
(a) Credit cards						
(a) Credit cards	K180		0			6.a.(4)(a)
(b) Automobile Loans	K181		0			6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)						
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)	K182		0			6.a.(4)(c)
(5) All other loans and leases	K183		0			6.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule HC-C) included in item 6.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):</i>						
(a) Loans to depository institutions and acceptances of other banks	K184		0			6.a.(5)(a)
(b) Loans to foreign governments and official institutions	K185		0			6.a.(5)(b)
(c) Other loans[1]	K186		0			6.a.(5)(c)
(d) Lease financing receivables	K273		0			6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):	BHDM					
(1) Construction, land development, and other land in domestic offices	K187		0			6.b.(1)
(2) Farmland in domestic offices	K188		0			6.b.(2)
(3) 1-4 family residential properties in domestic offices	K189		35,000			6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	K190		0			6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	K191		0			6.b.(5)

1. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." "Loans to nondepository financial institutions and other loans". and loans secured by real estate in foreign offices.

### Schedule HC-M - Continued

Dollar Amounts in Thousands		BHFN	Bil   Mil   Thou	
6. b. (6) In foreign offices		K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements		BHCK		
		K192	28,000	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b)		J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462	0	6.d.
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries [1]		K193	184,000	7.a.
b. Total assets of captive reinsurance subsidiaries[1]		K194	128,000	7.b.
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "YES" or "NO")		BHCK	YES / NO	
		C251	NO	8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "YES" or "NO")		BHCK	YES / NO	
		6689	NO	9.
10. Not applicable				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Holding Company Report of Changes in Organizational Structure (FRY-10)? holding companies must not leave blank or enter "N/A." The holding company must enter "YES" even if there are no changes to report; or enter "NO". If the answer to this question is no, complete the FRY-10.		BHCK	YES / NO	
		6416	YES	11.

TEXT	
6428	Lisa R. Stark

(612) 303-4992
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Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

Area Code / Phone Number (TEXT 9009)

12. Intangible assets other than goodwill:		BHCK	Bil   Mil   Thou	
a. Mortgage servicing assets		3164	2,481,000	12.a.
(1) Estimated fair value of mortgage servicing assets	6438	2,481,000		12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets		B026	100,000	12.b.
c. All other identifiable intangible assets		5507	644,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)		0426	<b>3,225,000</b>	12.d.
13. Other real estate owned		2150	322,000	13.
14. Other borrowed money:		BHCK		
a. Commercial paper		2309	22,739,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less		2332	9,689,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	23,526,000	14.c.
		BHCT		
d. Total (sum of items 14.a., 14.b. and 14.c) (must equal Schedule HC, item 16)		3190	<b>55,954,000</b>	14.d.
15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "YES" or "NO")		BHCK	YES / NO	
		B569	YES	15.
		BHCK	Bil   Mil   Thou	
16. Assets under management in proprietary mutual funds and annuities		B570	45,893,000	16.

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting holding company.

## Schedule HC-M - Continued

The following two questions (items 17 and 18) will be used to determine if the reporting holding company must complete the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "YES" or "NO")
- |      |          |
|------|----------|
| BHCK | YES / NO |
| C161 | YES      |
- 17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the holding company's consolidated Tier 1 capital as of the report date? (Enter "YES" or "NO")
- |      |          |
|------|----------|
| BHCK | YES / NO |
| C159 | YES      |
- 18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a. and 19.b. below.

Items 19.a. and 19.b. are to be completed by all holding companies that are not required to file the FR Y-12.

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "YES" or "NO")
- |      |          |
|------|----------|
| BHCK | YES / NO |
| C700 | N/A      |
- 19.a.
- b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "YES" or "NO")
- |      |          |
|------|----------|
| BHCK | YES / NO |
| C701 | N/A      |
- 19.b.

Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net Assets	C252	2,562,000	20.a.
b. Balances due from related institutions:			
1. Due from the holding company (parent company only), gross	4832	0	20.b.(1)
2. Due from subsidiary banks of the holding company, gross	4833	73,000	20.b.(2)
3. Due from nonbank subsidiaries of the holding company, gross	4834	0	20.b.(3)
c. Balances due to related institutions:			
1. Due to holding company (parent company only), gross	5041	502,000	20.c.(1)
2. Due to subsidiary banks of the holding company, gross	5043	0	20.c.(2)
3. Due to nonbank subsidiaries of the holding company, gross	5045	0	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors	5047	0	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B))[1]	C253	0	21.

1. A savings and loan holding company that wishes to engage in financial holding company activities must have an effective election to be treated as a financial holding company or conducts activities under section 10(c)(2)(H)(i) of the HOLA (12 U.S.C. 1467a(c)(2)(H)(i)).

## Schedule HC-M - Continued

Memoranda item 22 is to be completed by holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting holding company's web page that displays risk disclosures, including those about credit and market risk. (Example: www.examplebhc.com/riskdisclosures)

TEXT C497	http://www.usbank.com	22.
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Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	F065	11,649,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items	G234	0	24.a.
b. Warrants to purchase common stock or similar items	G235	0	24.b.

For Federal Reserve Bank Use Only
C.I. _____

**Schedule HC-N - Past Due and Nonaccrual Loans, Leases and Other Assets**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1. Loans secured by real estate:							
a. Construction, land develop- ment, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	1,000	F174	1,000	F176	6,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	2,000	F175	15,000	F177	53,000	1.a.(2)
b. Secured by farmland in domestic offices	3493	2,000	3494	0	3495	2,000	1.b.
c. Secured by 1-4 family residen- tial properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family resi- dential properties and exten- ded under lines of credit	5398	53,000	5399	40,000	5400	136,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	639,000	C237	3,367,000	C229	779,000	1.c.(2)(a)
(b) Secured by junior liens	C238	10,000	C239	1,000	C230	22,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	7,000	3500	1,000	3501	13,000	1.d.
e. Secured by nonfarm non- residential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non- residential properties	F178	21,000	F180	2,000	F182	48,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	19,000	F181	1,000	F183	46,000	1.e.(2)
f. In foreign offices	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. Foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	6,000	1597	0	1583	1,000	3.
4. Commercial and industrial loans	1606	144,000	1607	43,000	1608	71,000	4.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

### Schedule HC-N

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	206,000	B576	183,000	B577	16,000	5.a.
b. Automobile loans	K213	54,000	K214	3,000	K215	7,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)							
	K216	180,000	K217	143,000	K218	12,000	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	2,000	5460	0	5461	13,000	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	10,000	F167	0	F168	2,000	8.a.
b. All other leases	F169	43,000	F170	0	F171	12,000	8.b.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

**Schedule HC-N - Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	1,000	3506	0	3507	5,000	9.
10. TOTAL (sum of items 1 through 9)	5524	1,400,000	5525	3,800,000	5526	1,244,000	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC)	K036	490,000	K037	3,000,000	K038	33,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	111,000	K040	117,000	K041	26,000	11.a.
b. Rebooked "GNMA loans" that have been repur- chased or are eligible for repurchase included in item 11 above	K042	375,000	K043	2,880,000	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above which are covered by sharing agreements with the loss- FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland	K051	0	K052	0	K053	0	12.a.(2)

**Schedule HC-N - Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
12.a.(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054	4,000	K055	1,000	K056	1,000	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	69,000	K058	331,000	K059	10,000	12.a.(3)(b)(1)
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multi-family (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.(5)(b)
12. b. Loans to finance agricultural production and other loans to farmers	BHCK K072	0	BHCK K073	0	BHCK K074	0	12.b.
c. Commercial and industrial loans	K075	0	K076	0	K077	0	12.c.



**Schedule HC-N - Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
12. d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper:							
(1) Credit cards	K078	0	K079	0	K080	0	12.d.(1)
(2) Automobile loans	K081	0	K082	0	K083	0	12.d.(2)
(3) Other consumer loans	K084	0	K085	0	K086	0	12.d.(3)
e. All other loans and leases	K087	0	K088	0	K089	0	12.e.
<i>Itemize the past due and nonaccrual amounts included in item 12.e above for the loan and lease categories reported in Schedule HC-M, items 6.a.(5)(a) through (d):</i>							
(1) Loans to depository institutions and acceptances of other banks	K091	0	K092	0	K093	0	12.e.(1)
(2) Loans to foreign governments and official institutions	K095	0	K096	0	K097	0	12.e.(2)
(3) Other loans [1]	K099	0	K100	0	K101	0	12.e.(3)
(4) Lease financing receivables	K269	0	K271	0	K272	0	12.e.(4)
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	K102	58,000	K103	265,000	K104	9,000	12.f.

1. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." "Loans to nondepository financial institutions and other loans". and loans secured by real estate in foreign offices.

## Schedule HC-N - Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	BHDM	Bil   Mil   Thou	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	2,000	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	1,000	K109	12,000	K110	38,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCK F661	213,000	BHCK F662	1,347,000	BHCK F663	547,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM K111	2,000	BHDM K112	0	BHDM K113	4,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	1,000	K115	0	K116	12,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	22,000	M.1.d.(2)

## Schedule HC-N - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile)	K120	9,000	K121	2,000	K122	45,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	23,000	K127	13,000	K128	38,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCK K134	0	BHCK K135	0	BHCK K136	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)

## Schedule HC-N - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1.f.(4) (b) Automobile loans _____	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	K280	0	K281	0	K282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions _____	K283	0	K284	0	K285	0	M.1.f.(5)
(6) Other loans [1] _____	K286	0	K287	0	K288	0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above _____	6558	2,000	6559	2,000	6560	5,000	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees _____	3508	3,000	1912	0	1913	0	M.3.
4. Not applicable							
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
a. Loans and leases held for sale _____	C240	119,000	C241	122,000	C226	4,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value _____	F664	0	F665	0	F666	0	M.5.b.(1)
(2) Unpaid principal balance _____	F667	0	F668	0	F669	0	M.5.b.(2)

1. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." "Loans to nondepository financial institutions and other loans". and loans secured by real estate in foreign offices.

## Schedule HC-N - Continued

### Memoranda - Continued

Item 6 is to be reported only by holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		M.6.
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	0	

Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
7. Additions to nonaccrual assets during the quarter	C410	209,000	M.7.
8. Nonaccrual assets sold during the quarter	C411	50,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	115,000	L184	585,000	L185	58,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	L186	65,000	L187	342,000	L188	4,000	M.9.b.

## Schedule HC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by (1) all holding companies with \$1 billion or more in total assets<sup>1</sup> and (2) holding companies with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2]				
a. Closed-end first liens	F066	2,685,000		1.a.
b. Closed-end Junior liens	F067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F670	0		1.c.(1)
(2) Principal amount funded under the lines of credit	F671	0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2]				
BHCK				
a. Closed-end first liens	F068	8,571,000		2.a.
b. Closed-end Junior liens	F069	9,000		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F672	0		2.c.(1)
(2) Principal amount funded under the lines of credit	F673	0		2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:				
BHCK				
a. Closed-end first liens	F070	10,873,000		3.a.
b. Closed-end Junior liens	F071	7,000		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F674	0		3.c.(1)
(2) Principal amount funded under the lines of credit	F675	0		3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):				
BHCK				
a. Closed-end first liens	F072	5,534,000		4.a.
b. Closed-end Junior liens	F073	4,000		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F676	0		4.c.(1)
(2) Principal amount funded under the lines of credit	F677	0		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i):				
BHCK				
a. Closed-end 1-4 family residential mortgage loans	F184	233,000		5.a.
BHDM				
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens	F678	9,000		6.a.
b. Closed-end junior liens	F679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F680	0		6.c.(1)
(2) Principal amount funded under the lines of credit	F681	0		6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
BHCK				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	39,000		7.a.
b. For representations and warranties made to other parties	L192	1,000		7.b.
c. Total representations and warranty reserves (sum of item 7.a and 7.b)	M288	40,000		7.c.

- The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2014.
- Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

## Schedule HC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule HC-Q is to be completed by all holding companies.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	
	Total Fair Value Reported on Schedule HC	LESS: Amounts Netted in the Determination of Total Fair Value	Level 1 Fair Value Measurements	Level 2 Fair Value Measurements	Level 3 Fair Value Measurements	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Assets</b>	BHCY 1773	BHCK G474	BHCK G475	BHCK G476	BHCK G477	
1. Available-for-sale securities	57,078,000	0	2,103,000	54,283,000	692,000	1.
2. Federal funds sold and securities purchased under agreements to resell	0	0	0	0	0	2.
3. Loans and leases held for sale	5,538,000	0	0	5,538,000	0	3.
4. Loans and leases held for investment	0	0	0	0	0	4.
5. Trading assets:	BHCT 3543	BHCK G493	BHCK G494	BHCK G495	BHCK G496	
a. Derivative assets	1,222,000	820,000	1,000	1,496,000	545,000	5.a.
b. Other trading assets	1,003,000	0	136,000	867,000	0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b above)	BHCK F240	BHCK F684	BHCK F692	BHCK F241	BHCK F242	
	0	0	0	0	0	5.b.(1)
6. All other assets	2,642,000	96,000	0	194,000	2,544,000	6.
7. Total assets measured at fair value on a recurring basis	<b>67,483,000</b>	<b>916,000</b>	<b>2,240,000</b>	<b>62,378,000</b>	<b>3,781,000</b>	7.
<b>Liabilities</b>	BHCK F252	BHCK F686	BHCK F694	BHCK F253	BHCK F254	
8. Deposits	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	BHCK G507	BHCK G508	BHCK G509	BHCK G510	BHCK G511	
	0	0	0	0	0	9.
10. Trading liabilities:	BHCT 3547	BHCK G512	BHCK G513	BHCK G514	BHCK G515	
a. Derivative liabilities	886,000	1,099,000	0	1,915,000	70,000	10.a.
b. Other trading liabilities	983,000	0	200,000	783,000	0	10.b.
11. Other borrowed money	0	0	0	0	0	11.
12. Subordinated notes and debentures	0	0	0	0	0	12.
13. All other liabilities	78,000	267,000	0	285,000	60,000	13.
14. Total liabilities measured at fair value on a recurring basis	<b>1,947,000</b>	<b>1,366,000</b>	<b>200,000</b>	<b>2,983,000</b>	<b>130,000</b>	14.

## Schedule HC-Q - Continued

### Memoranda

		(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25 percent of item 6):							
a. Mortgage servicing rights		BHCK G536	BHCK G537	BHCK G538	BHCK G539	BHCK G540	
		2,481,000	0	0	0	2,481,000	M.1.a.
b. Nontrading derivative assets		BHCK G541	BHCK G542	BHCK G543	BHCK G544	BHCK G545	
		0	0	0	0	0	M.1.b.
c.	BHTX G546	BHCK G546	BHCK G547	BHCK G548	BHCK G549	BHCK G550	
		0	0	0	0	0	M.1.c.
d.	BHTX G551	BHCK G551	BHCK G552	BHCK G553	BHCK G554	BHCK G555	
		0	0	0	0	0	M.1.d.
e.	BHTX G556	BHCK G556	BHCK G557	BHCK G558	BHCK G559	BHCK G560	
		0	0	0	0	0	M.1.e.
f.	BHTX G561	BHCK G561	BHCK G562	BHCK G563	BHCK G564	BHCK G565	
		0	0	0	0	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):							
a. Loan commitments (not accounted for as derivatives)		BHCK F261	BHCK F689	BHCK F697	BHCK F262	BHCK F263	
		0	0	0	0	0	M.2.a.
b. Nontrading derivative liabilities		BHCK G566	BHCK G567	BHCK G568	BHCK G569	BHCK G570	
		78,000	267,000	0	285,000	60,000	M.2.b.
c.	BHTX G571	BHCK G571	BHCK G572	BHCK G573	BHCK G574	BHCK G575	
		0	0	0	0	0	M.2.c.
d.	BHTX G576	BHCK G576	BHCK G577	BHCK G578	BHCK G579	BHCK G580	
		0	0	0	0	0	M.2.d.
e.	BHTX G581	BHCK G581	BHCK G582	BHCK G583	BHCK G584	BHCK G585	
		0	0	0	0	0	M.2.e.
f.	BHTX G586	BHCK G586	BHCK G587	BHCK G588	BHCK G589	BHCK G590	
		0	0	0	0	0	M.2.f.



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## Schedule HC-R - Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands		
	BHCA	Bil   Mil   Thou	
<b>Common equity tier 1 capital</b>			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	-3,788,000	1.
2. Retained earnings	BHCT3247	44,434,000	2.
3. Accumulated other comprehensive income (AOCI)	BHCAB530	-449,000	3.
	BHCA	YES / NO	
a. AOCI opt-out election (Enter "YES" or "NO") (Advanced approaches holding companies must enter "NO".)	P838	NO	3a.
	BHCA	Bil   Mil   Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	40,197,000	5.
<b>Common equity tier 1 capital: adjustments and deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	8,350,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	298,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	0	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015 )(if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	N/A	9a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	P845	N/A	9b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value),	P846	N/A	9c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	N/A	9d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	N/A	9e.
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not, recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	-125,000	9f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	0	10a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	10b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	P852	31,674,000	12.

**Schedule HC-R - Continued, Part I. —Continued**

	Dollar Amounts in Thousands		
	BHCA	Bil   Mil   Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18.
<b>19. Common equity tier 1 capital (item 12 minus item 18)</b>	P859	31,674,000	19.
<b>Additional tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus	P860	4,756,000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	318,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	5,074,000	23.
24. LESS: Additional tier 1 capital deductions	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	5,074,000	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital (sum of items 19 and 25)	8274	36,748,000	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus	P866	2,497,000	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	P868	118,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	4,151,000	30a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW5310	1,186,000	30b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	BHCAQ257	12,000	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	6,778,000	32a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	BHCWP870	3,813,000	32b.
33. LESS: Tier 2 capital deductions	P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	6,778,000	34a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital greater of item 32.b minus item 33, or zero	BHCW	3,813,000	34b.
<b>Total Capital</b>			
35. a. Total capital (sum of items 26 and 34.a)	3792	43,526,000	35a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	3792	40,561,000	35b.

**Schedule HC-R - Continued, Part I.—Continued**

Dollar Amounts in Thousands	BHCA	Tril  Bil   Mil   Thou	
<b>Total Assets for the Leverage Ratio</b>	BHCX		
36. Average total consolidated assets	3368	407,107,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	BHCA		
	P875	8,648,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	-318,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	<b>398,777,000</b>	39.
<b>Total Risk-Weighted Assets</b>			
40. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31)	A223	333,176,778	40a.
b. (Advanced approaches holding companies that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	BHCW		
	A223	245,038,128	40b.

**Schedule HC-R - Continued, Part I.—Continued**

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios</b>					
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	9.51%	P793	12.93%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b)	7206	11.03%	7206	15.00%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205	13.06%	7205	16.55%	43.
<b>Leverage Capital Ratios</b>					
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	9.22%			44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)					45.
<b>Capital buffer</b>					
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):					
a. Capital conservation buffer					46a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer					46b.
		Dollar Amounts in Thousands			
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income					47.
48. Distributions and discretionary bonus payments during the quarter					48.

## Schedule HC-R - Continued

### Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules [1] and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC		(Column B) Adjustments to Totals Reported in Column A		Allocation by Risk-Weight Category						
			(Column C) 0	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Balance Sheet Asset Categories [2]</b>											
1. Cash and balances due from depository institutions	BHCK D957	BHCK S396	BHCK D958				BHCK D959	BHCK S397	BHCK D960	BHCK S398	1.
	17,925,000	0	13,619,000				4,300,000	1,000	4,000	1,000	
2. Securities:											
a. Held-to-maturity securities	BHCKD961	BHCK S399	BHCK D962				BHCK D963	BHCK D964	BHCK D965	BHCK S400	2.a.
	46,221,000	0	29,690,000				16,500,000	5,000	26,000	0	
b. Available-for-sale securities	BHCK D966	BHCK S402	BHCK D967				BHCK D968	BHCK D969	BHCK D970	BHCK S403	2.b.
	55,864,000	0	21,369,000				29,537,000	3,640,000	1,318,000	0	
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices)	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCKS411	3.a.
	53,000		0				53,000	0	0	0	
b. Securities purchased under agreements to resell	BHCK H171	BHCK H172									3.b.
	178,000	178,000									
4. Loans and leases held for sale:											
a. Residential mortgage exposures	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCKS416	BHCKS417		4.a.
	5,539,000	0	0				1,522,000	3,325,000	692,000		
b. High volatility commercial real estate exposures	BHCKS419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421	4.b.
	0	0	0				0	0	0	0	
c. Exposures past due 90 days or more or on nonaccrual [3]	BHCK S423	BHCK S424	BHCK S425				BHCK S426	BHCK S427	BHCK S428	BHCK S429	4.c.
	0	0	0				0	0	0	0	

1. For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217.  
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.  
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches [6]		
Dollar Amounts in Thousands	250% [4]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
<b>Balance Sheet Asset Categories (continued)</b>	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities		BHCK S405		BHCK S406				BHCK H271	BHCK H272	2.b.
3. Federal funds sold and securities purchased under agreements to resell:		0		0				0	0	
a. Federal funds sold (in domestic offices)										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:								BHCK H273	BHCK H274	
a. Residential mortgage exposures								0	0	4.a.
b. High volatility commercial real estate exposures								BHCK H275	BHCK H276	4.b.
c. Exposures past due 90 days or more or on nonaccrual [5]								0	0	4.c.

4. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

5. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

6. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

## Schedule HC-R—Continued

### Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals	Adjustments to	Allocation by Risk-Weight Category							
	From Schedule HC	Totals Reported in Column A	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
4. Loans and leases held for sale (continued):										
	BHCK S431	BHCK S432	BHCK S433				BHCK S434	BHCK S435	BHCK S436	BHCK S437
d. All other exposures	2,959,000	0	0				2,329,000	0	629,000	1,000
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	54,675,000	0	0				7,837,000	42,585,000	4,253,000	
b. High volatility commercial real estate exposures	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	1,854,000	0	0				0	0	0	1,854,000
c. Exposures past due 90 days or more or on nonaccrual [7]	BHCK S449	BHCK S450	BHCK S451				BHCK S452	BHCK S453	BHCK S454	BHCK S455
	542,000	0	0				0	0	2,000	540,000
d. All other exposures	BHCK S457	BHCK S458	BHCK S459				BHCK S460	BHCK S461	BHCK S462	BHCK S463
	190,291,000	0	812,000				6,332,000	2,173,000	180,974,000	0
6. LESS: Allowance for loan and lease losses	BHCK 3123	BHCK 3123								
	4,013,000	4,013,000								
7. Trading assets	BHCK D976	BHCK S466	BHCK D977				BHCK D978	BHCK D979	BHCK D980	BHCK S467
	2,225,000	2,225,000	0				0	0	0	0
	BHCK D981	BHCK S469	BHCK D982				BHCK D983	BHCK D984	BHCK D985	BHCK H185
8. All other assets [8]	42,785,000	9,746,000	546,000				3,353,000	161,000	24,442,000	22,000
a. Separate account bank-owned life insurance										
b. Default fund contributions to central counterparties										

7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

**Schedule HC-R—Continued**  
**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches 9]	
	250% [10]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
4. Loans and leases held for sale (continued):									
d. All other exposures								BHCK H279	BHCK H280
								0	0
5. Loans and leases, net of unearned income(continued):									
a. Residential mortgage exposures								BHC KH281	BHCK H282
								0	0
b. High volatility commercial real estate exposures								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual [11]								BHCK H285	BHCK H286
								0	0
d. All other exposures								BHCK H287	BHCK H288
								0	0
6. LESS: Allowance for loan and lease losses									
		BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
		0	0	0				0	0
7. Trading assets		BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
		0	0	0				0	0
8. All other assets [12]								BHCK H296	BHCK H297
a. Separate account bank-owned life insurance								4,515,000	1,308,000
b. Default fund contributions to central counterparties								BHCK H298	BHCK H299
								0	0

9. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.
10. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.



## Schedule HC-R—Continued

### Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)
		Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
		1250%	SSFA[13]	Gross-Up
Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Securitization Exposures: On-and Off-Balance Sheet</b>				
9. On-balance sheet securitization exposures:				
a. Held-to-maturity securities	BHCK S475	BHCK S476	BHCK S477	BHCK S478
	12,000	12,000	0	24,000
b. Available-for-sale securities	BHCK S480	BHCK S481	BHCK S482	BHCK S483
	1,214,000	1,214,000	0	2,132,000
c. Trading assets	BHCK S485	BHCK S486	BHCK S487	BHCK S488
	0	0	0	0
d. All other on-balance sheet securitization exposures	BHCK S490	BHCK S491	BHCK S492	BHCK S493
	751,000	749,805	1,195	198,000
10. Off-balance sheet securitization exposures	BHCK S495	BHCK S496	BHCK S497	BHCK S498
	10,000	10,000	0	2,000

9.a.  
9.b.  
9.c.  
9.d.  
10.

(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
		Allocation by Risk-Weight Category								
		0%	2%	4%	10%	20%	50%	100%	150%	
Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
11. Total balance sheet assets [14]	BHCT 2170	BHCK S500	BHCK D987				BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>419,075,000</b>	<b>10,111,805</b>	<b>66,036,000</b>				<b>71,763,000</b>	<b>51,890,000</b>	<b>212,340,000</b>	<b>2,418,000</b>

11.

Dollar Amounts in Thousands

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
							Application of other Risk-Weighting Approaches	
		250% [15]	300%	400%	600%	625%	937.50%	1250%
Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
11. Total balance sheet assets	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
		0	0	0			1,195	4,515,000

11.

13. Simplified Supervisory Formula Approach.

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

15. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

Dollar Amounts in Thousands	(Column A)	CCF [16]	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Face, Notional, or Other Amount		Credit Equivalent Amount [17]	Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) [18]</b>											
12. Financial standby letters of credit	BHCK D991 13,228,000	1.0	BHCK D992 <b>13,228,000</b>	BHCKD993 79,000				BHCK D994 3,331,000	BHCK D995 1,229,000	BHCK D996 8,587,000	BHCK S511 2,000
13. Performance standby letters of credit and transaction-related contingent items	BHCK D997 553,000	0.5	BHCK D998 <b>276,500</b>	BHCK D999 12,000				BHCK G603 19,000	BHCK G604 8,000	BHCK G605 236,500	BHCK S512 1,000
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCK G606 288,000	0.2	BHCK G607 <b>57,600</b>	BHCK G608 0				BHCK G609 15,600	BHCK G610 0	BHCK G611 42,000	BHCK S513 0
15. Retained recourse on small business obligations sold with recourse	BHCK G612 28,000	1.0	BHCK G613 <b>28,000</b>	BHCK G614 0				BHCK G615 28,000	BHCK G616 0	BHCK G617 0	BHCK S514 0

16. Credit conversion factor.

17. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

18. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column A)	CCF [19]	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face, Notional, or Other Amount		Credit Equivalent Amount [20]	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
16. Repo-style transactions [21]	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	
	4,266,000	1.0	4,266,000	4,266,000	0	0		0	0	0	0	
17. All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	
	181,000	1.0	181,000	0				0	98,000	83,000	0	
18. Unused commitments:												
a. Original maturity of one year or less, excluding asset-commercial paper (ABCP) conduits	BHCK S525		BHCK S526	BHCK S527				BHCK S528	BHCK S529	BHCK S530	BHCK S531	
	24,651,000	0.2	4,930,200	0				950,000	43,000	3,931,200	6,000	
b. Original maturity of one year or less to ABCP conduits												
c. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626				BHCK G627	BHCK G628	BHCK G629	BHCK S539	
	115,171,000	0.5	57,585,500	166,000				1,005,000	1,145,000	54,722,500	547,000	

19. Credit conversion factor.

20. For items 18.c. and 19, column A multiplied by credit conversion factor.

21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column A)	CCF [22]	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face, Notional, or Other Amount		Credit Equivalent Amount [23]	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
19. Unconditionally cancelable commitments	BHCK S540		BHCK S541									19.
	120,917,000	0.0	0									
20. Over-the-counter derivatives			BHCK S542	BHCK S543			BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.
			3,351,000	1,767,000			0	330,000	9,000	1,245,000	0	
21. Centrally cleared derivatives			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.
			566,000	0	566,000	0		0	0	0	0	
22. Unsettled transactions (failed trades) [24]	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.
	3,000			0				0	0	3,000	0	

22. Credit conversion factor.

23. For items 18.c. and 19, column A multiplied by credit conversion factor.

24. For item 22, the sum of columns C through Q must equal column A.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches [25]		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
16. Repo-style transactions [26]				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				BHCK H303	BHCK H304	18.a.
				0	0	
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year				BHCK H307	BHCKH308	18.c.
				0	0	
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				BHCK H309	BHCK H310	20.
				0	0	
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) [27]	BHCK H198	BHCK H199	BHCK H200			22.
	0	0	0			

25. Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

26. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

27. For item 22, the sum of columns C through Q must equal column A.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

Dollar Amounts in Thousands

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk- weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)									23.
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	<b>72,326,000</b>	<b>566,000</b>	<b>0</b>	<b>0</b>	<b>77,441,600</b>	<b>54,422,000</b>	<b>281,190,200</b>	<b>2,974,000</b>	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	25.
	<b>0</b>	<b>11,320</b>	<b>0</b>	<b>0</b>	<b>15,488,320</b>	<b>27,211,000</b>	<b>281,190,200</b>	<b>4,461,000</b>	

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% [28]	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)		BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
		0	0	0	0	0	1,195	
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
		0	0	0	0	0	14,938	

Dollar Amounts in Thousands		Totals		
	BHCK	Tril	Bil   Mil   Thou	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580		332,041,000	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	S581		1,311,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[29]	B704		333,351,778	28.
29. LESS: Excess allowance for loan and lease losses	A222		175,000	29.
30. LESS: Allocated transfer risk reserve	3128		0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641		333,176,778	31.

28. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

29. Sum of items 2.b. through 20, column S; items 9.a., 9.b., 9.c., 9.d., and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued  
Memoranda**

	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	M.1.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		G642	1,126,000	

Dollar Amounts in Thousands	With a remaining maturity of						M.2.a. M.2.b. M.2.c. M.2.d. M.2.e. M.2.f. M.2.g.
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	BHCK	Tril Bil Mil Thou	BHCK	Tril Bil Mil Thou	BHCK	Tril Bil Mil Thou	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	20,011,000	S583	34,033,000	S584	13,206,000	
b. Foreign exchange rate and gold	S585	36,855,000	S586	9,145,000	S587	0	
c. Credit (investment grade reference asset)	S588	20,000	S589	235,000	S590	0	
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	
e. Equity	S594	93,000	S595	0	S596	0	
f. Precious metals (except gold)	S597	0	S598	0	S599	0	
g. Other:	S600	90,000	S601	416,000	S602	0	
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	7,275,000	S604	16,735,000	S605	18,454,000	
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	
e. Equity	S615	0	S616	0	S617	0	
f. Precious metals (except gold)	S618	0	S619	0	S620	0	
g. Other:	S621	0	S622	0	S623	0	

	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	M.4.
4. Standardized market risk-weighted assets attributable to specific risk(included in Schedule HC-R, item 27).		S624	724,000	



**Schedule HC-S - Servicing, Securitization, and Assets Sale Activities**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
	0	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F)	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718
	0	0	0	0	0	0	0
b. Subordinated securities and other residual interests	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399
	0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406
	0	0	0	0	0	0	0
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
a. 30-89 days past due	0	0	0	0	0	0	0
b. 90 days or more past due	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
	0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
	0	0	0	0	0	0	0
b. Recoveries	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
	0	0	0	0	0	0	0

Schedule HC-S - Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
6. Amount of ownership (or seller's) interests carried as:		BHCK B761	BHCK B762			BHCK B763		6.a.
a. Securities (included in HC-B)		0	0			0		
b. Loans (included in HC-C)		BHCK B500	BHCK B501			BHCK B502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:		BHCK B764	BHCK B765			BHCK B766		
a. 30-89 days past due		0	0			0		7.a.
b. 90 days or more past due		BHCK B767	BHCK B768			BHCK B769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):		BHCK B770	BHCK B771			BHCK B772		
a. Charge-offs		0	0			0		8.a.
b. Recoveries		BHCK B773	BHCK B774			BHCK B775		8.b.
		0	0			0		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK B780	BHCK B781	BHCK B782	9.
	0	0	0	0	0	0	0	
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures	BHCK B783	BHCK B784	BHCK B785	BHCK B786	BHCK B787	BHCK B788	BHCK B789	10.
	0	0	0	0	0	8,000	1,000	
<b>Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCK B790	BHCK B791	BHCK B792	BHCK B793	BHCK B794	BHCK B795	BHCK B796	11.
	98,000	0	0	0	0	0	3,000	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	BHCK B797	BHCK B798	BHCK B799	BHCK B800	BHCK B801	BHCK B802	BHCK B803	12.
	98,000	0	0	0	0	0	3,000	

**Schedule HC-S - Continued**

**Memoranda**

Dollar Amounts in Thousands		BHCK	Bil   Mil   Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance		A249	28,000	M.1.a.
b. Amount of retained recourse on these obligations as of the report date		A250	28,000	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	98,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	225,356,000	M.2.b.
c. Other financial assets [1]		A591	200,000	M.2.c.
d. 1-4 family residential mortgages serviced for other that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	1,368,000	M.2.d.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions		B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) [2]		C407	0	M.4.

- Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
- Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

**Schedule HC-V—Variable Interest Entities**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	BHCK	Bil   Mil   Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions _____	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities _____	J984	0	J985	0	J986	34,000	1.b.
c. Available-for-sale securities _____	J987	0	J988	0	J989	2,289,000	1.c.
d. Securities purchased under agreements to resell _____	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale _____	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income _____	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses _____	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives) _____	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets _____	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned _____	K009	0	K010	0	K011	0	1.j.
k. Other assets _____	K012	0	K013	0	K014	2,908,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase _____	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities _____	K018	0	K019	0	K020	0	2.b.
c. Commercial paper _____	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper) _____	K024	0	K025	0	K026	826,000	2.d.
e. Other liabilities _____	K027	0	K028	0	K029	1,335,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above) _____	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) _____	K033	0	K034	0	K035	2,184,000	4.

## Notes to the Balance Sheet-Predecessor Financial Items

For holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting holding company's total consolidated assets as of the previous quarter-end, whichever is less.

Dollar Amounts in Thousands	BHBC	Bil   Mil   Thou	
1. Average loans and leases (net of unearned income)	3516	N/A	1.
2. Average earning assets	3402	N/A	2.
3. Average total consolidated assets	3368	N/A	3.
4. Average equity capital	3519	N/A	4.

## Notes to the Balance Sheet-Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

### Example

A holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the holding company's long-term unsecured debt by a material amount. The holding company has disclosed that change to its stockholders and to the SEC.

Enter on the line item below the following information:

TEXT	BHCK	Bil   Mil   Thou
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed by holding company		
	0000	750

### Notes to the Balance Sheet (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
1.		Outstanding issuances of perpetual preferred stock associated with the the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule HC, item 23, Perpetual preferred stock and related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)	K141	0	1.
2.	5357				
			5357	0	2.
3.	5358				
			5358	0	3.
4.	5359				
			5359	0	4.
5.	5360				
			5360	0	5.
6.	B027				
			B027	0	6.

**Notes to the Balance Sheet-Other - Continued**

	TEXT	Dollar Amounts in Thousands	BHCK	Bil   Mil   Thou	
7.	B028				
			B028	0	7.
8.	B029				
			B029	0	8.
9.	B030				
			B030	0	9.
10.	B031				
			B031	0	10.
11.	B032				
			B032	0	11.
12.	B033				
			B033	0	12.
13.	B034				
			B034	0	13.
14.	B035				
			B035	0	14.
15.	B036				
			B036	0	15.
16.	B037				
			B037	0	16.
17.	B038				
			B038	0	17.
18.	B039				
			B039	0	18.
19.	B040				
			B040	0	19.
20.	B041				
			B041	0	20.