

**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 BHC Act (12 U.S.C. § 1844(c)), section 10 of Home Owners' Loan Act (HOLA) (12 U.S.C. § 1467a(b)), section 618 of the Dodd-Frank Act (12 U.S.C. § 1850a(c)(1)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

This report form is to be filed by holding companies with total consolidated assets of \$3 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 is 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: September 30, 2018  
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)  
Signature of Chief Financial Officer (or Equivalent) (BHCK H321)  
11/02/2018  
Date of Signature (MM/DD/YYYY) (BHTX J196)

U.S. Bancorp  
Legal Title of Holding Company (RSSD 9017)  
800 Nicollet Mall  
(Mailing Address of the Holding Company) Street / PO Box (RSSD 9110)  
Minneapolis MN 55402-7020  
City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Name / Title (BHTX 8901)  
Area Code / Phone Number (BHTX 8902)  
Area Code / FAX Number (BHTX 9116)  
E-mail Address of Contact (BHTX 4086)

<b>For Federal Reserve Bank Use Only</b>		
RSSD ID	_____	
C.I.	_____	S.F. _____

**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 46.29 hours per response for non-Advanced Approaches HCs and 47.54 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.

# Report of Income for Holding Companies

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

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

## Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1 – 4 family residential properties.....	4435		2,710,000	1.a.(1)(a)
(b) All other loans secured by real estate.....	4436		1,298,000	1.a.(1)(b)
(c) All other loans.....	F821		5,492,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		9,000	1.a.(2)
b. Income from lease financing receivables.....	4065		403,000	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	4115		46,000	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		326,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		1,416,000	1.d.(2)
(3) All other securities.....	4060		185,000	1.d.(3)
e. Interest income from trading assets.....	4069		40,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		4,000	1.f.
g. Other interest income.....	4518		(67,000)	1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107		<b>11,862,000</b>	1.h.
2. Interest expense				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less.....	HK03		79,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04		113,000	2.a.(1)(b)
(c) Other deposits.....	6761		873,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		198,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase.....	4180		40,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		854,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		89,000	2.d.
e. Other interest expense.....	4398		0	2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073		<b>2,246,000</b>	2.f.
3. Net interest income (item 1.h minus item 2.f.).....	4074		<b>9,616,000</b>	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		<b>1,031,000</b>	4.
5. Noninterest income:				
a. Income from fiduciary activities.....	4070		986,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	4483		1,014,000	5.b.
c. Trading revenue <sup>(2)</sup> .....	A220		129,000	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		244,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		88,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887		32,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		2,000	5.d.(4)
(5) Income from other insurance activities.....	C387		9,000	5.d.(5)
e. Venture capital revenue.....	B491		11,000	5.e.
f. Net servicing fees.....	B492		304,000	5.f.
g. Net securitization income.....	B493		0	5.g.

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	Amount	
5. h.	Not applicable.				
	i. Net gains (losses) on sales of loans and lease.....		8560	296,000	5.i.
	j. Net gains (losses) on sales of other real estate owned.....		8561	15,000	5.j.
	k. Net gains (losses) on sales of other assets <sup>(3)</sup> .....		B496	197,000	5.k.
	l. Other noninterest income <sup>(4)</sup> .....		B497	3,769,000	5.l.
	m. Total noninterest income (sum of items 5.a through 5.l.).....		4079	7,096,000	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	25,000	6.b.
7.	Noninterest expense:				
a.	Salaries and employee benefits.....		4135	5,517,000	7.a.
b.	Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....		4217	797,000	7.b.
c. (1)	Goodwill impairment losses.....		C216	0	7.c.(1)
(2)	Amortization expense and impairment losses for other intangible assets.....		C232	120,000	7.c.(2)
d.	Other noninterest expense <sup>(5)</sup> .....		4092	2,747,000	7.d.
e.	Total noninterest expense (sum of items 7.a through 7.d.).....		4093	9,181,000	7.e.
8. a.	Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e.).....		HT69	6,525,000	8.a.
b.	Unrealized holding gains (losses) on equity securities not held for trading <sup>(6)</sup> .....		HT70	0	8.b.
c.	Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....		4301	6,525,000	8.c.
9.	Applicable income taxes (foreign and domestic).....		4302	1,263,000	9.
10.	Income (loss) before discontinued operations (item 8.c. minus item 9).....		4300	5,262,000	10.
11.	Discontinued operations, net of applicable income taxes <sup>(7)</sup> .....		FT28	0	11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....		G104	5,262,000	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	22,000	13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13).....		4340	5,240,000	14.

3. Exclude net gains(losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

4. See Schedule HI, memoranda item 6.

5. See Schedule HI, memoranda item 7.

6. **Item 8.b is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

7. Describe on Schedule HI, memoranda item 8.

**Memoranda**

		Dollar Amounts in Thousands	BHCK	Amount	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis.....		4519	9,704,000	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	6,613,000	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	239,000	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	164,000	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	M.5.
			4150	73,919	
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):		BHCK	Amount	
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	0	M.6.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	M.6.c.

**Schedule HI—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	Amount	
6.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.	Bank card and credit card interchange fees.....			F555	1,019,000	M.6.f.
g.	Income and fees from wire transfers.....			T047	0	M.6.g.
h.	TEXT 8562 Merchant processing services			8562	1,142,000	M.6.h.
i.	TEXT 8563 Corporate payment products revenue			8563	481,000	M.6.i.
j.	TEXT 8564			8564	0	M.6.j.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):					
a.	Data processing expenses.....			C017	278,000	M.7.a.
b.	Advertising and marketing expenses.....			0497	231,000	M.7.b.
c.	Directors' fees.....			4136	0	M.7.c.
d.	Printing, stationery, and supplies.....			C018	0	M.7.d.
e.	Postage.....			8403	0	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	209,000	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....			F558	0	M.7.j.
k.	Telecommunications expenses.....			F559	0	M.7.k.
l.	Other real estate owned expenses.....			Y923	0	M.7.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....			Y924	0	M.7.m.
n.	TEXT 8565 Costs of affordable housing and other tax-advantaged projects			8565	232,000	M.7.n.
o.	TEXT 8566 Capitalized computer software expense			8566	357,000	M.7.o.
p.	TEXT 8567			8567	0	M.7.p.
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a. (1)	TEXT FT29			FT29	0	M.8.a.(1)
(2)	Applicable income tax effect.....	BHCK	FT30		0	M.8.a.(2)
b. (1)	TEXT FT31			FT31	0	M.8.b.(1)
(2)	Applicable income tax effect.....	BHCK	FT32		0	M.8.b.(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 total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures.....			8757	64,000	M.9.a.
b.	Foreign exchange exposures.....			8758	65,000	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	Amount		
<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	15,000	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.	
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. (1)</i>				
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	0	M.10.b.	
11. Credit losses on derivatives (see instructions).....	A251	(2,000)	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	234,000	M.12.a.	
b. (1) Premiums on insurance related to the extension of credit.....	C242	2,000	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	2,000	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 "1" for Yes; enter "0" for No.).....	0=No 1=Yes	BHCK A530	0 0	M.13.

Dollar Amounts in Thousands	BHCK	Amount	
<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	19,000	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	110,000	M.15.

	Year-to-date		
	BHCK	Amount	
<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 and is to be completed semiannually in the June and December reports only.</i>			
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	N/A	M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b).....	J321	0	M.17.

1. The asset-size test is based on the total assets reported as of June 30, 2017.

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

Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217	49,040,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507	(1,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	<b>49,039,000</b>	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	<b>5,240,000</b>	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross.....	3577	565,000	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	145,000	6.b.
7. Sale of treasury stock.....	4782	77,000	7.
8. LESS: Purchase of treasury stock.....	4783	2,019,000	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	210,000	10.
11. LESS: Cash dividends declared on common stock.....	4460	1,593,000	11.
12. Other comprehensive income <sup>(1)</sup> .....	B511	(869,000)	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	<b>50,375,000</b>	15.

1. Includes, but is 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	Amount	BHCK	Amount	
<b>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	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	2,000	C894	5,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	1,000	3585	2,000	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	15,000	5412	15,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	37,000	C217	22,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	3,000	C218	7,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	1,000	3589	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	1,000	C896	1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	1,000	C898	7,000	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers.....	4655	2,000	4665	2,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	239,000	4617	72,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	727,000	B515	100,000	5.a.
b. Automobile loans.....	K129	93,000	K133	37,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	156,000	K206	30,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	7,000	4628	3,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	16,000	F187	7,000	8.a.
b. All other leases.....	C880	17,000	F188	6,000	8.b.
9. Total (sum of items 1 through 8).....	4635	1,318,000	4605	317,000	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		
	Date				
	BHCK	Amount	BHCK	Amount	
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	23,000	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.

*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).*

Dollar Amounts in Thousands	Year-to-date		
	BHCK	Amount	
3. Uncollectible 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	137,000	M.3.

Dollar Amounts in Thousands	BHCK	Amount	
<b>II. Changes in allowance for loan and lease losses</b>			
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	3,925,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT		
	4605	317,000	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		
	C079	1,318,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
	BHCT		
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	4230	1,031,000	5.
	BHCK		
6. Adjustments (see instructions for this schedule).....	C233	(1,000)	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	3,954,000	7.

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

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
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	88,000	M.2.
3. Amount of allowance for loan and 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	21,000	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. <sup>(1)</sup>

Dollar Amounts in Thousands	(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)			
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount		
1. Real estate loans:														
a. Construction loans.....	M708	115,000	M709	6,000	M710	11,217,000	M711	437,000	M712	1,000	M713	0	1.a.	
b. Commercial real estate loans.....	M714	178,000	M715	6,000	M716	28,416,000	M717	266,000	M719	39,000	M720	2,000	1.b.	
c. Residential real estate loans.....	M721	3,332,000	M722	125,000	M723	59,816,000	M724	316,000	M725	670,000	M726	19,000	1.c.	
2. Commercial loans <sup>(2)</sup> .....	M727	399,000	M728	43,000	M729	98,874,000	M730	990,000	M731	0	M732	0	2.	
3. Credit cards.....	M733	239,000	M734	64,000	M735	21,630,000	M736	1,033,000	M737	0	M738	0	3.	
4. Other consumer loans.....	M739	183,000	M740	15,000	M741	55,965,000	M742	632,000	M743	0	M744	0	4.	
5. Unallocated, if any.....							M745	0					5.	
6. Total (sum of items 1.a. through 5.).....	M746	<b>4,446,000</b>	M747	<b>259,000</b>	M748	<b>275,918,000</b>	M749	<b>3,674,000</b>	M750	<b>710,000</b>	M751	<b>21,000</b>	6.	

1. The asset-size test is based on the total assets reported as of *June 30, 2017*.

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	Amount	
1. Total interest income.....	4107		N/A	1.
a. Interest income on loans and leases.....	4094		N/A	1.a.
b. 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 applicable income taxes and discontinued operations.....	4301		N/A	8.
9. Applicable income taxes.....	4302		N/A	9.
10. Noncontrolling (minority) interest.....	4484		N/A	10.
		BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....	FT41		N/A	11.
		BHBC		
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	Amount
0000 Sch. HI, item 1.a(1). Recognition of interest payments on nonaccrual loans to XYZ country	0000	1,350

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

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
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	Amount	
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

Report at the close of business 09/30/2018  
Date

### Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup> .....	0081	4,809,000	1.a.
b. Interest-bearing balances: <sup>(2)</sup>			
(1) In U.S. offices.....	0395	6,905,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	8,368,000	1.b.(2)
2. Securities:			
a. Held-to-maturity securities (from Schedule HC-B, column A).....	1754	<b>46,046,000</b>	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....	1773	<b>64,912,000</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>(3)</sup> .....	JA22	25,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices.....	BHDM B987	31,000	3.a.
b. Securities purchased under agreements to resell <sup>(4)</sup> .....	BHCK B989	247,000	3.b.
4. Loans and lease financing receivables:			
a. Loans and leases held for sale.....	5369	4,533,000	4.a.
b. Loans and leases, held for investment.....	B528	281,074,000	4.b.
c. LESS: Allowance for loan and lease losses.....	3123	<b>3,954,000</b>	4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....	B529	<b>277,120,000</b>	4.d.
5. Trading assets (from Schedule HC-D).....	3545	<b>2,592,000</b>	5.
6. Premises and fixed assets (including capitalized leases).....	2145	2,438,000	6.
7. Other real estate owned (from Schedule HC-M).....	2150	<b>119,000</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130	83,000	8.
9. Direct and indirect investments in real estate ventures.....	3656	0	9.
10. Intangible assets (from Schedule HC-M).....	2143	<b>13,074,000</b>	10.
11. Other assets (from Schedule HC-F).....	2160	<b>33,305,000</b>	11.
12. Total assets (sum of items 1 through 11).....	2170	<b>464,607,000</b>	12.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. **Item 2.c is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**
4. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

## Schedule HC—Continued

	Dollar Amounts in Thousands		
	BHDM	Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing <sup>(1)</sup> .....	6631	76,881,000	13.a.(1)
(2) Interest-bearing.....	6636	229,671,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing.....	6631	265,000	13.b.(1)
(2) Interest-bearing.....	6636	24,361,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	B993	4,532,000	14.a.
	BHCK		
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	B995	3,014,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548	2,234,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	52,466,000	16.
17. Not applicable.			
18. Not applicable.			
19. a. Subordinated notes and debentures <sup>(4)</sup> .....	4062	3,494,000	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	16,682,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	413,600,000	21.
22. Not applicable.			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3283	5,984,000	23.
24. Common stock (par value).....	3230	21,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240	8,479,000	25.
26. a. Retained earnings.....	3247	57,878,000	26.a.
b. Accumulated other comprehensive income <sup>(6)</sup> .....	B530	(2,573,000)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	A130	(19,414,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	50,375,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	632,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	51,007,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	464,607,000	29.

1. Includes noninterest-bearing demand, time, and savings deposits.

2. Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

3. Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

5. Includes, but is 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 "1" for Yes, enter "0" for No.).....	0=No	BHCK		M.1.
	1=Yes	C884	N/A	

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. <sup>(7)</sup>

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

b. N/A  
(1) Name of Engagement Partner (TEXT C704)

N/A  
(2) City (TEXT C708)

N/A  
(2) E-mail Address (TEXT C705)

N/A                      N/A  
(3) State Abbreviation (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	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	4,732,000	0213	4,505,000	1286	19,478,000	1287	18,911,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>(1)</sup> .....	HT50	380,000	HT51	371,000	HT52	698,000	HT53	670,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	6,000	8497	7,000	8498	6,847,000	8499	6,608,000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	7,096,000	G301	6,862,000	G302	7,425,000	G303	7,198,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	21,440,000	G305	20,600,000	G306	17,468,000	G307	16,675,000	4.a.(2)
(3) Other pass-through securities.....	G308	1,000	G309	1,000	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 <sup>(2)</sup> .....	G312	12,365,000	G313	11,957,000	G314	14,593,000	G315	14,437,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(2)</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320	0	G321	0	G322	0	G323	0	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 <sup>(2)</sup> .....	K150	0	K151	0	K152	5,000	K153	5,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and 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.

2. 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	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	5,000	C988	7,000	C989	402,000	C027	408,000	5.a.
b. Structured financial products.....	HT58	0	HT59	1,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	12,000	1738	12,000	1739	0	1741	0	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 <sup>(1)</sup> .....					A510	N/A	A511	N/A	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	46,046,000	1771	44,332,000	1772	66,916,000	1773	64,912,000	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities <sup>(2)</sup> .....	0416	10,336,000	M.1.
2. Remaining maturity or next repricing date of debt securities <sup>(3)</sup> , <sup>(4)</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	20,711,000	M.2.a.
b. Over 1 year to 5 years.....	0384	19,378,000	M.2.b.
c. Over 5 years.....	0387	70,862,000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
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	N/A	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	377,000	M.4.b.

1. **Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

- 2. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- 3. Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- 4. 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	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	5,000	B843	7,000	B844	0	B845	0	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	402,000	B853	408,000	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	0	B861	0	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets. (1)</i>									
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, 5.b):									
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.
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	1,000	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

1. The \$10 billion asset-size test is based on the total assets reported as of June 30, 2017.

### 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	Amount	BHDM	Amount	
1. Loans secured by real estate.....	1410	122,253,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans.....			F158	2,154,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	8,921,000	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1–4 family residential properties:			1420	1,008,000	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	14,466,000	1.c.(1)
(b) Secured by junior liens.....			5367	68,341,000	1.c.(2)(a)
d. Secured by multifamily (5 or more) residential properties.....			5368	1,599,000	1.c.(2)(b)
e. Secured by nonfarm nonresidential properties:			1460	3,584,000	1.d.
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					
(2) Loans secured by other nonfarm nonresidential properties.....			BHCK		
2. Loans to depository institutions and acceptances of other banks.....			F160	8,253,000	1.e.(1)
a. To U.S. banks and other U.S. depository institutions.....			F161	13,882,000	1.e.(2)
b. To foreign banks.....			BHDM		
3. Loans to finance agricultural production and other loans to farmers.....			1288	36,000	2.
4. Commercial and industrial loans.....					
a. To U.S. addressees (domicile).....	1292	29,000			2.a.
b. To foreign banks.....	1296	16,000			2.b.
5. Not applicable.	1590	713,000	1590	713,000	3.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1766	74,724,000	4.
a. Credit cards.....	1763	74,093,000			4.a.
b. Other revolving credit plans.....	1764	1,105,000			4.b.
c. Automobile loans.....					
d. Other consumer loans (includes single payment, installment, and all student loans).....					
7. Loans to foreign governments and official institutions (including foreign central banks).....			1975	53,502,000	6.
8. Not applicable.	B538	21,869,000			6.a.
9. Loans to nondepository financial institutions and other loans:	B539	3,129,000			6.b.
a. Loans to nondepository financial institutions.....	K137	18,547,000			6.c.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	K207	9,957,000			6.d.
(2) All other loans (exclude consumer loans).....					
10. Lease financing receivables (net of unearned income).....	2081	0	2081	0	7.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....					
b. All other leases.....	J454	2,176,000	J454	2,176,000	9.a.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					
12. Total loans and leases held for investment and held for sale (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).....	1545	1,249,000	1545	1,249,000	9.b.(1)
	J451	16,443,000	J451	16,443,000	9.b.(2)
			2165	14,021,000	10.
	F162	8,447,000			10.a.
	F163	5,581,000			10.b.
	2123	0	2123	0	11.
	2122	285,607,000	2122	285,072,000	12.

**Schedule HC-C—Continued**

**Memoranda**

		Dollar Amounts in Thousands	BHDM	Amount	
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	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....			K159	86,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....					
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			F576	2,254,000	M.1.b.
d. Secured by nonfarm nonresidential properties in domestic offices:			K160	8,000	M.1.c.
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					
(2) Loans secured by other nonfarm nonresidential properties.....			K161	58,000	M.1.d.(1)
			K162	43,000	M.1.d.(2)
e. Commercial and Industrial loans:					
(1) To U.S. addressees (domicile).....		K163	193,000		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) <sup>(1)</sup> .....					
			K165	272,000	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>					
(1) Loans secured by farmland in domestic offices.....					
			BHDM		
			K166	0	M.1.f.(1)
			BHCK		
(2) Loans to finance agricultural production and other loans to farmers.....					
			K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....			K098	0	M.1.f.(3)(a)
(b) Automobile loans.....			K203	0	M.1.f.(3)(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.(3)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....					
			HK25	2,914,000	M.1.g.
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	15,000,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....					
			B837	311,000	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	650,000	M.4.
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.</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	N/A	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....			C780	N/A	M.5.b.

**Schedule HC-C—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>						
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	N/A	M.6.a.
<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 item 6.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
				F231	N/A	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	N/A	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	1,583,000	M.9.
10.–11. Not applicable.						

		(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		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>								
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	N/A	G092	N/A	G093	N/A	M.12.a.
b. Commercial and industrial loans.....								
		G094	N/A	G095	N/A	G096	N/A	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures								
		G097	N/A	G098	N/A	G099	N/A	M.12.c.
d. All other loans and all leases.....								
		G100	N/A	G101	N/A	G102	N/A	M.12.d.

		Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable.						
14. Pledged loans and leases.....						
				G378	158,164,000	M.14.

## Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	BHCM	Amount	
<b>Assets</b>				
1. U.S. Treasury securities.....		3531	190,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....		3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....		3533	252,000	3.
4. Mortgage-backed securities (MBS):		BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		G379	0	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> (include CMOs, REMICs, and stripped MBS ) .....		G380	0	4.b.
c. All other residential mortgage-backed securities.....		G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....		K197	0	4.d.
e. All other commercial MBS.....		K198	0	4.e.
5. Other debt securities				
a. Structured financial products.....		HT62	0	5.a.
b. All other debt securities.....		G386	1,186,000	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1– 4 family residential properties.....		HT63	0	6.a.(1)
(2) All other loans secured by real estate.....		HT64	0	6.a.(2)
b. Commercial and industrial loans.....		F614	57,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d. Other loans.....		F618	0	6.d.
7.–8. Not applicable.		BHCM		
9. Other trading assets.....		3541	0	9.
10. Not applicable.				
11. Derivatives with a positive fair value.....		3543	907,000	11.
12. Total trading assets (sum of items 1 through 11) (total of Column A must equal Schedule HC, item 5).....		BHCT		
		3545	2,592,000	12.
<b>Liabilities</b>				
13. a. Liability for short positions:		BHCK		
(1) Equity securities.....		G209	0	13.a.(1)
(2) Debt securities.....		G210	1,256,000	13.a.(2)
(3) All other assets.....		G211	0	13.a.(3)
b. All other trading liabilities.....		F624	0	13.b.
14. Derivatives with a negative fair value.....		3547	978,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....		BHCT		
		3548	2,234,000	15.

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—Continued**

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d.)			
a. Loans secured by real estate:			
(1) Loans secured by 1– 4 family residential properties.....	HT66	0	M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	0	M.1.a.(2)
b. Commercial and industrial loans.....	F632	57,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			
	HT68	0	M.1.c.
d. Other loans.....	F636	0	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets. (1)</i>			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value.....	F639	N/A	M.2.a.
b. Unpaid principal balance.....	F640	N/A	M.2.b.
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:			
a. Trust preferred securities issued by financial institutions.....	G299	N/A	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	N/A	M.3.b.
c. Corporate and similar loans.....	G333	N/A	M.3.c.
d. 1– 4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....			
	G334	N/A	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....			
	G335	N/A	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	N/A	M.3.f.
g. Other collateral or reference assets.....	G652	N/A	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	N/A	M.4.a.
b. Pledged loans.....	G388	N/A	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	N/A	M.5.a.
b. Home equity lines.....	F644	N/A	M.5.b.
c. Automobile loans.....	F645	N/A	M.5.c.
d. Other consumer loans.....	F646	N/A	M.5.d.
e. Commercial and industrial loans.....	F647	N/A	M.5.e.
f. Other.....	F648	N/A	M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652	N/A	M.7.a.
b. Other.....	F653	N/A	M.7.b.
8. Loans pending securitization.....	F654	N/A	M.8.

1. The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2017.

**Schedule HC-D—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands	BHCK	Amount	
9.	a.	(1) Gross fair value of commodity contracts.....	G212	N/A	M.9.a.(1)
		(2) Gross fair value of physical commodities held in inventory.....	G213	N/A	M.9.a.(2)
	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 \$1,000,000 and exceed 25 percent of item 9 less Memoranda items 9.a.(1) and 9.a.(2)): <sup>(2)</sup>			
(1)		BHTX	F655		
		F655 N/A		N/A	M.9.b.(1)
(2)		BHTX	F656		
		F656 N/A		N/A	M.9.b.(2)
(3)		BHTX	F657		
		F657 N/A		N/A	M.9.b.(3)
10.		Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)			
	a.	BHTX	F658		
		F658 N/A		N/A	M.10.a.
	b.	BHTX	F659		
		F659 N/A		N/A	M.10.b.
	c.	BHTX	F660		
		F660 N/A		N/A	M.10.c.

2. Exclude equity securities.

**Schedule HC-E—Deposit Liabilities <sup>(1)</sup>**

		Dollar Amounts in Thousands	BHCB	Amount	
1.		Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances <sup>(2)</sup> .....	2210	76,881,000	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	62,746,000	1.b.
	c.	Money market deposit accounts and other savings accounts.....	2389	145,289,000	1.c.
	d.	Time deposits of \$250,000 or less.....	HK29	11,672,000	1.d.
	e.	Time deposits of more than \$250,000.....	J474	9,964,000	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances <sup>(2)</sup> .....	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 \$250,000 or less.....	HK29	0	2.d.
	e.	Time deposits of more than \$250,000.....	J474	0	2.e.

**Memoranda**

		Dollar Amounts in Thousands	BHDM	Amount	
1.		Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....	HK06	24,407,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	0	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	9,150,000	M.3.
			BHFN		
4.		Foreign office time deposits with a remaining maturity of one year or less.....	A245	17,299,000	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	Amount	
1. Accrued interest receivable <sup>(1)</sup> .....	B556	1,326,000	1.
2. Net deferred tax assets <sup>(2)</sup> .....	2148	1,030,000	2.
3. Interest-only strips receivable (not in the form of a security) <sup>(3)</sup> .....	HT80	0	3.
4. Equity investments without readily determinable fair values <sup>(4)</sup> .....	1752	1,288,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	1,226,000	5.a.
b. Separate account life insurance assets.....	K202	4,872,000	5.b.
c. Hybrid account life insurance assets.....	K270	481,000	5.c.
6. Other.....	2168	23,082,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	33,305,000	7.

1. Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. 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.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable.			
2. Net deferred tax liabilities <sup>(1)</sup> .....	3049	115,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures.....	B557	472,000	3.
4. Other.....	B984	16,095,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	16,682,000	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	Amount	
1. Earning assets that are repricable within one year or mature within one year.....	3197	201,774,000	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	32,155,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	8,946,000	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	0	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

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter.

Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables.....	B988	N/A	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

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter.

Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables.....	C247	N/A	1.
2. Separate account assets.....	B992	0	2.
3. Total assets.....	C248	97,000	3.
<b>Liabilities</b>			
4. Policyholder benefits and contractholder funds.....	B994	4,000	4.
5. Separate account liabilities.....	B996	0	5.
6. Total equity.....	C249	91,000	6.
7. Net income.....	C250	1,000	7.

## Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) <sup>(1)</sup> .....		B558	25,664,000	1.a.
b. Mortgage-backed securities <sup>(1)</sup> .....		B559	80,593,000	1.b.
c. All other debt securities <sup>(1)</sup> and equity securities with readily determinable fair values not held for trading <sup>(2)</sup> .....		B560	7,312,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....		3365	254,000	2.
		BHDM		
3. a. Total loans and leases in domestic offices.....		3516	283,222,000	3.a.
(1) Loans secured by 1–4 family residential properties.....		3465	83,474,000	3.a.(1)
(2) All other loans secured by real estate.....		3466	37,367,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	706,000	3.a.(3)
(4) Commercial and industrial loans.....		3387	74,938,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	21,774,000	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards).....		B562	31,513,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....		BHFN		
		3360	526,000	3.b.
<i>Item 4(a) is to be completed by holding companies with total trading assets of \$10 million or more in any of the four preceding calendar quarters.</i>				
		BHCK		
4. a. Trading assets.....		3401	2,526,000	4.a.
b. Other earning assets.....		B985	15,970,000	4.b.
5. Total consolidated assets <sup>(3)</sup> .....		3368	458,602,000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>(4)</sup> .....		3517	227,971,000	6.
7. Interest-bearing deposits (foreign) <sup>(4)</sup> .....		3404	24,958,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....		3353	3,803,000	8.
9. All other borrowed money.....		2635	53,355,000	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock).....		3519	50,138,000	11.

1. Quarterly averages for all debt securities should be based on amortized cost.
2. For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.
3. The quarterly average for total assets should reflect securities not held for trading as follows:
  - a) Debt securities at amortized cost.
  - b) For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.
  - c) For holding companies that have adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.
4. Includes interest-bearing demand deposits.

**Schedule HC-L—Derivatives and Off-Balance-Sheet Items**

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
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	23,078,000	1.a.
	<i>1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>					
b.	(1) Unused consumer credit card lines.....			J455	N/A	1.b.(1)
	(2) Other unused credit card lines.....			J456	N/A	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	8,996,000	1.c.(1)
	(a) 1–4 family residential construction loan commitments.....	F164	2,067,000			1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	6,929,000			1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....			6550	14,159,000	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans.....			J457	91,943,000	1.e.(1)
	(2) Loans to financial institutions.....			J458	8,838,000	1.e.(2)
	(3) All other unused commitments.....			J459	31,812,000	1.e.(3)
2.	Financial standby letters of credit and foreign office guarantees.....			6566	11,021,000	2.
	<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	1,284,000	2.a.
3.	Performance standby letters of credit and foreign office guarantees.....			6570	1,425,000	3.
	<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	282,000	3.a.
4.	Commercial and similar letters of credit.....			3411	391,000	4.
5.	Not applicable.					
6.	Securities:					
a.	Securities lent.....			3433	4,536,000	6.a.
b.	Securities borrowed.....			3432	0	6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps.....	C968	0	C969	0	7.a.(1)
	(2) Total return swaps.....	C970	0	C971	0	7.a.(2)
	(3) Credit options.....	C972	0	C973	0	7.a.(3)
	(4) Other credit derivatives.....	C974	4,958,000	C975	2,190,000	7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value.....	C219	0	C221	0	7.b.(1)
	(2) Gross negative fair value.....	C220	1,000	C222	0	7.b.(2)

1. The \$1 billion asset size test is based on the total assets reported as of June 30, 2017.

**Schedule HC-L—Continued**

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7.	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	4,958,000	7.c.(2)(a)
		(b)	Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	2,190,000	7.c.(2)(b)
		(c)	Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	0	7.c.(2)(c)

		Remaining Maturity of:								
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years				
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount			
d.		Notional amounts by remaining maturity:								
		(1) Sold credit protection:								
		(a)	Investment grade.....	G406	165,000	G407	1,333,000	G408	664,000	7.d.(1)(a)
		(b)	Subinvestment grade.....	G409	642,000	G410	1,776,000	G411	378,000	7.d.(1)(b)
		(2) Purchased credit protection:								
		(a)	Investment grade.....	G412	5,000	G413	734,000	G414	131,000	7.d.(2)(a)
		(b)	Subinvestment grade.....	G415	285,000	G416	880,000	G417	155,000	7.d.(2)(b)

Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets. <sup>(1)</sup>

		BHCK	Amount	
8.	Spot foreign exchange contracts.....	8765	812,000	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 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a).....	3430	9,731,000	9.
	a. Commitments to purchase when-issued securities.....	3434	0	9.a.
	b. Commitments to sell when-issued securities.....	3435	0	9.b.
	TEXT			
c.	6561	6561	0	9.c.
	TEXT			
d.	6562	6562	0	9.d.
	TEXT			
e.	6568	6568	0	9.e.
	TEXT			
f.	6586	6586	0	9.f.

10. Not applicable.

1. The \$100 billion asset-size test is based on the total assets reported as of June 30, 2017.

**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	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
a. Futures contracts.....	20,204,000	0	0	0	11.a.
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	
b. Forward contracts.....	9,363,000	45,682,000	0	206,000	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	0	0	0	0	11.c.(1)
	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
(2) Purchased options.....	350,000	0	0	0	11.c.(2)
	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	
d. Over-the-counter option contracts:					
(1) Written options.....	36,430,000	3,263,000	0	0	11.d.(1)
	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	
(2) Purchased options.....	44,666,000	3,263,000	0	0	11.d.(2)
	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	
	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	
e. Swaps.....	230,472,000	4,391,000	143,000	1,352,000	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	288,600,000	55,556,000	0	206,000	12.
	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	52,885,000	1,043,000	143,000	1,352,000	13.
	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	1,015,000	701,000	0	0	14.a.(1)
	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	
(2) Gross negative fair value.....	1,242,000	682,000	0	0	14.a.(2)
	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	154,000	3,000	1,000	0	14.b.(1)
	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
(2) Gross negative fair value.....	18,000	5,000	1,000	89,000	14.b.(2)
	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	

**Schedule HC-L—Continued**

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more. (1)</i>										
15. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	96,000		G420	0	G421	0	G422	74,000	15.a.
b. Fair value of collateral:										
(1) Cash-U.S. dollar.....	G423	0		G425	0	G426	0	G427	0	15.b.(1)
(2) Cash-Other currencies.....	G428	0		G430	0	G431	0	G432	0	15.b.(2)
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	0		G440	0	G441	0	G442	0	15.b.(4)
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	15.b.(5)
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	0		G460	0	G461	0	G462	0	15.b.(8)

1. The \$10 billion asset-size test is based on the total assets reported as of June 30, 2017.

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Total number of holding company common shares outstanding.....	Number (Unrounded)				1.
		3459	1,623,053,335			
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			16,992,000	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			18,605,000	3.
4.	Other assets acquired in satisfaction of debts previously contracted.....	6557			58,000	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			99,000	6.a.(1)(c)(1)
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens.....	K173			2,210,000	6.a.(1)(c)(2)(a)
	(b) Secured by junior liens.....	K174			0	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)-(4) Not applicable.	BHCK				
	(5) All other loans and leases.....	K183			0	6.a.(5)
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			19,000	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)



**Schedule HC-M—Continued**

	Dollar Amounts in Thousands	BHFN	Amount	
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	15,000	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.

Items 7.a and 7.b are to be completed annually in the December report only.

7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....		K193	N/A	7.a.
b. Total assets of captive reinsurance subsidiaries (1).....		K194	N/A	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 "1" for Yes; enter "0" for No.).....	0=No	BHCK		
	1=Yes	C251	1	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 "1" for Yes; enter "0" for No.).....	0=No	BHCK		
	1=Yes	6689	0	9.

10. Not applicable.

11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	0=No	BHCK		
	1=Yes	6416	1	11.

TEXT
------

6428 Ben Mucha

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

(612) 303-9936

Area Code / Phone Number (TEXT 9009)

		BHCK	Amount	
12. Intangible assets:				
a. Mortgage servicing assets.....		3164	2,917,000	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	2,917,000		12.a.(1)
b. Goodwill.....		3163	9,530,000	12.b.
c. All other intangible assets.....		JF76	627,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		2143	13,074,000	12.d.
13. Other real estate owned.....		2150	119,000	13.
14. Other borrowed money:		BHCK		
a. Commercial paper.....		2309	7,341,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less.....		2332	15,187,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year.....		2333	29,938,000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		3190	52,466,000	14.d.

15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.).....	0=No	BHCK		
	1=Yes	B569	1	15.

		BHCK	Amount	
16. Assets under management in proprietary mutual funds and annuities.....		B570	56,462,000	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 "1" for Yes; enter "0" for No.).....

0=No	BHCK	
1=Yes	C161	1

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 "1" for Yes; enter "0" for No.).....

0=No	BHCK	
1=Yes	C159	1

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 "1" for Yes; enter "0" for No.).....

0=No	BHCK	
1=Yes	C700	N/A

19. a.

b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.).....

0=No		
1=Yes	C701	N/A

19. b.

	Dollar Amounts in Thousands	BHCK	Amount	
<i>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.</i>				
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	3,714,000	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	82,000	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	501,000	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)) <sup>(1)</sup> .....		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](http://www.examplebhc.com/riskdisclosures))

TEXT  
C497

[http:// www.usbank.com](http://www.usbank.com)

22.

Dollar Amounts in Thousands	BHCK	Amount	
<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	13,271,000	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.

### 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	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	1,000	F174	3,000	F176	1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	1,000	F175	0	F177	27,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	1,000	3494	0	3495	7,000	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.....	5398	68,000	5399	55,000	5400	117,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	626,000	C237	1,905,000	C229	323,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	6,000	C239	1,000	C230	8,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	2,000	3500	0	3501	17,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties.....	F178	12,000	F180	0	F182	40,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	11,000	F181	0	F183	10,000	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	3,000	1597	0	1583	6,000	3.
4. Commercial and industrial loans.....	1606	171,000	1607	62,000	1608	179,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	309,000	B576	259,000	B577	0	5.a.
b. Automobile loans.....	K213	180,000	K214	15,000	K215	26,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	82,000	K217	29,000	K218	13,000	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	11,000	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	32,000	F167	2,000	F168	11,000	8.a.
b. All other leases.....	F169	56,000	F170	0	F171	23,000	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	1406	1,563,000	1407	2,331,000	1403	819,000	9.

Amounts reported by loan and lease category in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 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	Amount	BHCK	Amount	BHCK	Amount	
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	1,000	3506	0	3507	8,000	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	419,000	K037	1,672,000	K038	50,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	4,000	K040	0	K041	37,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	414,000	K043	1,672,000	K044	0	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the 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)
(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	3,000	K055	5,000	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	45,000	K058	115,000	K059	6,000	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (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 non-farm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.- d. Not applicable.							

**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	Amount	BHCK	Amount	BHCK	Amount	
12. e. All other loans and leases.....	K087	0	K088	0	K089	0	12.e.
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	38,000	K103	96,000	K104	5,000	12.f.

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	BHDM	Amount	BHDM	Amount	
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	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	1,000	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	145,000	F662	839,000	F663	263,000	M.1.b.
c. Secured by multifamily (5 or more) resi- dential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	0	K112	0	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	19,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	8,000	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	Amount	BHCK	Amount	BHCK	Amount	
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	6,000	K121	5,000	K122	120,000	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	30,000	K127	16,000	K128	25,000	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual 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 finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(3)(a)
(b) Automobile loan.....	K277	0	K278	0	K279	0	M.1.f.(3)(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.(3)(c)
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N items 1 through 7, above (sum of Memo- randum items 1.a.(1) through item 1.f) <sup>(1)</sup> .....	HK26	183,000	HK27	860,000	HK28	439,000	M.1.g.
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	1,000	6559	0	6560	2,000	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	4,000	1912	0	1913	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)	C240	42,000	C241	109,000	C226	7,000	M.5.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.

### Schedule HC-N—Continued

#### Memoranda-Continued

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

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	C410	N/A	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	N/A	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	Amount	BHCK	Amount	BHCK	Amount	
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	N/A	L184	N/A	L185	N/A	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	N/A	L187	N/A	L188	N/A	M.9.b.

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

Schedule HC-P is to be completed by holding companies at which either 1-4 family residential mortgage loan originations and purchases for resale <sup>(1)</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	Amount	
1. Retail originations during the quarter of 1- 4 family residential mortgage loans for sale: <sup>(1)</sup> .....	HT81	1,897,000	1.
2. Wholesale originations and purchases during the quarter of 1- 4 family residential mortgage loans for sale: <sup>(1)</sup> .....	HT82	5,234,000	2.
3. 1- 4 family residential mortgages sold during the quarter.....	HT83	7,362,000	3.
4. 1- 4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....	HT84	4,524,000	4.
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).....	HT85	180,000	5.
6. Repurchases and indemnifications of 1- 4 family residential mortgage loans during the quarter.....	HT86	11,000	6.
7. Representation and warranty reserves for 1- 4 family residential mortgage loans sold			
a. For representations and warranties made to U.S. government agencies and government sponsored agencies.....	L191	10,000	7.a.
b. For representations and warranties made to other parties.....	L192	1,000	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	11,000	7.c.

1. 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 that :

- (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (2) Are required to complete Schedule HC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(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		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading. (1).....	JA36	64,937,000	G474	0	G475	18,935,000	G476	46,002,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	3,228,000	G484	0	G485	0	G486	3,228,000	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets.....	3543	907,000	G493	810,000	G494	11,000	G495	1,296,000	G496	410,000	5.a.
	BHCK										
b. Other trading assets.....	G497	1,685,000	G498	0	G499	191,000	G500	1,494,000	G501	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).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	2,985,000	G392	89,000	G395	5,000	G396	130,000	G804	2,939,000	6.
7. Total assets measured at fair value on a recurring basis.....	G502	73,742,000	G503	899,000	G504	19,142,000	G505	52,150,000	G506	3,349,000	7.
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	978,000	G512	946,000	G513	0	G514	1,230,000	G515	694,000	10.a.
	BHCK										
b. Other trading liabilities.....	G516	1,256,000	G517	0	G518	205,000	G519	1,051,000	G520	0	10.b.

1. For holding companies that have adopted ASU 2016-01, which includes provisions for governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule HC, items 2.b and 2.c. For holding companies that have not adopted ASU 2106-01, the amount reported in item 1, column A, must equal Schedule HC, item 2.b.

**Schedule HC-Q—Continued**

Dollar Amounts in Thousands	(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		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Liabilities (continued)</b>											
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	91,000	G806	23,000	G807	0	G808	18,000	G809	96,000	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	2,325,000	G532	969,000	G533	205,000	G534	2,299,000	G535	790,000	14.

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	2,917,000	G537	0	G538	0	G539	0	G540	2,917,000	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>BHTX</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>BHTX</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>BHTX</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>BHTX</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	91,000	G567	23,000	G568	0	G569	18,000	G570	96,000	M.2.b.
c. <small>BHTX</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>BHTX</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>BHTX</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>BHTX</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

**Schedule HC-Q—Continued**

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by 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>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1– 4 family residential properties.....	HT87	3,228,000	M.3.a.(1)
(2) All other loans secured by real estate .....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....			
	F585	0	M.3.b.
4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1– 4 family residential properties .....	HT91	3,159,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....			
	F601	0	M.4.d.

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

**Schedule HC-R—Regulatory Capital**

**Part I. Regulatory Capital Components and Ratios**

Dollar Amounts in Thousands		BHCA	Amount	
<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		(10,914,000)	1.
	BHCT			
2. Retained earnings.....	3247		57,878,000	2.
	BHCA			
3. Accumulated other comprehensive income (AOCI).....	B530		(2,573,000)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	BHCA P838		3.a.
			0	
	BHCA		Amount	
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		44,391,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		8,682,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		627,000	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		781,000	8.
9. AOCI-related adjustments (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) <sup>(1)</sup> .....	P844		N/A	9.a.
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) <sup>(2)</sup> .....	P845		N/A	9.b.
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	9.c.
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	9.d.
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	9.e.
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		204,000	9.f.
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	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850		0	10.b.
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		34,097,000	12.

- Holding companies that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.
- Item 9.b is to be completed only by holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

**Schedule HC-R—Continued**

**Part I.—Continued**

	Dollar Amounts in Thousands	BHCA	Amount	
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 arising 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.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	34,097,000	19.
<b>Additional Tier 1 Capital</b>				
20. Additional tier 1 capital instruments plus related surplus.....		P860	5,984,000	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	36,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	6,020,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	3,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	6,017,000	25.
<b>Tier 1 Capital</b>				
26. Tier 1 capital (sum of items 19 and 25).....		8274	40,114,000	26.
<b>Tier 2 Capital</b>				
27. Tier 2 capital instruments plus related surplus.....		P866	2,974,000	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	17,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	4,426,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		BHCW 5310	1,387,000	30.b.
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 <sup>(3)</sup> .....		BHCA Q257	N/A	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	7,417,000	32.a.
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).....		BHCW P870	4,378,000	32.b.
33. LESS: Tier 2 capital deductions.....		BHCA P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	7,417,000	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		BHCW 5311	4,378,000	34.b.
<b>Total Capital</b>				
35. a. Total capital (sum of items 26 and 34.a).....		BHCA 3792	47,531,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....		BHCW 3792	44,492,000	35.b.

3. Item 31 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

**Schedule HC-R—Continued**

**Part I.—Continued**

	Dollar Amounts in Thousands	BHCX	Amount	
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets.....		3368	458,602,000	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	10,093,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	1,686,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	<b>446,823,000</b>	39.
<b>Total Risk-Weighted Assets</b>				
40. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31).....		A223	<b>377,713,083</b>	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		BHCW		
		A223	289,599,944	40.b.

	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	<b>9.0272%</b>	P793	<b>11.7738%</b>	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	<b>10.6202%</b>	7206	<b>13.8515%</b>	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	<b>12.5839%</b>	7205	<b>15.3633%</b>	43.

	BHCA	Percentage	
<b>Leverage Capital Ratios*</b>			
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	<b>8.9776%</b>	44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table2, item 2.22).....	H036	7.1524%	45.

	BHCA	Percentage	
<b>Capital Buffer*</b>			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	<b>4.5272%</b>	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....	H312	6.3750%	46.b.

	Dollar Amounts in Thousands	BHCA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income.....		H313	N/A	47.
48. Distributions and discretionary bonus payments during the quarter.....		H314	N/A	48.

\* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

**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<sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<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.
	20,082,000	0	17,082,000				2,996,000	3,000	1,000	0	
2. Securities:											
a. Held-to-maturity securities.....	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400	2.a.
	46,040,000	0	20,775,000	0	0		25,247,000	4,000	14,000	0	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77		BHCK D968	BHCK D969	BHCK D970	BHCK S403	2.b.
	64,529,000	0	31,009,000	0	0		30,583,000	2,907,000	30,000	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	BHCK S411	3.a.
	31,000		0				31,000	0	0	0	
b. Securities purchased under agreements to resell.....	BHCK H171	BHCK H172									3.b.
	247,000	247,000									
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417		4.a.
	4,523,000	0	0				1,654,000	1,950,000	919,000		
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421	4.b.
	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.

**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 <sup>(3)</sup>	
	250% <sup>(4)</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272
	0	0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
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:									
a. Residential mortgage exposures.....								BHCK H273	BHCK H274
								0	0
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276
								0	0

3. 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.

4. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.



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

	(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%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	10,000	0	0	0	0		0	0	10,000	0
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	79,884,000	0	0				4,307,000	56,948,000	18,629,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	4,374,000	0	0				0	0	0	4,374,000
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	702,000	0	0	0	0		0	0	0	702,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	195,817,000	0	1,064,000	0	0		6,526,000	2,182,000	186,045,000	0
6. LESS: Allowance for loan and lease losses.....	BHCX 3123	BHCY 3123								
	3,954,000	3,954,000								

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. For loans and leases held for investment, 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 <sup>(7)</sup>	
	250% <sup>(8)</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual <sup>(9)</sup> .....								BHCK H277	BHCK H278
								0	0
d. All other exposures.....								BHCK H279	BHCK H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281	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 <sup>(10)</sup> .....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								0	0
6. LESS: Allowance for loan and lease losses.....									

7. 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.

8. **Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.**

9. 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.

10. For loans and leases held for investment, 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**

Dollar Amounts in Thousands	(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%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading assets.....	2,592,000	2,592,000	0	0	0		0	0	0	0	7.
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets <sup>(11)</sup> .....	48,510,000	9,213,000	2,600,000	0	0		4,211,000	83,000	23,574,000	26,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

11. 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 <sup>(12)</sup>		
	250% <sup>(13)</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	
7. Trading Assets.....	0	0	0	0				0	0	7.
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
8. All other assets <sup>(14)</sup> .....	3,903,000	0	0	0				0	0	8.
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297	8.a.
								4,855,000	971,000	
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299	8.b.
								45,000	4,000	

12. 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.

13. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

14. 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 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 <sup>(15)</sup>
Dollar Amounts in Thousands					
	Amount	Amount	Amount	Amount	Amount
<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	BHCK S479
	6,000	6,000	0	10,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	408,000	408,000	0	82,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	806,000	796,622	9,378	224,000	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	197,000	194,189	2,811	82,000	0

	(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%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
assets <sup>(16)</sup> .....	464,607,000	9,308,622	72,530,000	0	0		75,555,000	64,077,000	229,222,000	5,102,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
								Application of Other Risk- Weighting Approaches
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
assets <sup>(14)</sup> .....	3,903,000	0	0	0			9,378	4,900,000

15. Simplified Supervisory Formula Approach.  
 16. 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.  
 17. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

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

	(Column A) Face, Notional, or Other Amount	CCF <sup>(18)</sup>	(Column B) Credit Equivalent Amount <sup>(19)</sup>	(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%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure) <sup>(20)</sup></b>												
12. Financial standby letters of credit.....	BHCK D991 11,020,000	1.0	BHCK D992 11,020,000	BHCK D993 164,000	BHCK HJ92 0	BHCK HJ93 0		BHCK D994 3,862,000	BHCK D995 560,000	BHCK D996 6,429,000	BHCK S511 5,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 1,425,000	0.5	BHCK D998 712,500	BHCK D999 50,000				BHCK G603 177,000	BHCK G604 14,000	BHCK G605 470,500	BHCK S512 1,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 388,000	0.2	BHCK G607 77,600	BHCK G608 0	BHCK HJ94 0	BHCK HJ95 0		BHCK G609 30,600	BHCK G610 0	BHCK G611 47,000	BHCK S513 0	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 11,000	1.0	BHCK G613 11,000	BHCK G614 0				BHCK G615 11,000	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

18. Credit conversion factor.  
19. 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.  
20. 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) Face, Notional, or Other Amount	CCF <sup>(21)</sup>	(Column B) Credit Equivalent Amount <sup>(22)</sup>	(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%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions <sup>(23)</sup>	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523
	4,783,000	1.0	4,783,000	4,352,000	0	0		388,000	0	43,000	0
17. All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCKG621	BHCKG622	BHCKG623	BHCKS524
	107,000	1.0	107,000	0				0	72,000	35,000	0
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531
	25,484,000	0.2	5,096,800	4,000	0	0		121,800	70,000	4,892,000	9,000
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539
	132,283,000	0.5	66,141,500	95,000	0	0		933,000	1,003,000	63,224,500	886,000
19. Unconditionally cancelable commitments	BHCK S540		BHCK S541								
	158,202,000	0.0	0								
20. Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548
			3,290,000	1,048,000	0	0	0	474,000	21,000	1,747,000	0
21. Centrally cleared derivatives			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557
			3,837,000	0	3,837,000	0		0	0	0	0
22. Unsettled transactions (failed trades) <sup>(24)</sup>	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197
	1,000			0				0	0	1,000	0

21. Credit conversion factor.  
 22. For items 18.b. and 19, column A multiplied by credit conversion factor.  
 23. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 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 <sup>(25)</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>(26)</sup> .....				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less .....				BHCK H303	BHCK H304	18.a.
				0	0	
b. Original maturity exceeding one year .....				BHCK H307	BHCK H308	18.b.
				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) <sup>(27)</sup> .....	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**

	(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%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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 G630 <b>78,243,000</b>	BHCK S558 <b>3,837,000</b>	BHCK S559 <b>0</b>	BHCK S560 <b>0</b>	BHCK G631 <b>81,552,400</b>	BHCK G632 <b>65,817,000</b>	BHCK G633 <b>306,111,000</b>	BHCK S561 <b>6,003,000</b>	23.
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 <b>0</b>	BHCK S569 <b>76,740</b>	BHCK S570 <b>0</b>	BHCK S571 <b>0</b>	BHCK G635 <b>16,310,480</b>	BHCK G636 <b>32,908,500</b>	BHCK G637 <b>306,111,000</b>	BHCK S572 <b>9,004,500</b>	25.

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% <sup>(28)</sup>	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
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 S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
	3,903,000	0	0	0	0	0	12,189	
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 S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
	9,757,500	0	0	0	0	0	152,363	

Dollar Amounts in Thousands	Totals		
	BHCK	Amount	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	375,697,083	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	2,019,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>(29)</sup> .....	B704	377,713,083	28.
29. LESS: Excess allowance for loan and lease losses .....	A222	0	29.
30. LESS: Allocated transfer risk reserve.....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	377,713,083	31.

28. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

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	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....			G642	1,546,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	29,482,000	S583	57,927,000	S584	26,837,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	41,945,000	S586	8,465,000	S587	2,181,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	170,000	S589	2,067,000	S590	795,000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	927,000	S592	2,656,000	S593	533,000	M.2.d.
e. Equity.....	S594	143,000	S595	0	S596	0	M.2.e.
f. Precious metals (except gold).....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	206,000	S601	1,352,000	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	29,421,000	S604	77,508,000	S605	63,676,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset).....	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	0	S613	0	S614	0	M.3.d.
e. Equity.....	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold).....	S618	0	S619	0	S620	0	M.3.f.
g. Other.....	S621	0	S622	0	S623	0	M.3.g.

	Dollar Amounts in Thousands		BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	1,188,000	M.4.

**Schedule HC-S—Servicing, Securitization, and Asset Sale Activities**

							C000
							(Column G) All Other Loans, All Leases, and All Other Assets
							Amount
Dollar Amounts in Thousands							
(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<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	1.
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.....							
BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	2.
0	0	0	0	0	0	0	
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets. (1)</i>							
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	3.
0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....							
BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	4.a.
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	4.b.
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	5.a.
0	0	0	0	0	0	0	
b. Recoveries.....							
BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	5.b.
0	0	0	0	0	0	0	

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2017 report.

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets. (2)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans .....		BHCK HU16	BHCK HU17			BHCK HU18	
7.-8. Not applicable.		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 B779	BHCK B780	BHCK B781	BHCK B782
		0		0	0	0	0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....		BHCK B783		BHCK B786	BHCK B787	BHCK B788	BHCK B789
		0		0	0	75,000	0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....		BHCK B790				BHCK B796	
		72,000				12,000	
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 B803	
		72,000				12,000	

2. The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2017 report.

**Schedule HC-S—Continued**

**Memoranda**

		Dollar Amounts in Thousands	BHCK	Amount	
1.	Not applicable.				
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	72,000	M.2.a.
b.	1– 4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....		B805	232,573,000	M.2.b.
c.	Other financial assets <sup>(1)</sup> .....		A591	795,000	M.2.c.
d.	1– 4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	400,000	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets. <sup>(2)</sup></i>					
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 <sup>(2)</sup> .....		B806	0	M.3.a.(1)
(2)	Conduits sponsored by other unrelated institutions <sup>(2)</sup> .....		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 G) <sup>(2),(3)</sup> .....		C407	0	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
2. The \$10 billion asset-size test is based on the total assets reported on the *June 30, 2017* report.
3. Memorandum item 4 is to be completed by holding companies with \$10 billion or more in total assets that (1) 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) Other VIEs		
	BHCK	Amount	BHCK	Amount	
	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	JF84	0	1.a.
b. Securities not held for trading .....	HU20	0	HU21	2,382,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	4,035,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money .....	JF92	0	JF85	908,000	2.a.
b. Other liabilities .....	JF93	0	JF86	2,013,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....					
	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....					
	K033	0	JF88	2,313,000	4.
Dollar Amounts in Thousands					
	BHCK	Amount			
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs .....	JF78	0			6.

**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	Amount	
1. Average loans and leases (held for investment and held for sale) .....		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).

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	Amount
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed by holding company		
	0000	750

**Notes to the Balance Sheet (Other)**

	Dollar Amounts in Thousands	BHCK	Amount	
1. Outstanding issuances of perpetual preferred stock associated with 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	Amount	
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.