

**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 \$1 billion or more. In addition, holding companies meeting certain criteria must file this report (FR

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

NOTE: Each holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Holding Companies. The Consolidated Financial Statements for Holding Companies 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).

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.

Date of Report: **March 31, 2018**  
Month / Day / Year (BHCK 9999)

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

Signature of Chief Financial Officer (or Equivalent) (BHCK H321)

**05/03/2018**

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

**For Federal Reserve Bank Use Only**

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

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

**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)

**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 47.11 hours per response for non-Advanced Approaches HCs and 48.36 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

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

## Report of Income for Holding Companies

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

### Schedule HI - Consolidated Income Statement

	Dollar Amounts in Thousands		
	BHCK	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	884,000	1.a.(1)(a)
(b) All other loans secured by real estate	4436	413,000	1.a.(1)(b)
(c) All other loans	F821	1,754,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	3,000	1.a.(2)
b. Income from lease financing receivables	4065	130,000	1.b.
c. Interest income on balances due from depository institutions [1]	4115	9,000	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	110,000	1.d.(1)
(2) Mortgage-backed securities	B489	441,000	1.d.(2)
(3) All other securities	4060	62,000	1.d.(3)
e. Interest income from trading assets	4069	12,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	1,000	1.f.
g. Other interest income	4518	-28,000	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	<b>3,791,000</b>	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less	HK03	23,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000	HK04	32,000	2.a.(1)(b)
(c) Other deposits	6761	239,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172	51,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180	11,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185	239,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	28,000	2.d.
e. Other interest expense	4398	0	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	<b>623,000</b>	2.f.
3. Net interest income (item 1.h minus item 2.f)	4074	<b>3,168,000</b>	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	334,000	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	325,000	5.a.
b. Service charges on deposit accounts in domestic offices	4483	332,000	5.b.
c. Trading revenue [2]	A220	44,000	5.c.
d. (1) Fees and commissions from securities brokerage	C886	79,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	C888	29,000	5.d.(2)
(3) Fees and commissions from annuity sales	C887	11,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	1,000	5.d.(4)
(5) Income from other insurance activities	C387	3,000	5.d.(5)
e. Venture capital revenue	B491	1,000	5.e.
f. Net servicing fees	B492	103,000	5.f.
g. Net securitization income	B493	0	5.g.
h. Not applicable.			

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

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

## Schedule HI - Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
5. i. Net gains (losses) on sales of loans and lease	8560	95,000	5.i.
j. Net gains (losses) on sales of other real estate owned	8561	7,000	5.j.
k. Net gains (losses) on sales of other assets [3]	B496	51,000	5.k.
l. Other noninterest income [4]	B497	1,193,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	<b>2,274,000</b>	5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	3196	5,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	1,853,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	265,000	7.b.
c. (1) Goodwill impairment losses	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	39,000	7.c.(2)
d. Other noninterest expense [5]	4092	912,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	<b>3,069,000</b>	7.e.
<b>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)</b>	HT69	<b>2,044,000</b>	8.a.
<b>b. Unrealized holding gains (losses) on equity securities not held for trading [6]</b>	HT70	0	8.b.
<b>c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)</b>	4301	<b>2,044,000</b>	8.c.
9. Applicable income taxes (foreign and domestic)	4302	362,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9)	4300	<b>1,682,000</b>	10.
11. Discontinued operations, net of applicable income taxes [7]	FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	<b>1,682,000</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	7,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340	<b>1,675,000</b>	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	3,197,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis	4592	2,073,000	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	77,000	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	52,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK	Number	
	4150	72,933	M.5.
6. Other noninterest income (from schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 3% 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	42,000	M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016	79,000	M.6.c.
d. Rent and other income from other real estate owned	4042	0	M.6.d.
e. Safe deposit box rent	C015	0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229	0	M.6.f.

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

				Dollar Amounts in Thousands		BHCK	Amount	
6. g.	Bank card and credit card interchange fees			F555			324,000	M.6.g.
h.	Gains on bargain purchases			J447			0	M.6.h.
i.	Income and fees from wire transfers			T047			0	M.6.i.
j.	TEXT							
	8562	Merchant processing services		8562			363,000	M.6.j.
k.	TEXT							
	8563	Corporate payment products revenue		8563			154,000	M.6.k.
l.	TEXT							
	8564	Bond underwriting fees		8564			40,000	M.6.l.
7.	Other noninterest expense (from schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 3% of the sum of Schedule HI, item 7.d):							
a.	Data processing expenses			C017			90,000	M.7.a.
b.	Advertising and marketing expenses			497			74,000	M.7.b.
c.	Directors' fees			4136			0	M.7.c.
d.	Printing, stationery, and supplies			C018			28,000	M.7.d.
e.	Postage			8403			52,000	M.7.e.
f.	Legal fees and expenses			4141			0	M.7.f.
g.	FDIC deposit insurance assessments			4146				M.7.g.
h.	Accounting and auditing expenses			F556			0	M.7.h.
i.	Consulting and advisory expenses			F557			67,000	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses			F558			0	M.7.j.
k.	Telecommunications expenses			F559			29,000	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			79,000	M.7.n.
o.	TEXT							
	8566	Capitalized computer software expense		8566			116,000	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 average trading assets (Schedule HC-K, item 4.a) of \$10 million or more for any quarter of the preceding calendar year:</i>								
a.	Interest rate exposures			8757			21,000	M.9.a.
b.	Foreign exchange exposures			8758			23,000	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	5,000	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.
<b>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.[1]</b>				
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	77,000	M.12.a.
b. (1) Premiums on insurance related to the extension of credit		C242	1,000	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	1,000	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)		BHCK	YES / NO	
		A530	NO	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	14,000	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	61,000	M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c</i>				
		Year-to-date		
		BHCK	Amount	
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a))		F228	0	M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities 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 most recently reported 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.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	BHCT		
	4340	1,675,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross	3579	0	6.a.
b. Conversion or retirement of common stock	3580	83,000	6.b.
7. Sale of treasury stock	4782	40,000	7.
8. LESS: Purchase of treasury stock	4783	594,000	8.
9. Changes incident to business combinations, net	4356	0	9.
10. LESS: Cash dividends declared on preferred stock	4598	70,000	10.
11. LESS: Cash dividends declared on common stock	4460	497,000	11.
12. Other comprehensive income [1]	B511	-489,000	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>49,187,000</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>I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)</b>					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	1,000	C894	0	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	5,000	5412	5,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	13,000	C217	6,000	1.c.(2)(a)
(b) Secured by junior liens	C235	1,000	C218	2,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	1,000	C898	3,000	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.
<b>2. Not applicable.</b>					
3. Loans to finance agricultural production and other loans to farmers	4655	1,000	4665	2,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	81,000	4617	30,000	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	248,000	B515	37,000	5.a.
b. Automobile loans	K129	32,000	K133	10,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	K205	52,000	K206	10,000	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	6,000	4628	0	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	5,000	F187	2,000	8.a.
b. All other leases	C880	6,000	F188	2,000	8.b.
9. Total (sum of items 1 through 8)	4635	<b>453,000</b>	4605	<b>112,000</b>	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	7,000	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	4652	0	4662	0	M.2.
<p><i>Memorandum item 3 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i></p>					
year-to-date					
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)			BHCK	Amount	M.3.
Dollar Amounts in Thousands					
BHCK					
Amount					
<b>II. Changes in allowance for loan and lease losses</b>					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522	3,925,000			1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	BHCT		4605	112,000	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	453,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account			5523	0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	BHCT		4230	334,000	5.
6. Adjustments (see instructions for this schedule)	BHCK		C233	0	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	<b>3,918,000</b>	7.

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



## Schedule HI-B - Continued

### 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	85,000	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	29,000	M.4.

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	
1. Real estate loans:	BHCK M708	BHCK M709	BHCK M710	BHCK M711	BHCK M712	BHCK M713	
a. Construction loans	41,000	2,000	11,115,000	442,000	2,000	0	1.a.
b. Commercial real estate loans	BHCK M714	BHCK M715	BHCK M716	BHCK M717	BHCK M719	BHCK M720	1.b.
c. Residential real estate loans	160,000	6,000	28,766,000	269,000	56,000	3,000	1.c.
	BHCK M721	BHCK M722	BHCK M723	BHCK M724	BHCK M725	BHCK M726	
	3,375,000	138,000	57,475,000	305,000	1,967,000	26,000	
	BHCK M727	BHCK M728	BHCK M729	BHCK M730	BHCK M731	BHCK M732	
2. Commercial loans [2]	481,000	40,000	97,616,000	951,000	0	0	2.
	BHCK M733	BHCK M734	BHCK M735	BHCK M736	BHCK M737	BHCK M738	
3. Credit cards	234,000	60,000	20,667,000	1,004,000	0	0	3.
	BHCK M739	BHCK M740	BHCK M741	BHCK M742	BHCK M743	BHCK M744	
4. Other consumer loans	181,000	16,000	55,273,000	656,000	0	0	4.
				BHCK M745			
5. Unallocated, if any				0			5.
6. Total (sum of items 1.a. through 5.)	BHCK M746	BHCK M747	BHCK M748	BHCK M749	BHCK M750	BHCK M751	6.
	<b>4,472,000</b>	<b>262,000</b>	<b>270,912,000</b>	<b>3,627,000</b>	<b>2,025,000</b>	<b>29,000</b>	

- The asset size test is based on the total assets reported as of June 30, 2017
- 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.
a. Interest income on investment securities		4218	N/A	1.b.
2. Total interest expense		4073	N/A	2.
a. Interest expense on deposits		4421	N/A	2.a.
3. Net interest income		4074	<b>N/A</b>	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	<b>N/A</b>	8.
9. Applicable income taxes		4302	N/A	9.
10. Noncontrolling (minority) interest		4484	N/A	10.
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest		BHCK		
		FT41	N/A	11.
		BHBC		
12. Net income (loss)		4340	<b>N/A</b>	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	1350

## 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

<b>For Federal Reserve Bank Use Only</b>
C.I. _____

Report at the close of business March 31, 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 [1]		0081	4,835,000	1.a.
b. Interest-bearing balances: [2]				
(1) In U.S. offices		0395	5,718,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs		0397	8,693,000	1.b.(2)
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A)		1754	44,612,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)		1773	67,125,000	2.b.
<b>c. Equity securities with readily determinable fair values not held for trading</b> [3]		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	48,000	3.a.
b. Securities purchased under agreements to resell [4]	BHCK	B989	159,000	3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale		5369	4,777,000	4.a.
<b>b. Loans and leases, held for investment</b>				
	B528		277,409,000	4.b.
c. LESS: Allowances for loan and lease losses	3123		3,918,000	4.c.
<b>d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c)</b>		B529	<b>273,491,000</b>	4.d.
5. Trading assets (from Schedule HC-D)		3545	2,919,000	5.
6. Premises and fixed assets (including capitalized leases)		2145	2,441,000	6.
7. Other real estate owned (from Schedule HC-M)		2150	144,000	7.
8. Investments in unconsolidated subsidiaries and associated companies		2130	13,000	8.
9. Direct and indirect investments in real estate ventures		3656	0	9.
10. Intangible assets:				
a. Goodwill		3163	9,440,000	10.a.
b. Other intangible assets (from Schedule HC-M)		0426	3,388,000	10.b.
11. Other assets (from Schedule HC-F)		2160	32,291,000	11.
12. Total assets (sum of items 1 through 11)		2170	<b>460,119,000</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 [1]		6631	81,910,000	13.a.(1)
(2) Interest-bearing		6636	234,121,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing		BHFN 6631	301,000	13.b.(1)
(2) Interest-bearing		6636	28,194,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices [2]				
		BHDM B993	375,000	14.a.
		BHCK		
b. Securities sold under agreements to repurchase [3]		B995	981,000	14.b.
15. Trading liabilities (from Schedule HC-D)		3548	2,034,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)		3190	44,724,000	16.
17. Not applicable.				
18. Not applicable.				
19. a. Subordinated notes and debentures [4]				
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities		4062	3,474,000	19.a.
		C699	0	19.b.
20. Other liabilities (from Schedule HC-G)		2750	14,193,000	20.
21. Total liabilities (sum of items 13 through 20)		2948	<b>410,307,000</b>	21.
22. Not applicable.				
<b>Equity capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus		3283	5,419,000	23.
24. Common stock (par value)		3230	21,000	24.
25. Surplus (exclude all surplus related to preferred stock)		3240	8,438,000	25.
26. a. Retained earnings				
b. Accumulated other comprehensive income [5]		3247	55,549,000	26.a.
c. Other equity capital components [6]		B530	-2,193,000	26.b.
		A130	-18,047,000	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)				
b. Noncontrolling (minority) interests in consolidated subsidiaries		3210	<b>49,187,000</b>	27.a.
		3000	625,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)		G105	<b>49,812,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	<b>460,119,000</b>	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 "YES" or "NO") \_\_\_\_\_
2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner. [7]

BHCK	YES / NO
C884	N/A

M.1

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

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

(2) City (TEXT C708)

(2) E-mail Address (TEXT C705)

(3) State Abbrev. (TEXT C714)

(4) Zip Code (TEXT C715)

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



## Schedule HC-B - Securities

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities	0211	4,731,000	0213	4,554,000	1286	21,702,000	1287	21,258,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies [1]	1289	422,000	1290	420,000	1291	321,000	1293	321,000	2.a.
b. Issued by U.S. government sponsored agencies [2]	1294	0	1295	0	1297	400,000	1298	387,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	6,000	8497	7,000	8498	6,380,000	8499	6,294,000	3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA	G300	6,777,000	G301	6,611,000	G302	6,066,000	G303	5,919,000	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	18,951,000	G305	18,405,000	G306	17,369,000	G307	16,813,000	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 [3]	G312	13,697,000	G313	13,380,000	G314	15,833,000	G315	15,711,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	G316	0	G317	0	G318	0	G319	0	4.b.(2)

- Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
- Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
- 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	
4 b.(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 [1]	K150	0	K151	0	K152	7,000	K153	7,000	4.c.(2)(a)
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)

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

**Schedule HC-B - Continued**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)									
	C026	6,000	C988	7,000	C989	408,000	C027	415,000	5.a.
b. Structured financial products:									
(1) Cash	G336	0	G337	2,000	G338	0	G339	0	5.b.(1)
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.(2)
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities	1737	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 [1]					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	44,612,000	1771	43,408,000	1772	68,486,000	1773	67,125,000	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities [2]	0416	7,957,000	M.1.
2. Remaining maturity or next repricing date of debt securities [3], [4] (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less	0383	23,089,000	M.2.a.
b. Over 1 year to 5 years	0384	18,762,000	M.2.b.
c. Over 5 years	0387	69,880,000	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	1,451,000	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	387,000	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 item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. [1]</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines	B842	6,000	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	408,000	B853	415,000	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.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c.

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

## 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	
6.d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)									M.6.d.
	G360	0	G361	0	G362	0	G363	0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs									M.6.e.
	G364	0	G365	0	G366	0	G367	0	
f. Diversified (mixed) pools of structured financial products									M.6.f.
	G368	0	G369	2,000	G370	0	G371	0	
g. Other collateral or reference assets									M.6.g.
	G372	0	G373	0	G374	0	G375	0	

## 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	120,258,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans			F158	1,897,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			F159	9,053,000	1.a.(2)
b. Secured by farmland			BHDM		
c. Secured by 1-4 family residential properties:			1420	1,021,000	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	14,698,000	1.c.(1)
(b) Secured by junior liens					
d. Secured by multifamily (5 or more) residential properties					
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCK		
(2) Loans secured by other nonfarm nonresidential properties			F160	8,531,000	1.e.(1)
2. Loans to depository institutions and acceptances of other banks					
a. To U.S. banks and other U.S. depository institutions	1292	32,000			2.a.
b. To foreign banks	1296	34,000			2.b.
3. Loans to finance agricultural production and other loans to farmers	1590	810,000	1590	810,000	3.
4. Commercial and industrial loans			1766	72,612,000	4.
a. To U.S. addressees (domicile)	1763	72,275,000			4.a.
b. To non-U.S. addressees (domestic)	1764	878,000			4.b.
5. Not applicable.					

### Schedule HC-C - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	53,629,000	6.
a. Credit cards	B538	20,901,000			6.a.
b. Other revolving credit plans	B539	3,061,000			6.b.
c. Automobile loans	K137	18,762,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	10,905,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	0	2081	0	7.
8. Not applicable.					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	2,267,000	J454	2,267,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545	1,503,000	1545	1,503,000	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	16,866,000	J451	16,862,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			2165	13,628,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	8,048,000			10.a.
b. All other leases	F163	5,586,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11.
<b>12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total column A must equal Schedule HC, sum of items 4.a and 4.b)</b>	2122	<b>282,186,000</b>	2122	<b>281,591,000</b>	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	1,000	M.1.a.(1)
(2) All other construction loans and all land development and other land loans				K159	6,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices						
				F576	2,226,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices						
				K160	10,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties				K161	65,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties				K162	24,000	M.1.d.(2)
e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile)		K163	200,000			M.1.e.(1)
(2) To non-U.S. addressees (domicile)		K164	0			M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures[1])						
				K165	258,000	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)
(2) Loans to finance agricultural production and other loans to farmers						
				BHCK		
				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)
<b>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)</b>						
				HK25	2,790,000	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	13,888,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)						
				B837	323,000	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	609,000	M.4.
<i>Memorandum item 5 is to be completed by all holding companies.</i>						
5. Purchased Credit impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):						
a. Outstanding balance						
				C779	2,699,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9						
				C780	2,025,000	M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:						
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))						
				F230	502,000	M.6.a.



## Schedule HC-C - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum 6.a) as of December 31, 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 Schedule (as reported in HC-C, item 12, column B).</i>			
6. b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties_____	F231	1,000	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 6.a above_____	F232	0	M.6.c.
7.-8. Not applicable.			
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))_____	BHDM		
	F577	1,726,000	M.9.
10.-11. Not applicable.			

## Schedule HC-C - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.
Dollar Amounts in Thousands					BHCK	Amount	
13. Not applicable.							
14. Pledged loans and leases					G378	152,277,000	M.14.

## Schedule HC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Amount	BHCK	Amount	
<b>Assets</b>					
1. U.S. Treasury securities	3531	173,000	3531	173,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	380,000	3533	380,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK G379	0	BHDM G379	0	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies [1] (include CMOs, REMICs, and stripped MBS)	G380	0	G380	0	4.b.
c. All other residential mortgage-backed securities	G381	0	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1]	K197	0	K197	0	4.d.
e. All other commercial MBS	K198	0	K198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	0	G383	0	5.a.(1)
(2) Synthetic	G384	0	G384	0	5.a.(2)
(3) Hybrid	G385	0	G385	0	5.a.(3)
b. All other debt securities	G386	1,233,000	G386	1,233,000	5.b.
6. Loans:					
a. Loans secured by real estate	F610	0			6.a.
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F607	0	6.a.3.b.i
(ii) Secured by junior liens			F611	0	6.a.3.b.ii
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5
b. Commercial and industrial loans	F614	3,000	F614	3,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					

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

## Schedule HC-D - Trading Assets and Liabilities

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

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

**Schedule HC-D - Continued**

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Amount	BHCK	Amount	
7.-8. Not applicable.					
9. Other trading assets	3541	0	3541	0	9.
10. Not applicable.					
11. Derivatives with a positive fair value:	3543	1,130,000	3543	1,130,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5)	BHCT		BHDM		
	3545	<b>2,919,000</b>	3545	<b>2,919,000</b>	12.
	BHCK	Amount	BHDM	Amount	
<b>Liabilities</b>					
13. a. Liability for short positions					
(1) Equity securities	G209	0	G209	0	13.a.(1)
(2) Debt securities	G210	1,350,000	G210	1,350,000	13.a.(2)
(3) All other assets	G211	0	G211	0	13.a.(3)
b. All other trading liabilities	F624	0	F624	0	13.b.
14. Derivatives with a negative fair value	3547	684,000	3547	684,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)	BHCT				
	3548	<b>2,034,000</b>	3548	<b>2,034,000</b>	15.

**Memoranda**

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

## Schedule HC-D - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Amount	BHDM	Amount	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299	0	G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	0	G332	0	M.3.b.
c. Corporate and similar loans	G333	0	G333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	0	G334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	0	G651	0	M.3.f.
g. Other collateral or reference assets	G652	0	G652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387	829,000	G387	829,000	M.4.a.
b. Pledged loans	G388	0	G388	0	M.4.b.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>				
5. Asset-backed securities:				
a. Credit card receivables		F643	0	M.5.a.
b. Home equity lines		F644	0	M.5.b.
c. Automobile loans		F645	0	M.5.c.
d. Other consumer loans		F646	0	M.5.d.
e. Commercial and industrial loans		F647	0	M.5.e.
f. Other		F648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches )		F651	0	M.6.
7. Equity securities:				
a. Readily determinable fair values		F652	0	M.7.a.
b. Other		F653	0	M.7.b.
8. Loans pending securitization		F654	0	M.8.
9.a.(1) Gross fair value of commodity contracts		G212	0	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory		G213	0	M.9.a.(2)
9.b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$1,000,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):				
(1)	BHTX F655		0	M.9.b.(1)
(2)	BHTX F656		0	M.9.b.(2)
(3)	BHTX F657		0	M.9.b.(3)

## Schedule HC-D - Continued

### Memoranda - Continued

		(Column B) Domestic Offices		
		BHCK	Amount	
Dollar Amounts in Thousands				
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% of the item)				
a.	BHTX F658	F658	0	M.10.a.
b.	BHTX F659	F659	0	M.10.b.
c.	BHTX F660	F660	0	M.10.c.

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

Dollar Amounts in Thousands	BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances [2]	2210	81,910,000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	65,614,000	1.b.
c. Money market deposit accounts and other savings accounts	2389	149,600,000	1.c.
d. Time deposits of \$250,000 or less	HK29	11,134,000	1.d.
e. Time deposits of more than \$250,000	J474	7,773,000	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances [2]	BHOD	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	26,611,000	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	7,100,000	M.3.
	BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less	A245	20,678,000	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 [1]	B556	1,339,000	1.
2. Net deferred tax assets [2]	2148	861,000	2.
3. Interest-only strips receivable (not in the form of a security) [3] on:			
a. Mortgage loans	A519	0	3.a.
b. Other financial assets	A520	0	3.b.
<b>4. Equity investments without readily determinable fair values [4]</b>	1752	1,354,000	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	1,213,000	5.a.
b. Separate account life insurance assets	K202	4,845,000	5.b.
c. Hybrid account life insurance assets	K270	476,000	5.c.
6. Other	2168	22,203,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	32,291,000	7.

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



## Schedule HC-G - Other Liabilities

Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable.			
2. Net deferred tax liabilities [1]	3049	190,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	499,000	3.
4. Other	B984	13,504,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	<b>14,193,000</b>	5.

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

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

Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repricable within one year or mature within one year	3197	200,311,000	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	33,396,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298	7,496,000	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.

	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables	C247	N/A	1.
2. Separate account assets	B992	0	2.
3. Total assets	C248	98,000	3.
<b>Liabilities</b>			
4. Policyholder benefits and contractholder funds	B994	5,000	4.
5. Separate account liabilities	B996	0	5.
6. Total equity	C249	90,000	6.
7. Net income	C250	0	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) [1]	B558	28,198,000	1.a.
b. Mortgage-backed securities [1]	B559	78,579,000	1.b.
c. All other debt securities [1] and equity securities with readily determinable fair values not held for trading [2]	B560	6,738,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	202,000	2.
	BHDM		
3. a. Total loans and leases in domestic offices	3516	281,411,000	3.a.
(1) Loans secured by 1-4 family residential properties	3465	82,016,000	3.a.(1)
(2) All other loans secured by real estate	3466	38,141,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386	873,000	3.a.(3)
(4) Commercial and industrial loans	3387	72,728,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	21,284,000	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	32,865,000	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	574,000	3.b.
	BHCK		
4. a. Trading assets	3401	2,917,000	4.a.
b. Other earning assets	B985	14,559,000	4.b.
5. Total consolidated assets [3]	3368	455,532,000	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) [4]	3517	229,294,000	6.
7. Interest-bearing deposits (foreign) [4]	3404	25,804,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	3,321,000	8.
9. All other borrowed money	2635	48,514,000	9.
10. Not applicable.			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock)	3519	48,825,000	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.

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## 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	23,294,000	1.a.	
b. (1) Unused consumer credit card lines		J455	109,487,000	1.b.(1)	
(2) Other unused credit card lines		J456	25,750,000	1.b.(2)	
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))					
(a) 1-4 family residential construction loan commitments		F164	2,026,000	1.c.(1)(a)	
(b) Commercial real estate, other construction loan, and land development loan commitments		F165	7,140,000	1.c.(1)(b)	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate					
		6550	12,964,000	1.c.(2)	
d. Securities underwriting					
		3817	0	1.d.	
e. Other unused commitments:					
(1) Commercial and industrial loans		J457	90,919,000	1.e.(1)	
(2) Loans to financial institutions		J458	8,650,000	1.e.(2)	
(3) All other unused commitments		J459	30,822,000	1.e.(3)	
2. Financial standby letters of credit and foreign office guarantees					
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. [1]</i>					
a. Amount of financial standby letters of credit conveyed to others		3820	1,451,000	2.a.	
3. Performance standby letters of credit and foreign office guarantees					
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. [1]</i>					
a. Amount of performance standby letters of credit conveyed to others		3822	434,000	3.a.	
4. Commercial and similar letters of credit					
		3411	537,000	4.	
5. Not applicable.					
6. Securities:					
a. Securities lent		3433	3,808,000	6.a.	
b. Securities borrowed		3432	0	6.b.	
7. Credit derivatives:					
a. Notional amounts:					
		(Column A) Sold Protection		(Column B) Purchased Protection	
		BHCK	Amount	BHCK	Amount
(1) Credit default swaps		C968	0	C969	0
(2) Total return swaps		C970	0	C971	0
(3) Credit options		C972	0	C973	0
(4) Other credit derivatives		C974	3,880,000	C975	1,812,000
b. Gross fair values:					
(1) Gross positive fair value		C219	0	C221	0
(2) Gross negative fair value		C220	1,000	C222	0
c. Notional amounts by regulatory capital treatment:					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection		G401	0	G402	0
(b) Purchased protection		G402	0	G403	0
(2) All other positions:					
(a) Sold protection		G403	3,880,000	G404	1,812,000
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404	1,812,000	G405	0
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405	0		

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	Remaining Maturity Of:						
	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	G406	247,000	G407	752,000	G408	25,000	7.d.(1)(a)
(b) Subinvestment grade	G409	297,000	G410	2,108,000	G411	451,000	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	G412	54,000	G413	301,000	G414	0	7.d.(2)(a)
(b) Subinvestment grade	G415	89,000	G416	1,341,000	G417	27,000	7.d.(2)(b)

	BHCK	Amount	
8. Spot foreign exchange contracts	8765	627,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a)			
	3430	11,392,000	9.
a. Commitments to purchased when-issued securities	3434	0	9.a.
b. Commitments to sell when-issued securities	3435	0	9.b.
c. TEXT			
6561	6561	0	9.c.
d. TEXT			
6562	6562	0	9.d.
e. TEXT			
6568	6568	0	9.e.
f. TEXT			
6586	6586	0	9.f.

10. Not applicable.

## Schedule HC-L - Continued

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
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):					
a. Future contracts	BHCK 8693 24,859,000	BHCK 8694 0	BHCK 8695 0	BHCK 8696 0	11.a.
b. Forward contracts	BHCK 8697 10,678,000	BHCK 8698 49,732,000	BHCK 8699 0	BHCK 8700 601,000	11.b.
c. Exchange-traded option contracts:					
(1) Written options	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 0	11.c.(1)
(2) Purchased options	BHCK 8705 100,000	BHCK 8706 0	BHCK 8707 0	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	BHCK 8709 33,415,000	BHCK 8710 4,399,000	BHCK 8711 0	BHCK 8712 0	11.d.(1)
(2) Purchased options	BHCK 8713 40,604,000	BHCK 8714 4,399,000	BHCK 8715 0	BHCK 8716 0	11.d.(2)
e. Swaps	BHCK 3450 221,956,000	BHCK 3826 3,101,000	BHCK 8719 133,000	BHCK 8720 1,213,000	11.e.
12. Total gross notional amount of derivative contracts held for trading	BHCK A126 276,279,000	BHCK A127 60,569,000	BHCK 8723 0	BHCK 8724 601,000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK 8725 55,333,000	BHCK 8726 1,062,000	BHCK 8727 133,000	BHCK 8728 1,213,000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK 8733 982,000	BHCK 8734 884,000	BHCK 8735 0	BHCK 8736 5,000	14.a.(1)
(2) Gross negative fair value	BHCK 8737 1,083,000	BHCK 8738 864,000	BHCK 8739 0	BHCK 8740 5,000	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK 8741 256,000	BHCK 8742 2,000	BHCK 8743 1,000	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value	BHCK 8745 170,000	BHCK 8746 3,000	BHCK 8747 4,000	BHCK 8748 122,000	14.b.(2)

## Schedule HC-L - Continued

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	
	Banks and Securities Firms	Monoline Financial Guarantors	Hedge Funds	Sovereign Governments	Corporations and All Other Counterparties	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
15. Over-the-counter derivatives:	BHCK G418	BHCK G419	BHCK G420	BHCK G421	BHCK G422	
a. Net current credit exposure	70,000	0	0	0	76,000	15.a.
b. Fair value of collateral:	BHCK G423	BHCK G424	BHCK G425	BHCK G426	BHCK G427	
(1) Cash - U.S. dollar	0	0	0	0	0	15.b.(1)
(2) Cash - Other currencies	BHCK G428	BHCK G429	BHCK G430	BHCK G431	BHCK G432	15.b.(2)
(3) U.S. Treasury securities	0	0	0	0	0	15.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	BHCK G438	BHCK G439	BHCK G440	BHCK G441	BHCK G442	15.b.(4)
(5) Corporate bonds	BHCK G443	BHCK G444	BHCK G445	BHCK G446	BHCK G447	15.b.(5)
(6) Equity securities	BHCK G448	BHCK G449	BHCK G450	BHCK G451	BHCK G452	15.b.(6)
(7) All other collateral	BHCK G453	BHCK G454	BHCK G455	BHCK G456	BHCK G457	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	0	0	0	0	0	15.b.(8)

1. The \$10 billion asset size test is 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)		3459	1,648,977,829		1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries			6555	14,048,000		2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries			6556	14,753,000		3.
4. Other assets acquired in satisfaction of debts previously contracted			6557	28,000		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	137,000		6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens			K173	2,340,000		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)
<b>(2) - (4) Not applicable.</b>			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	20,000		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	16,000	6.b.(7)
c.	Debt securities (included in Schedule HC, items 2.a and 2.b)		J461	0	6.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets)		J462	0	6.d.
7.	Captive insurance and reinsurance subsidiaries:				
a.	Total assets of captive insurance subsidiaries [1]		K193	236,000	7.a.
b.	Total assets of captive reinsurance subsidiaries[1]		K194	98,000	7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "YES" or "NO")		BHCK	YES / NO	
			C251	NO	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "YES" or "NO")		BHCK	YES / NO	
			6689	YES	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 (FRY-10)? holding companies must not leave blank or enter "N/A." The holding company must enter "YES" even if there are no changes to report; or enter "NO". If the answer to this question is no, complete the FRY-10.		BHCK	YES / NO	
			6416	YES	11.

TEXT	
6428	Ben Mucha

(612) 303-9936
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Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

Area Code / Phone Number (TEXT 9009)

12.	Intangible assets other than goodwill:		BHCK	Amount	
a.	Mortgage servicing assets		3164	2,780,000	12.a.
	(1) Estimated fair value of mortgage servicing assets	6438	2,780,000		12.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets		B026	212,000	12.b.
c.	All other identifiable intangible assets		5507	396,000	12.c.
			BHCT		
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)		0426	3,388,000	12.d.
13.	Other real estate owned		2150	144,000	13.
14.	Other borrowed money:		BHCK		
a.	Commercial paper		2309	6,888,000	14.a.
b.	Other borrowed money with a remaining maturity of one year or less		2332	11,470,000	14.b.
c.	Other borrowed money with a remaining maturity of more than one year		2333	26,366,000	14.c.
			BHCT		
d.	Total (sum of items 14.a., 14.b. and 14.c) (must equal Schedule HC, item 16)		3190	44,724,000	14.d.
15.	Does the holding company sell private label or third party mutual funds and annuities? (Enter "YES" or "NO")		BHCK	YES / NO	
			B569	YES	15.
16.	Assets under management in proprietary mutual funds and annuities		BHCK	Amount	
			B570	50,012,000	16.

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

## Schedule HC-M - Continued

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

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

BHCK	YES / NO
C161	YES

17.

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

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

BHCK	YES / NO
C159	YES

18.

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

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

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

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "YES" or "NO")

BHCK	YES / NO
C700	N/A

19.a.

- b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "YES" or "NO")

BHCK	YES / NO
C701	N/A

19.b.

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
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	3,445,000	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	127,000	20.b.(2)
3. Due from nonbank subsidiaries of the holding company, gross	4834	1,000	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))[1]	C253	0	21.

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

## Schedule HC-M - Continued

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

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

TEXT C497	http://usbank.com	22.
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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	13,482,000	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 develop- ment, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	1,000	F174	4,000	F176	2,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	5,000	F175	0	F177	31,000	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	7,000	1.b.
c. Secured by 1-4 family residen- tial properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family resi- dential properties and exten- ded under lines of credit	5398	65,000	5399	55,000	5400	116,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	564,000	C237	2,211,000	C229	436,000	1.c.(2)(a)
(b) Secured by junior liens	C238	5,000	C239	1,000	C230	11,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	3,000	3500	0	3501	9,000	1.d.
e. Secured by nonfarm non- residential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non- residential properties	F178	13,000	F180	0	F182	45,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	16,000	F181	0	F183	21,000	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	16,000	1597	0	1583	26,000	3.
4. Commercial and industrial loans	1606	159,000	1607	61,000	1608	247,000	4.

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

## Schedule HC-N

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards	B575	275,000	B576	270,000	B577	0	5.a.
b. Automobile loans	K213	155,000	K214	15,000	K215	22,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)							
	K216	122,000	K217	80,000	K218	12,000	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	<b>5459</b>	8,000	5460	0	5461	5,000	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	27,000	F167	2,000	F168	7,000	8.a.
b. All other leases	F169	58,000	F170	0	F171	27,000	8.b.
<b>9. Total loans and leases (sum of items 1 through 8.b)</b>	1406	<b>1,492,000</b>	1407	<b>2,699,000</b>	1403	<b>1,024,000</b>	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	
<b>10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)</b>	3505	2,000	3506	0	3507	7,000	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	430,000	K037	1,998,000	K038	45,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	52,000	K040	48,000	K041	34,000	11.a.
b. Rebooked "GNMA loans" that have been repur- chased or are eligible for repurchase included in item 11 above	K042	376,000	K043	1,948,000	K044	0	11.b.
12. Loans and leases reported 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)

**Schedule HC-N - Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	Amount	BHDM	Amount	BHDM	Amount	
12.a.(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054	5,000	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	42,000	K058	131,000	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 multi-family (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.(5)(b)
<b>12. b.-d. Not applicable.</b>							

**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	37,000	K103	109,000	K104	5,000	12.f.



## Schedule HC-N - Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	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	4,000	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCK F661	184,000	BHCK F662	749,000	BHCK F663	360,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM K111	0	BHDM K112	0	BHDM K113	0	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	1,000	K118	0	K119	5,000	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	8,000	K121	4,000	K122	121,000	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	29,000	K127	16,000	K128	41,000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.(1)
(2) Loans to 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)

## 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.f.(3) (b) Automobile loans	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)
<b>1.g. Total loans restructured troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) [1]</b>	HK26	<b>227,000</b>	HK27	<b>769,000</b>	HK28	<b>546,000</b>	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	6,000	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees	3508	3,000	1912	0	1913	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
a. Loans and leases held for sale	C240	49,000	C241	50,000	C226	1,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.(1)
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.(2)

**1. 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

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
7. Additions to nonaccrual assets during the quarter	C410	216,000	M.7.
8. Nonaccrual assets sold during the quarter	C411	63,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	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	68,000	L184	197,000	L185	21,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	L186	40,000	L187	126,000	L188	1,000	M.9.b.

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

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

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2]				
a. Closed-end first liens		F066	1,862,000	1.a.
b. Closed-end Junior liens		F067	0	1.b.
c. Open-end loans extended under lines of credit:		BHDM		
(1) Total commitment under the lines of credit		F670	0	1.c.(1)
(2) Principal amount funded under the lines of credit		F671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2]		BHCK		
a. Closed-end first liens		F068	5,471,000	2.a.
b. Closed-end Junior liens		F069	4,000	2.b.
c. Open-end loans extended under lines of credit:		BHDM		
(1) Total commitment under the lines of credit		F672	0	2.c.(1)
(2) Principal amount funded under the lines of credit		F673	0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:		BHCK		
a. Closed-end first liens		F070	7,773,000	3.a.
b. Closed-end Junior liens		F071	5,000	3.b.
c. Open-end loans extended under lines of credit:		BHDM		
(1) Total commitment under the lines of credit		F674	0	3.c.(1)
(2) Principal amount funded under the lines of credit		F675	0	3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):		BHCK		
a. Closed-end first liens		F072	3,269,000	4.a.
b. Closed-end Junior liens		F073	2,000	4.b.
c. Open-end loans extended under lines of credit:		BHDM		
(1) Total commitment under the lines of credit		F676	0	4.c.(1)
(2) Principal amount funded under the lines of credit		F677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i):		BHCK		
a. Closed-end 1-4 family residential mortgage loans		F184	198,000	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit		F560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens		F678	9,000	6.a.
b. Closed-end junior liens		F679	0	6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F680	0	6.c.(1)
(2) Principal amount funded under the lines of credit		F681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:		BHCK		
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	11,000	7.a.
b. For representations and warranties made to other parties		L192	1,000	7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b)		M288	<b>12,000</b>	7.c.

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

2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
<b>Assets</b>	BHCY JA36	BHCK G474	BHCK G475	BHCK G476	BHCK G477	
<b>1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading.[1]</b>	67,150,000	0	21,283,000	45,867,000	0	1.
2. Federal funds sold and securities purchased under agreements to resell	0	0	0	0	0	2.
3. Loans and leases held for sale	3,271,000	0	0	3,271,000	0	3.
4. Loans and leases held for investment	0	0	0	0	0	4.
5. Trading assets:	BHCT 3543	BHCK G493	BHCK G494	BHCK G495	BHCK G496	
a. Derivative assets	1,130,000	741,000	7,000	1,392,000	472,000	5.a.
b. Other trading assets	1,789,000	0	174,000	1,615,000	0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b above)	0	0	0	0	0	5.b.(1)
6. All other assets	2,959,000	80,000	10,000	219,000	2,810,000	6.
7. Total assets measured at fair value on a recurring basis	<b>76,299,000</b>	<b>821,000</b>	<b>21,474,000</b>	<b>52,364,000</b>	<b>3,282,000</b>	7.

**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

<b>Liabilities</b>	BHCK F252	BHCK F686	BHCK F694	BHCK F253	BHCK F254	
8. Deposits	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	9.
10. Trading liabilities:	BHCT 3547	BHCK G512	BHCK G513	BHCK G514	BHCK G515	
a. Derivative liabilities	684,000	1,268,000	0	1,443,000	509,000	10.a.
b. Other trading liabilities	1,350,000	0	183,000	1,167,000	0	10.b.
11. Other borrowed money	0	0	0	0	0	11.
12. Subordinated notes and debentures	0	0	0	0	0	12.
13. All other liabilities	240,000	60,000	0	175,000	125,000	13.
14. Total liabilities measured at fair value on a recurring basis	<b>2,274,000</b>	<b>1,328,000</b>	<b>183,000</b>	<b>2,785,000</b>	<b>634,000</b>	14.

## Schedule HC-Q - Continued

### Memoranda

		(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	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							
	BHCK G536	2,780,000	0	0	0	2,780,000	M.1.a.
	BHCK G541						
b. Nontrading derivative assets		0	0	0	0	0	M.1.b.
c.	BHTX G546						
	BHCK G546	0	0	0	0	0	M.1.c.
d.	BHTX G551						
	BHCK G551	0	0	0	0	0	M.1.d.
e.	BHTX G556						
	BHCK G556	0	0	0	0	0	M.1.e.
f.	BHTX G561						
	BHCK G561	0	0	0	0	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25% of item 13):							
a. Loan commitments (not accounted for as derivatives)							
	BHCK F261	0	0	0	0	0	M.2.a.
	BHCK G566						
b. Nontrading derivative liabilities		240,000	60,000	0	175,000	125,000	M.2.b.
c.	BHTX G571						
	BHCK G571	0	0	0	0	0	M.2.c.
d.	BHTX G576						
	BHCK G576	0	0	0	0	0	M.2.d.
e.	BHTX G581						
	BHCK G581	0	0	0	0	0	M.2.e.
f.	BHTX G586						
	BHCK G586	0	0	0	0	0	M.2.f.



## Schedule HC-Q - Continued

### Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Amount	BHDM	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:	F608	3,271,000			M.3.a.
(1) Construction, land development, and other land loans			F578	0	M.3.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F579	0	M.3.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F580	0	M.3.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F581	3,269,000	M.3.a.(3)(b)(i)
(ii) Secured by junior liens			F582	2,000	M.3.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			F583	0	M.3.a.(4)
(5) Secured by nonfarm nonresidential properties			F584	0	M.3.a.(5)
b. Commercial and industrial loans	F585	0	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586	0	F586	0	M.3.c.(1)
(2) Other revolving credit plans	F587	0	F587	0	M.3.c.(2)
(3) Automobile loans	K196	0	K196	0	M.3.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K208	0	K208	0	M.3.c.(4)
d. Other loans	F589	0	F589	0	M.3.d.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Amount	BHDM	Amount	
	4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):				
a. Loans secured by real estate	F609	3,208,000			M.4.a.
(1) Construction, land development, and other land loans			F590	0	M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.4.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F592	0	M.4.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			F593	3,206,000	M.4.a.(3)(b)(i)
(ii) Secured by junior liens			F594	2,000	M.4.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			F595	0	M.4.a.(4)
(5) Secured by nonfarm nonresidential properties			F596	0	M.4.a.(5)
b. Commercial and industrial loans	F597	0	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598	0	F598	0	M.4.c.(1)
(2) Other revolving credit plans	F599	0	F599	0	M.4.c.(2)
(3) Automobile loans	K195	0	K195	0	M.4.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	0	K209	0	M.4.c.(4)
d. Other loans	F601	0	F601	0	M.4.d.

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## 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		-9,588,000	1.
2. Retained earnings _____	BHCT3247		55,549,000	2.
3. Accumulated other comprehensive income (AOCI) _____	BHCAB530		-2,193,000	3.
a. AOCI opt-out election (Enter "YES" or "NO") _____	BHCA		YES / NO	
( Advanced approaches holding companies must enter "NO". ) _____	P838		NO	3a.
	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		<b>43,768,000</b>	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) _____	P841		8,609,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs _____	P842		608,000	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		860,000	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) [1] _____	P844		N/A	9a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) [2] _____	P845		N/A	9b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value), _____	P846		N/A	9c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) _____	P847		N/A	9d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) _____	P848		N/A	9e.
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not, recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) _____	P849		152,000	9f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) _____	Q258		0	10a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions _____	P850		0	10b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments _____	P851		0	11.
12. Subtotal (item 5 minus items 6 through 11) _____	P852		33,539,000	12.

**1. 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.**

**2. 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 from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18.
<b>19. Common equity tier 1 capital (item 12 minus item 18)</b>	P859	33,539,000	19.
<b>Additional tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus	P860	5,419,000	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	37,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	5,456,000	23.
24. LESS: Additional tier 1 capital deductions	P864	4,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	5,452,000	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital (sum of items 19 and 25)	8274	38,991,000	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus	P866	3,214,000	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	18,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	4,417,000	30a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW5310	1,407,000	30b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital [3]	BHCAQ257	N/A	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	7,649,000	32a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	BHCWP870	4,639,000	32b.
33. LESS: Tier 2 capital deductions	P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	7,649,000	34a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital greater of item 32.b minus item 33, or zero)	BHCW	4,639,000	34b.
<b>Total Capital</b>			
35. a. Total capital (sum of items 26 and 34.a)	3792	46,640,000	35a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	BHCW	43,630,000	35b.

**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	455,532,000	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	10,081,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	1,244,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	<b>444,207,000</b>	39.
<b>Total Risk-Weighted Assets</b>			
40. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31)	A223	373,140,756	40a.
b. (Advanced approaches holding companies that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A,item 60)	BHCW		
	A223	292,642,508	40b.

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

**Risk-Based Capital Ratios\***

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
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	8.9883%	P793	11.4607%	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	10.4494%	7206	13.3238%	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	12.4993%	7205	14.9090%	43.

**Leverage Capital Ratios\***

	BHCA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.7777%	44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22)	H036	7.0321%	45.

**Capital Buffer\***

	BHCA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			.
a. Capital conservation buffer	H311	4.4494%	46a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer	H312	6.3750%	46b.

	BHCA	Amount	
Dollar Amounts in Thousands			
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 [1] and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(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>Balance Sheet Asset Categories [2]</b>											
1. Cash and balances due from depository institutions	BHCK D957 <b>19,246,000</b>	BHCK S396 0	BHCK D958 16,354,000				BHCK D959 2,874,000	BHCK S397 2,000	BHCK D960 16,000	BHCK S398 0	1.
2. Securities:											
a. Held-to-maturity securities	BHCKD961 <b>44,606,000</b>	BHCK S399 0	BHCK D962 21,439,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 23,149,000	BHCK D964 4,000	BHCK D965 14,000	BHCK S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading											
	BHCK JA21 <b>66,735,000</b>	BHCK S402 0	BHCK D967 32,603,000	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 31,189,000	BHCK D969 2,911,000	BHCK D970 32,000	BHCK S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices)	BHCK D971 <b>48,000</b>		BHCK D972 0				BHCK D973 48,000	BHCK S410 0	BHCK D974 0	BHCKS411 0	3.a.
b. Securities purchased under agreements to resell	BHCK H171 <b>159,000</b>	BHCK H172 159,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	BHCK S413 <b>3,271,000</b>	BHCK S414 0	BHCK H173 0				BHCK S415 491,000	BHCKS416 1,985,000	BHCKS417 795,000		4.a.
b. High volatility commercial real estate exposures	BHCKS419 <b>0</b>	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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**

Dollar Amounts in Thousands	(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 [3]		
	250% [4]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Amount	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:										2.a.
a. Held-to-maturity securities										2.a.
<b>b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b>	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	2.b.
	0	0		0				0	0	2.b.
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	4.a.
								0	0	4.a.
b. High volatility commercial real estate exposures								BHCK H275	BHCK H276	4.b.
								0	0	4.b.

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
<b>4. Loans and leases held for sale (continued):</b>										
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
	1,506,000	0	0	0	0		1,500,000	0	6,000	0
<b>5. Loans and leases held for investment:</b>										
a. Residential mortgage exposures	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	78,983,000	0	0				5,729,000	54,331,000	18,923,000	
b. High volatility commercial real estate exposures	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	4,496,000	0	0				0	0	0	4,496,000
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
	815,000	0	0	0	0		0	0	0	815,000
d. All other exposures	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	192,836,000	0	798,000	0	0		6,571,000	2,562,000	182,905,000	0
<b>6. LESS: Allowance for loan and lease losses</b>										
	BHCX 3123	BHCY 3123								
	3,918,000	3,918,000								

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 7]	
	250% [8]	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 [9]								BHCK H277	BHCK H278
								0	0
d. All other exposures								BHCK H279	BHCK H280
								0	0
<b>5. Loans and leases held for investment</b>									
a. Residential mortgage exposures								BHC KH281	BHCK H282
								0	0
b. High volatility commercial real estate exposures								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual [10]								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, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

10. 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 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	
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading assets	<b>2,919,000</b>	2,919,000	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 [11]	<b>47,196,000</b>	9,042,000	1,779,000	0	0		3,986,000	76,000	23,538,000	24,000	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 12]	
	250% [13]	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
7. Trading assets	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	0	0	0	0				0	0
8. All other assets [14]	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	3,894,000	0	0	0				0	0
a. Separate account bank-owned life insurance								BHCK H296	BHCK H297
								4,813,000	962,000
b. Default fund contributions to central counterparties								BHCK H298	BHCK H299
								44,000	3,000

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**

Dollar Amounts in Thousands

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)
		Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
		1250%	SSFA[15]	Gross-Up
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
	6,000	6,000	0	12,000
b. Available-for-sale securities	BHCK S480	BHCK S481	BHCK S482	BHCK S483
	415,000	415,000	0	83,000
c. Trading assets	BHCK S485	BHCK S486	BHCK S487	BHCK S488
	0	0	0	0
d. All other on-balance sheet securitization exposures	BHCK S490	BHCK S491	BHCK S492	BHCK S493
	800,000	789,481	10,519	233,000
10. Off-balance sheet securitization exposures	BHCK S495	BHCK S496	BHCK S497	BHCK S498
	<b>203,000</b>	<b>199,970</b>	<b>3,030</b>	<b>80,000</b>

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

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	
11. Total balance sheet assets [16]	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>460,119,000</b>	<b>9,412,481</b>	<b>72,973,000</b>	<b>0</b>	<b>0</b>		<b>75,537,000</b>	<b>61,871,000</b>	<b>226,229,000</b>	<b>5,335,000</b>

11.

Dollar Amounts in Thousands

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
							Application of other Risk-Weighting Approaches	
250% [17]	300%	400%	600%	625%	937.50%	1250%		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets [14]	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>3,894,000</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>10,519</b>	<b>4,857,000</b>

11.

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**

Dollar Amounts in Thousands	(Column A)	CCF [18]	(Column B) Credit Equivalent Amount [19]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)					
	Face, Notional, or Other Amount			Allocation by Risk-Weight Category							0%	2%	4%	10%	20%	50%
	Amount	Amount	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) [20]</b>																
12. Financial standby letters of credit	BHCK D991		BHCK D992	BHCKD993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511					
	11,271,000	1.0	<b>11,271,000</b>	149,000	0	0		4,033,000	751,000	6,333,000	5,000					
13. Performance standby letters of credit and transaction-related contingent items	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512					
	1,438,000	0.5	<b>719,000</b>	51,000				249,000	14,000	404,000	1,000					
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513					
	525,000	0.2	<b>105,000</b>	0	0	0		38,000	0	67,000	0					
15. Retained recourse on small business obligations sold with recourse	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514					
	14,000	1.0	<b>14,000</b>	0				14,000	0	0	0					

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**

Dollar Amounts in Thousands	(Column A)	CCF [21]	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face, Notional, or Other Amount		Credit Equivalent Amount [22]	Allocation by Risk-Weight Category								
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%	
	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	
16. Repo-style transactions [23]	3,967,000	1.0	3,967,000	3,561,000	0	0		404,000	0	2,000	0	
17. All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	
	103,000	1.0	103,000	0				0	74,000	29,000	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	
	24,895,000	0.2	4,979,000	3,000	0	0		132,000	65,000	4,775,000	4,000	
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	
	130,587,000	0.5	65,293,500	107,000	0	0		1,106,500	864,000	62,173,000	1,043,000	

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.

**Schedule HC-R—Continued**

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

	(Column A) Face, Notional, or Other Amount	CCF [22] Amount	(Column B) Credit Equivalent Amount [23] Amount	(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	Amount									
19. Unconditionally cancelable commitments	BHCK S540	155,354,000	0.0	BHCK S541	0							19.								
20. Over-the-counter derivatives	BHCK S542			BHCK S543	734,000	BHCK HK00	0	BHCK HK01	0	BHCK S544	831,000	BHCK S545	60,000	BHCK S546	2,125,000	BHCK S547	0	BHCK S548	0	20.
21. Centrally cleared derivatives	BHCK S549			BHCK S550	2,954,000	BHCK S551	0	BHCK S552	0	BHCK S554	0	BHCK S555	0	BHCK S556	0	BHCK S557	0			21.
22. Unsettled transactions (failed trades) [24]	BHCK H191	3,786		BHCK H193	0					BHCK H194	0	BHCK H195	0	BHCK H196	3,000	BHCK H197	0			22.

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

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

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



## Schedule HC-R—Continued

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

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches [25]		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions [26]				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 of one year				BHCK H307	BHCKH308	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) [27]	BHCK H198	BHCK H199	BHCK H200			22.
	786	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)									23.
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	<b>77,578,000</b>	<b>2,954,000</b>	<b>0</b>	<b>0</b>	<b>82,344,500</b>	<b>63,699,000</b>	<b>302,140,000</b>	<b>6,388,000</b>	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	25.
	<b>0</b>	<b>59,080</b>	<b>0</b>	<b>0</b>	<b>16,468,900</b>	<b>31,849,500</b>	<b>302,140,000</b>	<b>9,582,000</b>	

**Schedule HC-R—Continued**

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% [28]	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	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.
	<b>3,894,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>786</b>	<b>0</b>	<b>13,549</b>	
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.
	<b>9,735,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,913</b>	<b>0</b>	<b>169,363</b>	

Dollar Amounts in Thousands	Total		
	BHCK	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580	371,385,756	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	S581	1,759,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[29]	B704	<b>373,140,756</b>	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	<b>373,140,756</b>	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	1,319,000	M.1.		
		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate _____		S582	26,564,000	S583	60,014,000	S584	23,508,000	M.2.a.
b. Foreign exchange rate and gold _____		S585	46,152,000	S586	8,575,000	S587	1,870,000	M.2.b.
c. Credit (investment grade reference asset) _____		S588	301,000	S589	1,053,000	S590	25,000	M.2.c.
d. Credit (non-investment grade reference asset) _____		S591	386,000	S592	3,449,000	S593	478,000	M.2.d.
e. Equity _____		S594	102,000	S595	31,000	S596	0	M.2.e.
f. Precious metals (except gold) _____		S597	0	S598	0	S599	0	M.2.f.
g. Other _____		S600	601,000	S601	1,213,000	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate _____		S603	45,653,000	S604	62,600,000	S605	54,999,000	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	1,247,000	M.4.		

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

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

**Schedule HC-S - Continued**

	(Column A) 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
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in HC-B)		BHCK B761	BHCK B762			BHCK B763	
		0	0			0	6.a.
b. Loans (included in HC-C)		BHCK B500	BHCK B501			BHCK B502	
		0	0			0	6.b.
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due		BHCK B764	BHCK B765			BHCK B766	
		0	0			0	7.a.
b. 90 days or more past due		BHCK B767	BHCK B768			BHCK B769	
		0	0			0	7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs		BHCK B770	BHCK B771			BHCK B772	
		0	0			0	8.a.
b. Recoveries		BHCK B773	BHCK B774			BHCK B775	
		0	0			0	8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK B780	BHCK B781
		0	0	0	0	0	0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures		BHCK B783	BHCK B784	BHCK B785	BHCK B786	BHCK B787	BHCK B788
		0	0	0	0	80,000	0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized		BHCK B790	BHCK B791	BHCK B792	BHCK B793	BHCK B794	BHCK B795
		74,000	0	0	0	0	1,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11		BHCK B797	BHCK B798	BHCK B799	BHCK B800	BHCK B801	BHCK B802
		74,000	0	0	0	0	1,000

**Schedule HC-S - Continued**

**Memoranda**

Dollar Amounts in Thousands		BHCK	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance		A249	14,000	M.1.a.
b. Amount of retained recourse on these obligations as of the report date		A250	14,000	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	74,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	234,901,000	M.2.b.
c. Other financial assets [1]		A591	909,000	M.2.c.
d. 1-4 family residential mortgages serviced for other that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)				
		F699	576,000	M.2.d.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions		B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) [2]		C407	0	M.4.

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. Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

## Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	BHCK	Amount	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	J982	0	J983	0	1.a.
b. Held-to-maturity securities _____	J984	0	J985	0	J986	18,000	1.b.
c. Available-for-sale securities _____	J987	0	J988	0	J989	2,424,000	1.c.
d. Securities purchased under agreements to resell _____	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale _____	J993	0	J994	0	J995	0	1.e.
<b>f. Loans and leases, held for investment _____</b>	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses _____	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives) _____	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets _____	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned _____	K009	0	K010	0	K011	0	1.j.
k. Other assets _____	K012	0	K013	0	K014	3,448,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase _____	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities _____	K018	0	K019	0	K020	0	2.b.
c. Commercial paper _____	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper) _____	K024	0	K025	0	K026	910,000	2.d.
e. Other liabilities _____	K027	0	K028	0	K029	1,555,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above) _____							
	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) _____							
	K033	0	K034	0	K035	2,317,000	4.



## Notes to the Balance Sheet-Predecessor Financial Items

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

Dollar Amounts in Thousands	BHBC	Amount	
<b>1. Average loans and leases (held for investment and held for sale)</b>	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)

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

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

	TEXT	Dollar Amounts in Thousands	BHCK	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.