



# 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	
<b>1. Interest income</b>			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1–4 family residential properties.....	4435	240,000	1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	92,000	1.a.(1)(b)
(c) All other loans.....	F821	709,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	301,000	1.a.(2)
b. Income from lease financing receivables.....	4065	21,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	537,000	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	467,000	1.d.(1)
(2) Mortgage-backed securities.....	B489	1,036,000	1.d.(2)
(3) All other securities.....	4060	386,000	1.d.(3)
e. Interest income from trading assets.....	4069	88,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	682,000	1.f.
g. Other interest income.....	4518	21,000	1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	4,580,000	1.h.
<b>2. Interest expense</b>			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less.....	HK03	44,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	184,000	2.a.(1)(b)
(c) Other deposits.....	6761	90,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	209,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase.....	4180	455,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185	689,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397	44,000	2.d.
e. Other interest expense.....	4398	127,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	1,842,000	2.f.
3. Net interest income (item 1.h minus item 2.f).....	4074	2,738,000	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230	(20,000)	4.
<b>5. Noninterest income:</b>			
a. Income from fiduciary activities.....	4070	7,425,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	314,000	5.b.
c. Trading revenue <sup>2</sup> .....	A220	551,000	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886	1,026,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	5,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	1,000	5.d.(4)
(5) Income from other insurance activities.....	C387	0	5.d.(5)
e. Venture capital revenue.....	B491	13,000	5.e.
f. Net servicing fees.....	B492	0	5.f.
g. Net securitization income.....	B493	0	5.g.

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

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

Schedule HI—Continued

		Dollar Amounts in Thousands		
		BHCK	Amount	
5.	h. Not applicable			
	i. Net gains (losses) on sales of loans and leases.....	8560	0	5.i.
	j. Net gains (losses) on sales of other real estate owned.....	8561	1,000	5.j.
	k. Net gains (losses) on sales of other assets <sup>3</sup> .....	B496	0	5.k.
	l. Other noninterest income <sup>4</sup> .....	B497	350,000	5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079	9,686,000	5.m.
6.	a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
	b. Realized gains (losses) on available-for-sale securities.....	3196	(48,000)	6.b.
7.	Noninterest expense:			
	a. Salaries and employee benefits.....	4135	4,543,000	7.a.
	b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	641,000	7.b.
	c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets.....	C232	145,000	7.c.(2)
	d. Other noninterest expense <sup>5</sup> .....	4092	2,895,000	7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	8,224,000	7.e.
8.	a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	4,172,000	8.a.
	b. Unrealized holding gains (losses) on equity securities not held for trading <sup>6</sup> .....	HT70	0	8.b.
	c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	4,172,000	8.c.
9.	Applicable income taxes (foreign and domestic).....	4302	788,000	9.
10.	Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	3,384,000	10.
11.	Discontinued operations, net of applicable income taxes <sup>6</sup> .....	FT28	0	11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	3,384,000	12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	(1,000)	13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	3,385,000	14.

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

4. See Schedule HI, memoranda item 6.

5. See Schedule HI, memoranda item 7.

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

7. Describe on Schedule HI, memoranda item 8.

Memoranda

		Dollar Amounts in Thousands		
		BHCK	Amount	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519	2,753,000	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....	4592	4,187,000	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	0	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	43,000	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number	M.5.
		4150	52,000	
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):	BHCK	Amount	
	a. Income and fees from the printing and sale of checks.....	C013	0	M.6.a.
	b. Earnings on/increase in value of cash surrender value of life insurance.....	C014	103,000	M.6.b.
	c. Income and fees from automated teller machines (ATMs).....	C016	0	M.6.c.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule HI, items 8, 10, and 11 and HI memo item 2 will be removed at a later date.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		
		BHCK	Amount	
6. d.	Rent and other income from other real estate owned.....	4042	0	M.6.d.
e.	Safe deposit box rent.....	C015	0	M.6.e.
f.	Bank card and credit card interchange fees.....	F555	0	M.6.f.
g.	Income and fees from wire transfer.....	T047	85,000	M.6.g.
	TEXT			
h.	8562	8562	0	M.6.h.
	TEXT			
i.	8563	8563	0	M.6.i.
	TEXT			
j.	8564	8564	0	M.6.j.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):			
a.	Data processing expenses.....	C017	0	M.7.a.
b.	Advertising and marketing expenses.....	0497	0	M.7.b.
c.	Directors' fees.....	4136	0	M.7.c.
d.	Printing, stationery, and supplies.....	C018	0	M.7.d.
e.	Postage.....	8403	0	M.7.e.
f.	Legal fees and expenses.....	4141	0	M.7.f.
g.	FDIC deposit insurance assessments.....	4146	0	M.7.g.
h.	Accounting and auditing expenses.....	F556	0	M.7.h.
i.	Consulting and advisory expenses.....	F557	0	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0	M.7.j.
k.	Telecommunications expenses.....	F559	0	M.7.k.
l.	Other real estate owned expenses.....	Y923	0	M.7.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses.).....	Y924	0	M.7.m.
	TEXT			
n.	8565 Software	8565	555,000	M.7.n.
	TEXT			
o.	8566 Purchased Services and Systems	8566	671,000	M.7.o.
	TEXT			
p.	8567 Sub Custodian Charges	8567	211,000	M.7.p.
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):			
	TEXT			
a. (1)	FT29	FT29	0	M.8.a.(1)
(2)	Applicable income tax effect..... BHCK FT30		0	M.8.a.(2)
	TEXT			
b. (1)	FT31	FT31	0	M.8.b.(1)
(2)	Applicable income tax effect..... BHCK FT32		0	M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)			
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>				
a.	Interest rate exposures.....	8757	48,000	M.9.a.
b.	Foreign exchange exposures.....	8758	505,000	M.9.b.
c.	Equity security and index exposures.....	8759	(1,000)	M.9.c.
d.	Commodity and other exposures.....	8760	0	M.9.d.
e.	Credit exposures.....	F186	(1,000)	M.9.e.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule HI, memo item 8.b. will be removed at a later date.

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.<sup>1</sup></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	2,000	M.9.f.
9. g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e. above).....		K094	0	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.<sup>1</sup></i>				
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....		C889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	0	M.10.b.
11. Credit losses on derivatives (see instructions).....		A251	0	M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets.<sup>1</sup></i>				
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....		8431	735,000	M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....		C242	0	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	0	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....		0=No BHCK 1=Yes A530	0	M.13.

	Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 14 is to be completed by bank 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	0	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	176,000	M.15.

	Year-to-date			
	BHCK	Amount		
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only.</i>				
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228	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,item 6a and 6b)	J321	0		M.17

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....		3217	41,251,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....		B507	(30,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	41,221,000	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....		4340	3,385,000	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	386,000	6.a.
b. Conversion or retirement of common stock.....		3580	0	6.b.
7. Sale of treasury stock.....		4782	0	7.
8. LESS: Purchase of treasury stock.....		4783	1,897,000	8.
9. Changes incident to business combinations, net.....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....		4598	120,000	10.
11. LESS: Cash dividends declared on common stock.....		4460	774,000	11.
12. Other comprehensive income <sup>1</sup> .....		B511	(624,000)	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	(17,000)	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	41,560,000	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

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<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	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	2,000	C217	3,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	0	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	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.
2. Not applicable					
a. Not applicable					
b. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	0	4617	0	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	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	0	K206	0	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	0	4628	0	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	2,000	4605	3,000	9.

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

**Schedule HI-B—Continued**

**Memoranda**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
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	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) included in Schedule HI-B, part I, item 1, above).....	4652	0	4662	0	M.2.

Memorandum item 3 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

	Calendar year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388	0	M.3.

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>II. Changes in allowance for loan and lease losses</b>			
1. Balance <i>most recently</i> reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	159,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT		
	4605	3,000	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	2,000	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	(20,000)	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	140,000	7.

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

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	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>Memoranda 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	0	M.4.



**Schedule HI-C—Disaggregated Data on the Allowance for Loan and Lease Losses**

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	1. Real estate loans:												
a. Construction loans.....	M708	0	M709	0	M710	604,000	M711	5,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	0	M715	0	M716	2,655,000	M717	25,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	3,000	M722	0	M723	9,674,000	M724	31,000	M725	0	M726	0	1.c.
2. Commercial loans <sup>2</sup> .....	M727	0	M728	0	M729	37,778,000	M730	78,000	M731	0	M732	0	2.
3. Credit cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4. Other consumer loans.....	M739	0	M740	0	M741	3,116,000	M742	1,000	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of items 1.a. through 5.).....	M746	3,000	M747	0	M748	53,827,000	M749	140,000	M750	0	M751	0	6.

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

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

## Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income.....	4107		0	1.
a. Interest income on loans and leases.....	4094		0	1.a.
b. Interest income on investment securities.....	4218		0	1.b.
2. Total interest expense.....	4073		0	2.
a. Interest expense on deposits.....	4421		0	2.a.
3. Net interest income.....	4074		0	3.
4. Provision for loan and lease losses.....	4230		0	4.
5. Total noninterest income.....	4079		0	5.
a. Income from fiduciary activities.....	4070		0	5.a.
b. Trading revenue.....	A220		0	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490		0	5.c.
d. Venture capital revenue.....	B491		0	5.d.
e. Net securization income.....	B493		0	5.e.
f. Insurance commissions and fees.....	B494		0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091		0	6.
7. Total noninterest expense.....	4093		0	7.
a. Salaries and employee benefits.....	4135		0	7.a.
b. Goodwill impairment losses.....	C216		0	7.b.
8. Income (loss) before applicable income taxes and discontinued operations.....	4301		0	8.
9. Applicable income taxes.....	4302		0	9.
10. Noncontrolling (minority) interest.....	4484		0	10.
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....	FT41		0	11.
12. Net income (loss).....	4340		0	12.
13. Cash dividends declared.....	4475		0	13.
14. Net charge-offs.....	6061		0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519		0	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 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 Amount in Thousands	BHCK	Amount	
1.	5351		5351	0	1
2.	5352		5352	0	2.
3.	5353		5353	0	3.
4.	5354		5354	0	4.
5.	5355		5355	0	5.
6.	B042		B042	0	6.
7.	B043		B043	0	7.
8.	B044		B044	0	8.
9.	B045		B045	0	9.
10.	B046		B046	0	10.

Notes to the Income Statement (Other) — Continued

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

## Consolidated Financial Statements for Holding Companies

Report at the close of business September 30, 2018  
Month / Day / Year

### Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>					
1.	Cash and balances due from depository institutions:				
a.	Noninterest-bearing balances and currency and coin <sup>1</sup>		0081	5,068,000	1.a.
b.	Interest-bearing balances: <sup>2</sup>				
(1)	In U.S. offices		0395	35,260,000	1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs		0397	53,564,000	1.b.(2)
2.	Securities:				
a.	Held-to-maturity securities (from Schedule HC-B, column A)		1754	34,487,000	2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D)		1773	84,155,000	2.b.
c.	Equity securities with readily determinable fair values not held for trading <sup>3</sup>		JA22	903,000	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:				
a.	Federal funds sold in domestic offices	BHDM	B987	0	3.a.
b.	Securities purchased under agreements to resell <sup>4</sup>	BHCK	B989	28,722,000	3.b.
4.	Loans and lease financing receivables:				
a.	Loans and leases held for sale		5369	0	4.a.
b.	Loans and leases, held for investment	B528		53,830,000	4.b.
c.	LESS: Allowance for loan and lease losses	3123		140,000	4.c.
d.	Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c)		B529	53,690,000	4.d.
5.	Trading assets (from Schedule HC-D)		3545	7,164,000	5.
6.	Premises and fixed assets (including capitalized leases)		2145	1,832,000	6.
7.	Other real estate owned (from Schedule HC-M)		2150	2,000	7.
8.	Investments in unconsolidated subsidiaries and associated companies		2130	2,263,000	8.
9.	Direct and indirect investments in real estate ventures		3656	0	9.
10.	Intangible assets (from Schedule HC-M)		2143	20,647,000	10.
11.	Other assets (from Schedule HC-F)		2160	22,026,000	11.
12.	Total assets (sum of items 1 through 11)		2170	349,783,000	12.

1. Includes cash items in process of collection and unposted debits.

2. Includes time certificates of deposit not held for trading.

3. Item 2.c is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

4. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

## Schedule HC—Continued

	Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing <sup>1</sup> .....	6631		59,468,000	13.a.(1)
(2) Interest-bearing.....	6636		73,525,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:		BHFN		
(1) Noninterest-bearing.....	6631		6,435,000	13.b.(1)
(2) Interest-bearing.....	6636		92,219,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:		BHDM		
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993		97,000	14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995		10,060,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		3,536,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		39,284,000	16.
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062		1,500,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		0	19.b.
20. Other liabilities (from Schedule HC-G).....	2750		21,798,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948		307,922,000	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....	3283		3,542,000	23.
24. Common stock (par value).....	3230		14,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		27,034,000	25.
26. a. Retained earnings.....	3247		28,098,000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530		(2,983,000)	26.b.
c. Other equity capital components <sup>6</sup> .....	A130		(14,145,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		41,560,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		301,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		41,861,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		349,783,000	29.

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

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

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

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

5. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

### Schedule HC—Continued

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

1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0" for no).....	0=No	BHCK		M.1.
	1=Yes	C884	0	

2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.<sup>7</sup>

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

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	4,923,000	0213	4,790,000	1286	19,903,000	1287	19,513,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	1,572,000	HT51	1,552,000	HT52	1,572,000	HT53	1,526,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496	17,000	8497	17,000	8498	2,355,000	8499	2,335,000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,485,000	G301	1,436,000	G302	360,000	G303	350,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	20,699,000	G305	19,930,000	G306	10,898,000	G307	10,584,000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G312	3,467,000	G313	3,322,000	G314	13,965,000	G315	13,932,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320	107,000	G321	110,000	G322	1,157,000	G323	1,419,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	965,000	K143	926,000	K144	4,344,000	K145	4,215,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K150	297,000	K151	285,000	K152	5,523,000	K153	5,399,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	1,484,000	K157	1,458,000	4.c.(2)(b)

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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



Schedule HC-B—Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	748,000	C027	748,000	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	3,368,000	HT61	3,363,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	896,000	1741	871,000	6.a.
b. Other foreign debt securities.....	1742	955,000	1743	977,000	1744	18,434,000	1746	18,442,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup> .....					A510		A511		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	34,487,000	1771	33,345,000	1772	85,007,000	1773	84,155,000	8.

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
1. Pledged securities <sup>2</sup> .....	0416	95,943,000	M.1.
2. Remaining maturity or next repricing date of debt securities <sup>3,4</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	44,268,000	M.2.a.
b. Over 1 year to 5 years.....	0384	23,548,000	M.2.b.
c. Over 5 years.....	0387	50,826,000	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	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

Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup>

5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):

	Held-to-Maturity		Available-for-Sale						
	(Column A) Amortized Cost	(Column B) Fair Value	(Column C) Amortized Cost	(Column D) Fair Value	(Column C) Amortized Cost	(Column D) Fair Value			
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
a. Credit card receivables.....	B838	0	B839	0	B840	221,000	B841	221,000	M.5.a.
b. Home equity lines.....	B842	0	B843	0	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	464,000	B853	464,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	63,000	B857	63,000	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.

Memorandum item 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup>

6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b.):

a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	3,368,000	G359	3,363,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

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

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate.....	1410	12,936,000			1.
a. Construction, land development and other land loans:			BHCK		
(1) 1–4 family residential construction loans.....			F158	130,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	604,000	1.a.(2)
			BHDM		
b. Secured by farmland.....			1420	0	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.....			1797	57,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....			5367	9,360,000	1.c.(2)(a)
(b) Secured by junior liens.....			5368	130,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	852,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
			F160	9,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	1,794,000	1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks.....			1288	480,000	2.
a. To U.S. banks and other U.S. depository institutions.....	1292	22,000			2.a.
b. To foreign banks.....	1296	6,247,000			2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	3,000	1590	3,000	3.
4. Commercial and industrial loans.....			1766	813,000	4.
a. To U.S. addressees (domicile).....	1763	2,191,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	432,000			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	3,121,000	6.
a. Credit cards.....	B538	0			6.a.
b. Other revolving credit plans.....	B539	0			6.b.
c. Automobile loans.....	K137	0			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	3,121,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	30,000	2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	3,034,000	J454	699,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	16,631,000	1545	16,338,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	7,918,000	J451	7,201,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....			2165	1,283,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	1,283,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123	18,000	2123	14,000	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	53,830,000	2122	42,860,000	12.

Schedule HC-C—Continued

Memoranda

Dollar Amounts in Thousands

	BHDM	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans.....	K158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....	F576	34,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.(2)
e. Commercial and industrial loans:	BHCK		
(1) To U.S. addressees (domicile).....	K163	0	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) <sub>1</sub> .....	K165	0	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>	BHDM		
(1) Loans secured by farmland in domestic offices.....	K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		
(2) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	0	M.1.f.(3)(a)
(b) Automobile loans.....	K203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204	0	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)	HK25	34,000	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	1,658,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	0	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	0	M.4.
<i>Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.</i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance.....	C779	0	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780	0	M.5.b.

**Schedule HC-C—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum item 6.a, 6.b and 6.c are to be completed semiannually in the June and December reports only.</i>					
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230	0			M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>					
6. b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231	0			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	16,000			M.9.
10. -11. Not applicable.					

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of con-tractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum item 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	G091	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	14,503,000			M.14.

## Schedule HC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands		
		BHCM	Amount	
<b>Assets</b>				
1.	U.S. Treasury securities.....	3531	1,650,000	1.
2.	U.S. government agency obligations (exclude mortgage-backed securities).....	3532	271,000	2.
3.	Securities issued by states and political subdivisions in the U.S. ....	3533	291,000	3.
4.	Mortgage-backed securities (MBS):	BHCK		
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	1,451,000	4.a.
b.	Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c.	All other residential mortgage-backed securities.....	G381	0	4.c.
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K197	0	4.d.
e.	All other commercial MBS.....	K198	0	4.e.
5.	Other debt securities			
a.	Structured financial products.....	HT62	0	5.a.
b.	All other debt securities.....	G386	1,034,000	5.b.
6.	Loans:			
a.	Loans secured by real estate:			
(1)	Loans secured by 1-4 family residential properties.....	HT63	0	6.a.(1)
(2)	All other loans secured by real estate.....	HT64	0	6.a.(2)
b.	Commercial and industrial loans.....	F614	0	6.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d.	Other loans.....	F618	0	6.d.
7.-8.	Not applicable	BHCM		
9.	Other trading assets.....	3541	531,000	9.
10.	Not applicable			
11.	Derivatives with a positive fair value.....	3543	1,936,000	11.
12.	Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT 3545	7,164,000	12.
<b>Liabilities</b>				
13.	a. Liability for short positions:	BHCK		
(1)	Equity securities.....	G209	23,000	13.a.(1)
(2)	Debt securities.....	G210	1,401,000	13.a.(2)
(3)	All other assets.....	G211	0	13.a.(3)
b.	All other trading liabilities.....	F624	0	13.b.
14.	Derivatives with a negative fair value.....	3547	2,112,000	14.
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	BHCT 3548	3,536,000	15.

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

### Schedule HC-D—Continued

**Memoranda**

	Dollar Amounts in Thousands		BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.1 through 6.d.):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66	0			M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	0			M.1.a.(2)
b. Commercial and industrial loans.....	F632	0			M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0			M.1.c.
d. Other loans.....	F636	0			M.1.d.
<i>Memorandum item 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets. <sup>1</sup></i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	0			M.2.a.
b. Unpaid principal balance.....	F640	0			M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a):					
a. Trust preferred securities issued by financial institutions.....	G299	0			M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0			M.3.b.
c. Corporate and similar loans.....	G333	0			M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0			M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0			M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	0			M.3.f.
g. Other collateral or reference assets.....	G652	0			M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387	3,578,000			M.4.a.
b. Pledged loans.....	G388	0			M.4.b.
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. Not applicable.					
7. Equity securities:					
a. Readily determinable fair values.....	F652	206,000			M.7.a.
b. Other.....	F653	0			M.7.b.
8. Loans pending securitization.....	F654	0			M.8.

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

## Schedule HC-D—Continued

### Memoranda — Continued

		Amount		
Dollar Amounts in Thousands		BHCK	Amount	
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)
	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)): <sup>2</sup>			
(1)	BHTX F655	F655	0	M.9.b.(1)
(2)	BHTX F656	F656	0	M.9.b.(2)
(3)	BHTX F657	F657	0	M.9.b.(3)
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.

2. Exclude Equity Securities

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

		Amount		
Dollar Amounts in Thousands		BHCB	Amount	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a.	Noninterest-bearing balances <sup>2</sup> .....	2210	50,426,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	29,253,000	1.b.
c.	Money market deposit accounts and other savings accounts.....	2389	17,051,000	1.c.
d.	Time deposits of \$250,000 or less.....	HK29	7,517,000	1.d.
e.	Time deposits of more than \$250,000 .....	J474	28,746,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	BHOD		
a.	Noninterest-bearing balances <sup>2</sup> .....	3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	0	2.b.
c.	Money market deposit accounts and other savings accounts.....	2389	0	2.c.
d.	Time deposits of \$250,000 or less.....	HK29	0	2.d.
e.	Time deposits of more than \$250,000 .....	J474	0	2.e.

### Memoranda

		Amount		
Dollar Amounts in Thousands		BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....	HK06	11,294,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	45,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	28,744,000	M.3.
		BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....	A245	464,000	M.4.

1. 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).

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



### Schedule HC-F—Other Assets

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable <sup>1</sup> .....		B556	640,000	1.
2. Net deferred tax assets <sup>2</sup> .....		2148	86,000	2.
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> .....		HT80	0	3.
4. Equity investments without readily determinable fair values <sup>4</sup> .....		1752	1,591,000	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	1,971,000	5.a.
b. Separate account life insurance assets.....		K202	1,707,000	5.b.
c. Hybrid account life insurance assets.....		K270	1,223,000	5.c.
6. Other.....		2168	14,808,000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	22,026,000	7.

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

### Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Net deferred tax liabilities <sup>1</sup> .....		3049	2,662,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....		B557	111,000	3.
4. Other.....		B984	19,025,000	4.
		BHCT		
5. Total (sum for items 2 through 4) (must equal Schedule HC, item 20).....		2750	21,798,000	5.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....		3197	210,660,000	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	165,696,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	850,000	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	250,000	5.

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

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

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

### I. Property and Casualty Underwriting

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		1.
2.	Total assets.....		111,000	C244		2.
<b>Liabilities</b>						
3.	Claims and claims adjustment expense reserves.....		4,000	B990		3.
4.	Unearned premiums.....		0	B991		4.
5.	Total equity.....		106,000	C245		5.
6.	Net income.....		1,000	C246		6.

### II. Life and Health Underwriting

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

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

## Schedule HC-K—Quarterly Averages

		Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities <sup>1</sup> ).....					
			B558	27,978,000	1.a.
b. Mortgage-backed securities <sup>1</sup> .....					
			B559	64,384,000	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....					
			B560	27,597,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....					
			3365	26,738,000	2.
			BHDM		
3. a. Total loans and leases in domestic offices.....					
			3516	42,196,000	3.a.
(1) Loans secured by 1–4 family residential properties.....					
			3465	9,807,000	3.a.(1)
(2) All other loans secured by real estate.....					
			3466	3,404,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....					
			3386	4,000	3.a.(3)
(4) Commercial and industrial loans.....					
			3387	412,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credits cards.....					
			B561	0	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	3,116,000	3.a.(5)(b)
			BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....					
			3360	11,441,000	3.b.
			BHCK		
<i>Item 4(a) is to be completed by holding companies with total trading assets of \$10 million or more in any of the four preceding calendar quarters.</i>					
4. a. Trading assets.....					
			3401	6,207,000	4.a.
b. Other earning assets.....					
			B985	75,533,000	4.b.
5. Total consolidated assets <sup>3</sup> .....					
			3368	332,915,000	5.
<b>Liabilities</b>					
6. Interest-bearing deposits (domestic) <sup>4</sup> .....					
			3517	57,942,000	6.
7. Interest-bearing deposits (foreign) <sup>4</sup> .....					
			3404	90,694,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....					
			3353	14,199,000	8.
9. All other borrowed money.....					
			2635	59,250,000	9.
10. Not applicable					
<b>Equity Capital</b>					
11. Total equity capital (excludes limited-life preferred stock).....					
			3519	41,577,000	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 costs.

b) For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.

c) For holding companies that have adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.

4. Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a.	Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines).....			3814	101,000	1.a.
	<i>Items 1.b(1) and 1.b(2) are to be completed semiannually in the June and December reports only.</i>					
b.	(1) Unused consumer credit card lines.....			J455	0	1.b.(1)
	(2) Other unused credit card lines.....			J456	0	1.b.(2)
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....			3816	1,235,000	1.c.(1)
	(a) 1–4 family residential construction loan commitments.....	F164	67,000			1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	1,168,000			1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....			6550	0	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans.....			J457	13,018,000	1.e.(1)
	(2) Loans to financial institutions.....			J458	8,116,000	1.e.(2)
	(3) All other unused commitments.....			J459	28,388,000	1.e.(3)
2.	Financial standby letters of credit and foreign office guarantees.....			6566	2,841,000	2.
	<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. <sup>1</sup></i>					
a.	Amount of financial standby letters of credit conveyed to others.....			3820	161,000	2.a.
3.	Performance standby letters of credit and foreign office guarantees.....			6570	101,000	3.
	<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. <sup>1</sup></i>					
a.	Amount of performance standby letters of credit conveyed to others.....			3822	2,000	3.a.
4.	Commercial and similar letters of credit.....			3411	159,000	4.
5.	Not applicable					
6.	Securities					
a.	Securities lent			3433	522,929,000	6.a.
b.	Securities borrowed			3432	10,646,000	6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps.....			C968	0	7.a.(1)
	(2) Total return swaps.....			C970	0	7.a.(2)
	(3) Credit options.....			C972	0	7.a.(3)
	(4) Other credit derivatives.....			C974	0	7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value.....			C219	0	7.b.(1)
	(2) Gross negative fair value.....			C220	0	7.b.(2)

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

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment:				BHCK Amount		
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....		G401	0		0	7.c.(1)(a)
(b) Purchased protection.....		G402	180,000		180,000	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection.....		G403	0		0	7.c.(2)(a)
(b) Purchased protections that is recognized as a guarantee for regulatory capital purposes.....		G404	0		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	0		0	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection:								
(a) Investment grade.....		G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade.....		G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection:								
(a) Investment grade.....		G412	0	G413	180,000	G414	0	7.d.(2)(a)
(b) Subinvestment grade.....		G415	0	G416	0	G417	0	7.d.(2)(b)

		BHCK	Amount	
<i>Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets. <sup>1</sup></i>				
8. Spot foreign exchange contracts.....		8765	92,071,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....		3430	0	9.
a. Commitments to purchase when-issued securities.....		3434	0	9.a.
b. Commitments to sell when-issued securities.....		3435	0	9.b.
c. <b>TEXT</b> 6561.....		6561	0	9.c.
d. <b>TEXT</b> 6562.....		6562	0	9.d.
e. <b>TEXT</b> 6568.....		6568	0	9.e.
f. <b>TEXT</b> 6586.....		6586	0	9.f.
10. Not applicable				

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

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Amount	Amount	Amount	Amount	
<b>Derivatives Position Indicators</b>					
<b>11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11. through 11.e must equal sum of items 12 and 13):</b>					
a. Futures contracts.....	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
	45,513,000	0	110,000	0	11.a.
b. Forward contracts.....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	
	48,345,000	244,884,000	0	0	11.b.
<b>c. Exchange-traded option contracts:</b>					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
	0	0	22,000	0	11.c.(1)
(2) Purchased options...	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	
	68,000	0	25,000	0	11.c.(2)
<b>d. Over-the-counter option contracts:</b>					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	
	9,689,000	919,000	230,000	0	11.d.(1)
(2) Purchased options...	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	
	10,218,000	966,000	242,000	0	11.d.(2)
e. Swaps.....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	
	197,255,000	354,518,000	332,000	0	11.e.
<b>12. Total gross notional amount of derivative contracts held for trading.....</b>					
	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
	272,429,000	593,800,000	961,000	0	12.
<b>13. Total gross notional amount of derivative contracts held for purposes other than trading.....</b>					
	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
	38,659,000	7,487,000	0	0	13.
<b>14. Gross fair values of derivative contracts:</b>					
<b>a. Contracts held for trading:</b>					
(1) Gross positive fair value.....	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	
	3,066,000	3,643,000	43,000	0	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	
	2,674,000	3,944,000	106,000	0	14.a.(2)
<b>b. Contracts held for purposes other than trading:</b>					
(1) Gross positive fair value.....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
	151,000	195,000	0	0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	
	36,000	38,000	0	0	14.b.(2)

Schedule HC-L—Continued

	(Column A) Banks and Securities Firms		(Column B) Not Applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands										
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more. <sup>1</sup></i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	1,493,000		G420	641,000	G421	226,000	G422	2,987,000	15.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	1,599,000		G425	550,000	G426	32,000	G427	116,000	15.b.(1)
(2) Cash—Other currencies.....	G428	304,000		G430	1,102,000	G431	0	G432	18,000	15.b.(2)
(3) U.S. Treasury securities.....	G433	7,000		G435	2,000	G436	6,000	G437	33,000	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	19,000		G440	0	G441	0	G442	81,000	15.b.(4)
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	64,000	15.b.(5)
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral.....	G453	9,000		G455	0	G456	41,000	G457	0	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	1,938,000		G460	1,654,000	G461	79,000	G462	312,000	15.b.(8)

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

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Total number of holding company common shares outstanding.....	Number (Unrounded)				1.
		3459	988,777,000			
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	3,637,000	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	28,000	3.
4.	Other assets acquired in satisfaction of debts previously contracted.....			6557	0	4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....			A288	58,540,000	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	0			6.a.(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:					
(a)	Secured by first liens.....	K173	0			6.a.(1)(c)(2)(a)
(b)	Secured by junior liens.....	K174	0			6.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties.....	K175	0			6.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0			6.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties.....	K177	0			6.a.(1)(e)(2)
(2)	Not applicable					
(3)	Not applicable					
(4)	Not applicable					
(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	0			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	0	6.b.(7)
	c. Debt securities (included in Schedule HC, items 2.a and 2.b).....		J461	0	6.c
	d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	6.d.

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

7.	Captive insurance and reinsurance subsidiaries:				
	a. Total assets of captive insurance subsidiaries <sup>1</sup> .....		K193	1,603,000	7.a.
	b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....		K194	0	7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....	0=No 1=Yes	BHCK C251	 0	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No).....	0=No 1=Yes	BHCK 6689	 0	9.
10.	Not Applicable				
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	0=No 1=Yes	BHCK 6416	 1	11.

TEXT  
6428

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

Area Code and Phone Number (TEXT 9009)

			BHCK	Amount	
12.	Intangible assets:				
	a. Mortgage servicing assets.....		3164	0	12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438		0	12.a.(1)
	b. Goodwill.....		3163	17,389,000	12.b.
	c. All other intangible assets.....		JF76	3,258,000	12.c.
	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		BHCT 2143	20,647,000	12.d.
13.	Other real estate owned.....		2150	2,000	13.
14.	Other borrowed money:		BHCK		
	a. Commercial paper.....		2309	735,000	14.a.
	b. Other borrowed money with a remaining maturity of one year or less.....		2332	16,175,000	14.b.
	c. Other borrowed money with a remaining maturity of more than one year.....		2333	22,374,000	14.c.
	d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		BHCT 3190	39,284,000	14.d.

15.	Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....	0=NO 1=YES	BHCK B569	 1	15.
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			BHCK	Amount	
16.	Assets under management in proprietary mutual funds and annuities.....		B570	359,464,000	16.

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

**Schedule HC-M—Continued**

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

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for Yes; enter "0" for No.).....

0=No	BHCK	
1=Yes	C161	1

17.

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

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no).....

0=No	BHCK	
1=Yes	C159	1

18.

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

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

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

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No).....

0=No	BHCK	
1=Yes	C700	

19.a.

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

0=No		
1=Yes	C701	

19.b.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>			
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net assets.....	C252	5,764,000	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	24,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross.....	4834	50,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	1,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	20,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross.....	5045	1,076,000	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	100,000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	20,000	21.

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

## Schedule HC-M—Continued

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

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

**TEXT**  
C497 http:// www.bnymellon.com 22.

		Dollar Amounts in Thousands		
		BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>				
23.	Secured liabilities:			
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	8,788,000	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**

	(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	
	Dollar Amounts in Thousands						
<b>1. Loans secured by real estate:</b>							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	1,000	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	32,000	C237	10,000	C229	77,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm non-residential properties.....	F179	42,000	F181	0	F183	0	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
<b>2. Loans to depository institutions and acceptances of other banks:</b>							
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.
<b>3. Loans to finance agricultural production and other loans to farmers.....</b>	1594	0	1597	0	1583	0	3.
<b>4. Commercial and industrial loans.....</b>	1606	2,000	1607	0	1608	0	4.
<b>5. Loans to individuals for household, family, and other personal expenditures:</b>							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	4,000	K217	0	K218	0	5.c.
<b>6. Loans to foreign governments and official institutions.....</b>	5389	0	5390	0	5391	0	6.
<b>7. All other loans.....</b>	5459	45,000	5460	0	5461	0	7.
<b>8. Lease financing receivables:</b>							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
<b>9. Total loans and leases (sum of items 1 through 8.b)</b>	1406	126,000	1407	10,000	1403	77,000	9.

Amounts reported by loan and lease category in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	7,000	3506	9,000	3507	
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	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.-d. Not applicable							

**Schedule HC-N—Continued**

	(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	
Dollar Amounts in Thousands							
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	0	K103	0	K104	0	12.f.

**Memoranda**

	BHDM		BHDM		BHDM		
	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands							
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	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	3,000	F662	1,000	F663	61,000	M.1.b.
c. Secured by multifamily (5 or more) resi- dential properties in domestic offices.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.(2)

**Schedule HC-N—Continued**  
**Memoranda—Continued**

	(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	
Dollar Amounts in Thousands							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	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	0	K127	0	K128	0	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(3)(a)
(b) Automobile 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)
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f.) <sup>1</sup>	HK26	3,000	HK27	1,000	HK28	61,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	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	0	1912	0	1913	0	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	0	C241	0	C226	0	M.5.

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

Schedule HC-N—Continued

Memoranda—Continued

	(Column A)		(Column B)		
	Past due		Past due		
	30 through 89 days		90 days or more		
	BHCK	Amount	BHCK	Amount	
<i>Item 6 is to be reported only by holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>					
6. Derivative contracts:					
Fair value of amounts carried as assets.....	3529	0	3530	0	M.6.

Dollar Amounts in Thousands

	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	C410	0	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	0	M.8.

Dollar Amounts in Thousands

	(Column A)		(Column B)		(Column C)		
	Past due		Past due		Nonaccrual		
	30 through 89 days and still accruing		90 days or more and still accruing				
	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	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0	M.9.b.

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

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

	BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>1</sup> .....	HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82	0	2.
3. 1-4 family residential mortgages sold during the quarter.....	HT83	0	3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....	HT84	0	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i).....	HT85	0	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	0	6.
7. Representation and warranty reserves for 1 - 4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191	0	7.a.
b. For representations and warranties made to other parties.....	L192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	0	7.c.

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



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

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

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
<b>Assets</b>											
1. Available-for sale debt and equity securities with readily determinable fair values not held for trading. <sup>1</sup>	JA36	85,058,000	G474	0	G475	29,466,000	G476	55,592,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets	3543	1,936,000	G493	4,951,000	G494	8,000	G495	6,879,000	G496	0	5.a.
b. Other trading assets:	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	G497	5,228,000	G498	0	G499	2,524,000	G500	2,704,000	G501	0	5.b.
6. All other assets	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
7. Total assets measured at fair value on a recurring basis	G391	1,068,000	G392	(200,000)	G395	96,000	G396	772,000	G804	0	6.
	G502	93,290,000	G503	4,751,000	G504	32,094,000	G505	65,947,000	G506	0	7.
<b>Liabilities</b>											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities	3547	2,112,000	G512	4,752,000	G513	6,000	G514	6,858,000	G515	0	10.a.
b. Other trading liabilities	BHCK										
	G516	1,424,000	G517	0	G518	1,208,000	G519	216,000	G520	0	10.b.

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

Schedule HC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	<b>Liabilities (continued)</b>										
11. Other borrowed money.....	G521	363,000	G522	0	G523	0	G524	363,000	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	81,000	G806	0	G807	0	G808	81,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	3,980,000	G532	4,752,000	G533	1,214,000	G534	7,518,000	G535	0	14.

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	347,000	G542	0	G543	0	G544	347,000	G545	0	M.1.b.
c. BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	74,000	G567	0	G568	0	G569	74,000	G570	0	M.2.b.
c. BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

**Schedule HC-Q—Continued**

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
<b>3 Loans measured at fair value:</b>			
a. Loans secured by real estate:			
(1) Secured by 1– 4 family residential properties.....	HT87	0	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
<b>4 Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):</b>			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT91	0	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

## 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	12,903,000	1.
		BHCT		
2.	Retained earnings.....	3247	28,098,000	2.
		BHCA		
3.	Accumulated other comprehensive income (AOCI).....	B530	(2,983,000)	3.
		0=No 1=Yes	BHCA	
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	P838	0	3.a.
		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	38,018,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	16,625,000	6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	2,626,000	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	42,000	8.
9.	AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>1</sup> .....	P844		9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>2</sup> .....	P845		9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846		9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847		9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848		9.e.
f.	To be completed only by holding companies that entered "0" for No in 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	(12,000)	9.f.
10.	Other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions:			
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	2,000	10.a.
b.	LESS: All other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions.....	P850	218,000	10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0	11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	18,517,000	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 arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity Tier 1 capital deduction threshold.....		P856	0	16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional Tier 1 capital and Tier 2 capital to cover deductions.....		P857	0	17.
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19.	<b>Common equity Tier 1 capital</b> (item 12 minus item 18).....		P859	18,517,000	19.
<b>Additional Tier 1 Capital</b>					
20.	Additional Tier 1 capital instruments plus related surplus.....		P860	3,542,000	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	0	22.
23.	Additional Tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	3,542,000	23.
24.	LESS: Additional Tier 1 capital deductions.....		P864	57,000	24.
25.	<b>Additional Tier 1 capital</b> (greater of item 23 minus item 24 or zero).....		P865	3,485,000	25.
<b>Tier 1 Capital</b>					
26.	<b>Tier 1 capital</b> (sum of items 19 and 25) .....		8274	22,002,000	26.
<b>Tier 2 Capital</b>					
27.	Tier 2 capital instruments plus related surplus.....		P866	1,250,000	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	0	29.
30.	a. Allowance for loan and lease losses includable in Tier 2 capital.....		5310	251,000	30.a.
	b. (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in Tier 2 capital.....		BHCW		
			5310	53,000	30.b.
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital <sup>3</sup> .....		BHCA		
			Q257		31.
32.	a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	1,501,000	32.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....		BHCW		
			P870	1,303,000	32.b.
			BHCA		
33.	LESS: Tier 2 capital deductions.....		P872	6,000	33.
34.	a. <b>Tier 2 capital</b> (greater of item 32.a minus item 33, or zero).....		5311	1,495,000	34.a.
	b. Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		BHCW		
			5311	1,297,000	34.b.
<b>Total Capital</b>					
			BHCA		
35.	a. <b>Total capital</b> (sum of items 26 and 34.a).....		3792	23,497,000	35.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....		BHCW		
			3792	23,299,000	35.b.

3. Item 31 is to be completed only by holding companies that have not adopted ASU2016-01, 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	332,915,000	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	19,562,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	574,000	38.
39.	<b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38).....		A224	312,779,000	39.
<b>Total Risk-Weighted Assets</b>					
40.	a. <b>Total risk-weighted assets</b> (from Schedule HC-R, Part II, item 31).....		A223	149,348,000	40.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		BHCW		
			A223	165,137,384	40.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital ratios</b>						
41.	Common equity Tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	12.3986%	P793	11.2131%	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	14.7320%	7206	13.3235%	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	15.7331%	7205	14.1089%	43.

		BHCA	Percentage	
<b>Leverage Capital Ratios</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	7204	7.0344%	44.
45.	Advanced approaches holding companies only: supplementary leverage ratio (FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.4415%	45.

		BHCA	Percentage	
<b>Capital Buffer</b>				
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments :			
	a. Capital conservation buffer.....	H311	6.1089%	46.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....	H312	7.5000%	46.b.

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

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets**

This schedule is to be submitted on a consolidated basis.

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958				BHCK D959	BHCK S397	BHCK D960	BHCK S398	1.
	93,892,000	0	75,105,000				14,106,000	3,487,000	741,000	453,000	
2. Securities:											
a. Held-to-maturity securities.....	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400	2.a.
	34,380,000	0	7,916,000	0	0		26,450,000	14,000	0	0	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77		BHCK D968	BHCK D969	BHCK D970	BHCK S403	2.b.
	78,070,000	0	38,310,000	0	0		33,744,000	2,004,000	3,564,000	48,000	
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCK S411	3.a.
	0		0				0	0	0	0	
b. Securities purchased under agreements to resell.....	BHCK H171	BHCK H172									3.b.
	28,722,000	28,722,000									
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417		4.a.
	0	0	0				0	0	0		
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421	4.b.
	0	0	0				0	0	0	0	

1. For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217.  
 2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>3</sup>		
	250% <sup>4</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....									1.	
2. Securities:										
a. Held-to-maturity securities.....									2.a.	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	
	0	0		0				400,000	202,000	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		
							0	0		4.a.
b. High volatility commercial real estate exposures.....							BHCK H275	BHCK H276		
							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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due											
90 days or more or on nonaccrual <sup>5</sup>	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429	4.c.
	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	4.d.
	0	0	0	0	0		0	0	0	0	
5. Loans and leases, held for investment:											
a. Residential mortgage exposures	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443		5.a.
	680,000	0	0				0	0	680,000		
b. High volatility commercial real estate exposures	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447	5.b.
	79,000	0	0				0	0	0	79,000	
c. Exposures past due											
90 days or more or on nonaccrual <sup>6</sup>	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455	5.c.
	30,000	0	0	0	0		0	0	0	30,000	
d. All other exposures	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463	5.d.
	53,038,000	0	10,525,000	0	0		2,263,000	1,178,000	36,689,000	2,383,000	
6. LESS: Allowance for loan and lease losses	BHCX 3123	BHCY 3123									6.
	140,000	140,000									

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>7</sup>		
	250% <sup>8</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual <sup>9</sup> .....								BHCK H277	BHCK H278	4.c.
								0	0	
d. All other exposures.....								BHCK H279	BHCK H280	4.d.
								0	0	
5. Loans and leases, held for investment:										
a. Residential mortgage exposures.....								BHCK H281	BHCK H282	5.a.
								0	0	
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284	5.b.
								0	0	
c. Exposures past due 90 days or more or on nonaccrual <sup>10</sup> .....								BHCK H285	BHCK H286	5.c.
								0	0	
d. All other exposures.....								BHCK H287	BHCK H288	5.d.
								0	0	
6. LESS: Allowance for loan and lease losses.....										

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(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	
7. Trading assets.....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	7.
	7,164,000	6,677,000	6,000	0	0		8,000	5,000	468,000	0	
8. All other assets <sup>11</sup> .....	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	8.
	46,600,000	23,360,000	2,140,000	0	0		497,000	221,000	14,861,000	91,000	
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>12</sup>		
	250% <sup>13</sup> Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands										
7. Trading assets.....	BHCK H289 0	BHCK H186 0	BHCK H290 0	BHCK H187 0				BHCK H291 0	BHCK H292 0	7.
8. All other assets <sup>14</sup> .....	BHCK H293 630,000	BHCK H188 0	BHCK S470 0	BHCK S471 53,000				BHCK H294 135,000	BHCK H295 580,000	8.
a. Separate account bank-owned life insurance.....								BHCK H296 2,930,000	BHCK H297 1,475,000	8.a.
b. Default fund contributions to central counterparties.....								BHCK H298 1,682,000	BHCK H299 560,000	8.b.

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)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
	Amount	Amount	1250%	SSFA <sup>15</sup>	Gross-Up	
<b>Securitization Exposures: On-and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities.....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479	9.a.
	107,000	107,000	0	43,000	0	
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484	9.b.
	6,988,000	6,988,000	0	3,923,000	0	
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494	9.d.
	173,000	160,000	13,000	232,000	0	
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	10.
	575,000	572,000	3,000	211,000	0	

Dollar Amounts in Thousands

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%	
11. Total balance sheet assets <sup>16</sup> .....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503	11.
	349,783,000	65,874,000	134,002,000	0	0		77,068,000	6,909,000	57,003,000	3,084,000	

Dollar Amounts in Thousands

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250% <sup>17</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
11. Total balance sheet assets <sup>14</sup> .....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	11.
	630,000	0	0	53,000			13,000	5,147,000	

15. Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	CCF <sup>18</sup>	(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 <sup>19</sup>	Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>20</sup></b>													
12. Financial standby letters of credit.....	BHCK D991		BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511	12.	
	2,841,000	1.0	2,841,000	0	0	0		323,000	63,000	2,441,000	14,000		
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	13.	
	84,000	0.5	42,000	0				3,000	0	39,000	0		
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	14.	
	150,000	0.2	30,000	0	0	0		4,000	4,000	11,000	11,000		
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514	15.	
	0	1.0	0	0				0	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 <sup>21</sup>	(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 <sup>20</sup>	Allocation by Risk-Weight Category										
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%			
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
16. Repo-style transactions <sup>23</sup> .....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.		
	45,794,000	1.0	45,794,000	261,000	1,278,000	0		15,298,000	1,589,000	27,321,000	47,000			
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.		
	0	1.0	0	0				0	0	0	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	18.a.		
	29,200,000	0.2	5,840,000	0	84,000	0		125,000	0	5,631,000	0			
b. Original maturity exceeding one year.....	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.		
	21,490,000	0.5	10,745,000	0	0	0		0	81,000	10,655,000	9,000			
19. Unconditionally cancelable commitments.....	BHCK S540		BHCK S541									19.		
	0	0.0	0											
20. Over-the-counter derivatives.....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.		
			8,599,000	2,326,000	0	0	0	1,047,000	608,000	4,611,000	7,000			
21. Centrally cleared derivatives.....			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.		
			2,843,000	0	945,000	1,898,000		0	0	0	0			
22. Unsettled transactions (failed trades) <sup>24</sup> .....	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.		
	229,000			209,000				0	0	17,000	0			

21. Credit conversion factor.

22. For items 18.b. and 19, column A multiplied by credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>25</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>26</sup> .....				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				BHCK H303	BHCK H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				BHCK H307	BHCK H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				BHCK H309	BHCK H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) <sup>27</sup> .....	BHCK H198	BHCK H199	BHCK H200			22.
	1,000	0	2,000			

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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	23.
	136,798,000	2,307,000	1,898,000	0	93,868,000	9,254,000	107,729,000	3,172,000	
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.
	0	46,000	76,000	0	18,774,000	4,627,000	107,729,000	4,758,000	

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250% <sup>28</sup>	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
	630,000	0	0	53,000	1,000	0	18,000	
24. Risk weight factor.....	X 250% <sup>26</sup>	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.
	1,575,000	0	0	318,000	6,000	0	225,000	
Dollar Amounts in Thousands								
	Totals							
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	BHCK	Amount						26.
	S580	145,372,000						
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	3,988,000						27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>29</sup> .....	B704	149,348,000						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	149,348,000						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	5,296,000	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		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	30,014,000	S583	29,119,000	S584	43,511,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	583,728,000	S586	13,512,000	S587	2,470,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity.....	S594	494,000	S595	50,000	S596	0	M.2.e.
f. Precious metals (except gold).....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	92,043,000	S604	44,496,000	S605	61,372,000	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	180,000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	0	S613	0	S614	0	M.3.d.
e. Equity.....	S615	165,000	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	1,349,000	M.4.

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

							C000	
	(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	
<b>Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	1.
	75,000	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	2.
	0	0	0	0	0	0	0	
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets<sup>1</sup>.</i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	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	4.a.
b. 90 days or more past due.....	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746	4.b.
	2,000	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)								
a. Charge-offs.....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	5.b.
	0	0	0	0	0	0	0	

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

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets<sup>2</sup>.</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0		6.
7-8. Not applicable.....								
<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 0		BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....		BHCK B783 0		BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 519,000	10.
<b>Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....		BHCK B790 0					BHCK B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....		BHCK B797 0					BHCK B803 0	12.

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

## Schedule HC-S—Continued

### Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	351,000	M.2.b.
c. Other financial assets <sup>1</sup> .....		A591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company <sup>2</sup> .....		B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions <sup>2</sup> .....		B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....		B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2,3</sup> .....		C407	0	M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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

3. Memorandum item 4 is to be completed by holding companies with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

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

	(Column A)		(Column B)		
	Securitization Vehicles		Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	9,000	1.a.
b. Securities not held for trading.....	HU20	400,000	HU21	0	1.b.
c. Loans and Leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	248,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money.....	JF92	363,000	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	7,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....					
	K030	0	JF87	243,000	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....					
	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

### Notes to the Balance Sheet—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Average loans and leases (held for investment and held for sale).....		3516	0	1.
2. Average earning assets.....		3402	0	2.
3. Average total consolidated assets.....		3368	0	3.
4. Average equity capital.....		3519	0	4.

### Notes to the Balance Sheet—Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

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

#### Example

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

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

### Notes to the Balance Sheet—Other

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



### Notes to the Balance Sheet—Other, Continued

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

## Explanations