

Schedule HC-N—Continued

MEMORANDA—Continued

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

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
6. Derivative contracts:										
Fair value of amounts carried as assets.....		3529			0	3530			15,000	M.6.

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....		C410			177,000	M.7.
8. Nonaccrual assets sold during the quarter.....		C411			24,000	M.8.

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

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale ² :					
a. Closed-end first liens	F066			0	1.a.
b. Closed-end junior liens.....	F067			0	1.b.
c. Open-end loans extended under lines of credit:	BHDM				
(1) Total commitment under the lines of credit	F670			0	1.c.(1)
(2) Principal amount funded under the lines of credit	F671			0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: ²	BHCK				
a. Closed-end first liens	F068			0	2.a.
b. Closed-end junior liens.....	F069			0	2.b.
c. Open-end loans extended under lines of credit:	BHDM				
(1) Total commitment under the lines of credit	F672			0	2.c.(1)
(2) Principal amount funded under the lines of credit	F673			0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:	BHCK				
a. Closed-end first liens	F070			0	3.a.
b. Closed-end junior liens.....	F071			0	3.b.
c. Open-end loans extended under lines of credit:	BHDM				
(1) Total commitment under the lines of credit	F674			0	3.c.(1)
(2) Principal amount funded under the lines of credit	F675			0	3.c.(2)
4. 1–4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a):	BHCK				
a. Closed-end first liens	F072			0	4.a.
b. Closed-end junior liens.....	F073			0	4.b.
c. Open-end loans extended under lines of credit:	BHDM				
(1) Total commitment under the lines of credit	F676			0	4.c.(1)
(2) Principal amount funded under the lines of credit	F677			0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule HI, items 5.f, 5.g, and 5.i):	BHCK				
a. Closed-end 1–4 family residential mortgage loans	F184			2,000	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	BHDM				
(1) Total commitment under the lines of credit	F560			0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter:					
a. Closed-end first liens	F678			0	6.a.
b. Closed-end junior liens	F679			0	6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F680			0	6.c.(1)
(2) Principal amount funded under the lines of credit	F681			0	6.c.(2)

¹ The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2009.

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	Dollar Amounts in Thousands				BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
	Bhcy																			
ASSETS																				
1. Available-for-sale securities.....	1773		51,307,000	G474			0	G475			7,535,000	G476			43,704,000	G477			68,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK			G478			0	G479			0	G481			0	G482			0	2.
3. Loans and leases held for sale.....	G483		283,000	G484			0	G485			3,000	G486			268,000	G487			12,000	3.
4. Loans and leases held for investment.....	G488		11,406,000	G489			0	G490			155,000	G491			11,251,000	G492			0	4.
5. Trading assets:																				
a. Derivative assets.....	3543		3,705,000	G493			13,450,000	G494			2,859,000	G495			14,199,000	G496			97,000	5.a.
b. Other trading assets.....	G497		2,812,000	G498			0	G499			1,800,000	G500			988,000	G501			24,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	F240		0	F684			0	F692			0	F241			0	F242			0	5.b.(1)
6. All other assets.....	G391		1,404,000	G392			0	G395			469,000	G396			806,000	G804			129,000	6.
7. Total assets measured at fair value on a recurring basis.....	G502		70,917,000	G503			13,450,000	G504			12,821,000	G505			71,216,000	G506			330,000	7.
LIABILITIES																				
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:																				
a. Derivative liabilities.....	3547		4,687,000	G512			12,862,000	G513			2,774,000	G514			14,666,000	G515			109,000	10.a.
b. Other trading liabilities.....	G516		1,590,000	G517			0	G518			966,000	G519			624,000	G520			0	10.b.
11. Other borrowed money.....	G521		0	G522			0	G523			0	G524			0	G525			0	11.
12. Subordinated notes and debentures.....	G526		0	G527			0	G528			0	G529			0	G530			0	12.
13. All other liabilities.....	G805		11,867,000	G806			0	G807			0	G808			11,865,000	G809			2,000	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531		18,144,000	G532			12,862,000	G533			3,740,000	G534			27,155,000	G535			111,000	14.

Schedule HC-Q—Continued

	(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	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):																					
a.	Mortgage servicing assets.....																				M.1.a.
	G536			0	G537			0	G538			0	G539			0	G540			0	
b.	Nontrading derivative assets.....																				M.1.b.
	G541			632,000	G542			0	G543			0	G544			632,000	G545			0	
c.	BHTX G546	VIE Assets																			M.1.c.
	G546			461,000	G547			0	G548			461,000	G549			0	G550			0	
d.	BHTX G551																				M.1.d.
	G551			0	G552			0	G553			0	G554			0	G555			0	
e.	BHTX G556																				M.1.e.
	G556			0	G557			0	G558			0	G559			0	G560			0	
f.	BHTX G561																				M.1.f.
	G561			0	G562			0	G563			0	G564			0	G565			0	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):																					
a.	Loan commitments (not accounted for as derivatives).....																				M.2.a.
	F261			0	F689			0	F697			0	F262			0	F263			0	
b.	Nontrading derivative liabilities.....																				M.2.b.
	G566			0	G567			0	G568			0	G569			0	G570			0	
c.	BHTX G571	VIE Liabilities																			M.2.c.
	G571			11,494,000	G572			0	G573			0	G574			11,494,000	G575			0	
d.	BHTX G576																				M.2.d.
	G576			0	G577			0	G578			0	G579			0	G580			0	
e.	BHTX G581																				M.2.e.
	G581			0	G582			0	G583			0	G584			0	G585			0	
f.	BHTX G586																				M.2.f.
	G586			0	G587			0	G588			0	G589			0	G590			0	

Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

	BHCX	Bil	Mil	Thou	
Tier 1 capital					
1. Total bank holding company equity capital (from Schedule HC, item 27.a)	3210		29,683,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	BHCK				
	8434		(180,000)		2.
3. LESS: Net unrealized loss on available-for-sale equity securities ¹ (report loss as a positive value).....	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....					
	4336		(1,062,000)		4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6. a. Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries.....	G214		0		6.a.
b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) ²	G215		1,667,000		6.b.
c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies					
	G216		0		6.c.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		19,145,000		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....					
	F264		0		7.b.
8. Subtotal (sum of items 1, 6.a., 6.b., and 6.c., less items 2, 3, 4, 5, 7.a, and 7.b).....	C227		13,447,000		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		0		9.a.
b. LESS: Disallowed deferred tax assets.....	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		(21,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274		13,426,000		11.
Tier 2 capital					
12. Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements ² (except Class B noncontrolling (minority) interest) not includible in items 6.b. or 6.c.	G217		3,330,000		12.
13. Cumulative perpetual preferred stock included in item 5 and Class B noncontrolling (minority) interest not included in 6.b., but includible in Tier 2 capital	G218		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310		639,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		4,000		15.
16. Other Tier 2 capital components.....	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16).....	5311		3,973,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		3,973,000		18.
19. Tier 3 capital allocated for market risk	1395		0		19.
20. LESS: Deductions for total risk-based capital	B595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792		17,399,000		21.
Total assets for leverage ratio					
22. Average total assets (from Schedule HC-K, item 5).....	bhct				
	3368		225,696,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590		19,145,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	B591		0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes.....	BHCK				
	B596		(1,510,000)		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224		208,061,000		27.
28. -30. Not applicable					
Capital ratios					
31. Tier 1 leverage ratio (item 11 divided by item 27).....	7204		6.45%		31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62).....	7206		13.27%		32.
33. Total risk-based capital ratio (item 21 divided by item 62).....	7205		17.19%		33.

1. Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive income."

2. Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, trust preferred securities issued by consolidated special purpose entities, and Class B and Class C noncontrolling (minority) interests that qualify as Tier 1 capital.

Schedule HC-R—Continued

Bank holding companies are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule HC-R, each bank holding company should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank holding company can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	C000																		
	(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			
	Totals (from Schedule HC)			Items Not Subject to Risk-Weighting			Allocation by Risk Weight Category												
							0%			20%			50%			100%			
Dollar Amounts in Thousands																			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories				BHCE			BHC0			BHC2			BHC5			BHC9			
34. Cash and due from depository institutions (column A equals the sum of Schedule HC, items 1. a, 1.b.(1) and 1.b.(2))	BHCK 0010			414,000			14,910,000			53,151,000			0			34.			
	68,475,000																		
	bhcx 1754																		
35. Held-to-maturity securities	4,115,000			(6,000)			152,000			3,761,000			62,000			146,000			35.
	bhcx 1773																		
36. Available-for-sale securities	51,307,000			(2,279,000)			17,740,000			22,236,000			1,762,000			11,848,000			36.
37. Federal funds sold and securities purchased under agreements to resell	BHCK C225						538,000			308,000						0			37.
	846,000																		
	bhct 5369																		
38. Loans and leases held for sale	283,000			0			0			0			0			283,000			38.
	bhct B528																		
39. Loans and leases, net of unearned income	45,220,000			13,676,000			944,000			7,733,000			5,330,000			17,537,000			39.
	bhcx 3123																		
40. LESS: Allowance for loan and lease losses	520,000			520,000															40.
	bhcx 3545																		
41. Trading assets	6,517,000			6,517,000			0			0			0			0			41.
	BHCK B639																		
42. All other assets ¹	44,723,000			21,950,000			2,163,000			109,000			12,000			20,489,000			42.
	bhct 2170																		
43. Total assets (sum of items 34 through 42)	220,966,000			39,752,000			36,447,000			87,298,000			7,166,000			50,303,000			43.

¹ 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

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)					
	Allocation by Risk Weight Category									0%			20%			50%			100%			
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	Dollar Amounts in Thousands																					
Derivatives and Off-Balance Sheet Items	BHCK B546				BHCE			BHC0			BHC2			BHC5			BHC9					
44. Financial standby letters of credit	12,175,000			1.00 or 12.5 ²	12,175,000			445,000			2,410,000			0				9,320,000		44.		
45. Performance standby letters of credit	bhct 6570																					
	1,034,000			.50	517,000			29,000			59,000			0				429,000		45.		
46. Commercial and similar letters of credit	bhct 3411																					
	830,000			.20	166,000			1,000			0			0				165,000		46.		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	BHCK 3429																					
	16,000			1.00	16,000			0			16,000							0		47.		
	bhct 3433																					
48. Securities lent	254,867,000			1.00	254,867,000			254,362,000			473,000			0				32,000		48.		
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0				0		49.		
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	BHCK B541																					
	60,000			12.5 ³	750,000													750,000		50.		
51. All other financial assets sold with recourse	BHCK B675																					
	0			1.00	0			0			0			0				0		51.		
52. All other off-balance sheet liabilities	BHCK B681																					
	599,000			1.00	599,000			0			0			0				599,000		52.		
53. Unused commitments:	BHCK 6572																					
a. With an original maturity exceeding one year	24,816,000			.50	12,408,000			0			478,000			0				11,930,000		53.a.		
b. With an original maturity of one year or less to asset-backed commercial paper conduits	0			.10	0			0			0			0				0		53.b.		
54. Derivative contracts	BHCE A167																					
					9,417,000			170,000			699,000			8,548,000						54.		

1. Column A multiplied by credit conversion factor.

2. For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

3. Or institution-specific factor.

Schedule HC-R—Continued

Dollar Amounts in Thousands

	(Column C)			(Column D)			(Column E)			(Column F)		
	Allocation by Risk Weight Category											
	0%			20%			50%			100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals												
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	BHCK B696			BHCK B697			BHCK B698			BHCK B699		
	291,454,000			91,433,000			15,714,000			73,528,000		
56. Risk weight factor	x 0%			x 20%			x 50%			x 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	BHCK B700			BHCK B701			BHCK B702			BHCK B703		
	0			18,286,600			7,857,000			73,528,000		
58. Market risk equivalent assets.....										BHCK 1651		
										1,526,000		
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)										BHCK B704		
										101,197,600		
60. LESS: Excess allowance for loan and lease losses										BHCK A222		
										0		
61. LESS: Allocated transfer risk reserve										BHCK 3128		
										0		
62. Total risk-weighted assets (item 59 minus items 60 and 61)										BHCK A223		
										101,197,600		

Schedule HC-R—Continued

MEMORANDA

		Dollar Amounts in Thousands				BHCK	Bil	Mil	Thou								
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards						8764			4,931,000	M.1.							
		With a remaining maturity of															
		(Column A) One year or less			(Column B) Over one year through five years			(Column C) Over five years									
		Dollar Amounts in Thousands															
2. Notional principal amounts of derivative contracts: ¹		BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	
a. Interest rate contracts.....		3809		344,296,000			8766		261,427,000			8767		176,886,000			M.2.a.
b. Foreign exchange contracts.....		3812		239,691,000			8769		7,480,000			8770		5,979,000			M.2.b.
c. Gold contracts.....		8771		0			8772		0			8773		0			M.2.c.
d. Other precious metals contracts.....		8774		0			8775		0			8776		0			M.2.d.
e. Other commodity contracts.....		8777		0			8778		0			8779		0			M.2.e.
f. Equity derivative contracts.....		A000		1,677,000			A001		248,000			A002		75,000			M.2.f.
g. Credit derivative contracts:																	
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																	
(1) Investment grade.....		G597		180,000			G598		575,000			G599		0			M.2.g.(1)
(2) SubInvestment grade.....		G600		15,000			G601		44,000			G602		0			M.2.g.(2)
		Dollar Amounts in Thousands									BHCK	Bil	Mil	Thou			
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:																	
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC).....						5479								0			M.3.a
b. Not applicable.																	
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, item 27.b)						C498								0			M.3.c
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)						A507								0			M.3.d
4. Offsetting debit to the liability (i. e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 26.c)						2771								0			M.4.
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):																	
a. In the form of perpetual preferred stock						5483								0			M.5.a.
b. In the form of common stock.....						5484								49,000			M.5.b.

1. Exclude foreign exchange contracts with an original maturity of 14 days or less and all future contracts.

Schedule HC-R—Continued

MEMORANDA—Continued

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
6.	Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58).....	F031			592,000	M.6.
7.	Not applicable					
8.	Restricted core capital elements included in Tier 1 capital:					
a.	Qualifying Class B noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G219			0	M.8.a
b.	Qualifying Class C noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G220			0	M.8.b.
c.	Qualifying cumulative perpetual preferred stock (included in Schedule HC, item 27.a)	5990			0	M.8.c.
d.	Qualifying trust preferred securities ² (included in Schedule HC, item 19.b)	C502			1,667,000	M.8.d.
9.	Goodwill net of any associated deferred tax liability	G221			15,357,000	M.9.
10.	Ratio of qualifying restricted core capital elements to total core capital elements less (goodwill net of any associated deferred tax liability)	BHCK	Percentage			M.10.
		G222			9.67%	

2. Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

Schedule HC-S—Continued

MEMORANDA

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance.....	A249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804			0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805		1,341,000		M.2.b.
c. Other financial assets ¹	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.
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 bank holding company	B806			0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807			0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B808			0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809		310,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ²	C407			0	M.4.

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

2. Memorandum item 4 is to be completed by (1) bank 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet—Predecessor Financial Items

For bank 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 bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

	Dollar Amount in Thousands				
	BHBC	Bil	Mil	Thou	
1. Average loans and leases (net of unearned income).....	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 bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

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

Example

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

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

Notes to the Balance Sheet—Other

TEXT	Dollar Amount in Thousands				
	BHCK	Bil	Mil	Thou	
1. Amount of excess restricted core capital elements included in Schedule HC-R, item 10.	G914				1.
2. Amount of assets included in Schedule HC-R, item 43, Column B, that were booked on-balance-sheet on the implementation date as a result of the bank holding company's implementation of FAS 167	J463				2.
3. Amount of ALLL recognized on the implementation date for assets that were booked on-balance-sheet as a result of the bank holding company's implementation of FAS 167	J537				3.
4. 5359					4.
	5359				
5. 5360					5.
	5360				
6. B027					6.
	B027				

Notes to the Balance Sheet—Other, Continued

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