

Board of Governors of the Federal Reserve System



**Consolidated Financial Statements for
Holding Companies—FR Y-9C**

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

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

This report form is to be filed by holding companies with total consolidated assets of \$500 million or more. In addition, holding companies meeting certain criteria must file this report (FR Y-9C)

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

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

Date of Report: **March 31, 2015**
Month / Date / Year (BHCK 9999)

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

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

Legal Title of Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent)

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

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

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (BHTX 8902)

Area Code / FAX Number (BHTX 9116)

E-mail Address of Contact (BHTX 4086)

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____ S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 2 to 13.5 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1–4 family residential properties.....	4435			51,000	1.a.(1)(a)
(b) All other loans secured by real estate.....	4436			9,000	1.a.(1)(b)
(c) All other loans.....	F821			76,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059			66,000	1.a.(2)
b. Income from lease financing receivables.....	4065			21,000	1.b.
c. Interest income on balances due from depository institutions ¹	4115			76,000	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			100,000	1.d.(1)
(2) Mortgage-backed securities.....	B489			254,000	1.d.(2)
(3) All other securities.....	4060			106,000	1.d.(3)
e. Interest income from trading assets.....	4069			18,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020			30,000	1.f.
g. Other interest income.....	4518			7,000	1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107			814,000	1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more.....	A517			1,000	2.a.(1)(a)
(b) Time deposits of less than \$100,000.....	A518			0	2.a.(1)(b)
(c) Other deposits.....	6761			7,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172			7,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase.....	4180			(3,000)	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185			52,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397			13,000	2.d.
e. Other interest expense.....	4398			2,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073			79,000	2.f.
3. Net interest income (item 1.h minus item 2.f.).....	4074			735,000	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230			(1,000)	4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070			2,164,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	4483			108,000	5.b.
c. Trading revenue ²	A220			229,000	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886			344,000	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			1,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386			0	5.d.(4)
(5) Income from other insurance activities.....	C387			0	5.d.(5)
e. Venture capital revenue.....	B491			(3,000)	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	Bil	Mil	Thou	
5.	h. Not applicable					
	i. Net gains (losses) on sales of loans and leases.....	8560		6,000		5.i.
	j. Net gains (losses) on sales of other real estate owned.....	8561		0		5.j.
	k. Net gains (losses) on sales of other assets (excluding securities).....	B496		2,000		5.k.
	l. Other noninterest income ³	B497		238,000		5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079		3,089,000		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		24,000		6.b.
7.	Noninterest expense:					
	a. Salaries and employee benefits.....	4135		1,481,000		7.a.
	b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....	4217		221,000		7.b.
	c. (1) Goodwill impairment losses.....	C216		0		7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets.....	C232		66,000		7.c.(2)
	d. Other noninterest expense ⁴	4092		932,000		7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		2,700,000		7.e.
8.	Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e).....	4301		1,149,000		8.
9.	Applicable income taxes (foreign and domestic).....	4302		280,000		9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		869,000		10.
11.	Extraordinary items and other adjustments, net of income taxes ⁵	4320		0		11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		869,000		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		90,000		13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13).....	4340		779,000		14.

3. See Schedule HI, memoranda item 6.

4. See Schedule HI, memoranda item 7.

5. Describe on Schedule HI, memoranda item 8.

Memoranda

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519		749,000		M.1.
2.	Net income before income taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis.....	4592		1,164,000		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		22,000		M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			M.5.
		4150		50,500		
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l):	BHCK	Bil	Mil	Thou	
	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		33,000		M.6.b.
	c. Income and fees from automated teller machines (ATMs).....	C016		0		M.6.c.
	d. Rent and other income from other real estate owned.....	4042		0		M.6.d.
	e. Safe deposit box rent.....	C015		0		M.6.e.
	f. Net change in the fair values of financial instruments accounted for under a fair value option...	F229		0		M.6.f.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
6.	g. Bank card and credit card interchange fees.....	F555			0	M.6.g.
	h. Gains on bargain purchases.....	J447			0	M.6.h.
	TEXT					
	i. 8562 Fund Transfer Fees	8562			23,000	M.6.i.
	TEXT					
	j. 8563 Standby LC Fees	8563			10,000	M.6.j.
	TEXT					
	k. 8564 Investment Income	8564			9,000	M.6.k.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3 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			37,000	M.7.f.
	g. FDIC deposit insurance assessments.....	4146				M.7.g.
	h. Accounting and auditing expenses.....	F556			0	M.7.h.
	i. Consulting and advisory expenses.....	F557			59,000	M.7.i.
	j. Automated teller machine (ATM) and interchange expenses.....	F558			0	M.7.j.
	k. Telecommunications expenses.....	F559			0	M.7.k.
	TEXT					
	l. 8565 Software	8565			158,000	M.7.l.
	TEXT					
	m. 8566 Purchased Services and Systems	8566			206,000	M.7.m.
	TEXT					
	n. 8567 Sub-Custodian Charges	8567			70,000	M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):					
	TEXT					
	a. (1) 3571	3571			0	M.8.a.(1)
	(2) Applicable income tax effect.....	BHCK 3572			0	M.8.a.(2)
	TEXT					
	b. (1) 3573	3573			0	M.8.b.(1)
	(2) Applicable income tax effect.....	BHCK 3574			0	M.8.b.(2)
	TEXT					
	c. (1) 3575	3575			0	M.8.c.(1)
	(2) Applicable income tax effect.....	BHCK 3576			0	M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)					
	<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>					
	a. Interest rate exposures.....	8757			11,000	M.9.a.
	b. Foreign exchange exposures.....	8758			217,000	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			0	M.9.e.

Schedule HI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.¹</i>					
9. f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....	K090		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		1,000	M.9.g.	
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading.....	C889		0	M.10.a.	
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890		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.¹</i>					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		209,000	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 1=Yes	BHCK A530		0 0	M.13.

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
<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		78,000	M.15.

	Year-to-date			
	BHCK	Bil	Mil	Thou
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>				
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228		0	M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses.....	J319		1,000	M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320		0	M.17.b.
c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b).....	J321		1,000	M.17.c.

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

Schedule HI-A—Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		37,441,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507		0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		37,441,000	3.
	BHCT			
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340		779,000	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		288,000	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		400,000	8.
9. Changes incident to business combinations, net.....	4356		0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598		13,000	10.
11. LESS: Cash dividends declared on common stock.....	4460		192,000	11.
12. Other comprehensive income ¹	B511		(548,000)	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		(27,000)	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		37,328,000	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 ¹				(Column B) Recoveries				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)									
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			0	C217			0	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. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions.....									
	4653			0	4663			0	2.a.
b. To foreign banks.....									
	4654			0	4664			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....									
	4655			0	4665			0	3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....									
	4645			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			0	4605			0	9.

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

Schedule HI-B—Continued

Memoranda

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
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	Bil	Mil	Thou	
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	Bil	Mil	Thou	
II. Changes in allowance for loan and lease losses					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522			191,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT			0	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			0	3.
4. Less: Write-downs arising from transfers of loans to a held-for sale account.....	C079			0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	5523			0	5.
6. Adjustments (see instructions for this schedule).....	BHCT			(1,000)	6.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c).....	BHCK			0	7.
	BHCT			0	
	3123			190,000	

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

Memoranda

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

Dollar Amounts in Thousands	Recorded Investment: (Column A) Individually Evaluated				Allowance Balance: Individually Evaluated				Recorded Investment: (Column C) Collectively Evaluated				Allowance Balance: Collectively Evaluated				Recorded Investment: (Column E) Purchased Credit-Impaired Loans (ASC 310-30)				Allowance Balance: Purchased Credit-Impaired Loans				
	BHK		Bil Mil Thou		BHK		Bil Mil Thou		BHK		Bil Mil Thou		BHK		Bil Mil Thou		BHK		Bil Mil Thou		BHK		Bil Mil Thou		
	BHK	Bil	Mil	Thou	BHK	Bil	Mil	Thou	BHK	Bil	Mil	Thou	BHK	Bil	Mil	Thou	BHK	Bil	Mil	Thou	BHK	Bil	Mil	Thou	
1. Real estate loans:																									
a. Construction loans.....	M708		0		M709		0		M710		419,000		M711		4,000		M712		0		M713		0		1.a.
b. Commercial																									
real estate loans.....	M714		0		M715		0		M716		1,453,000		M717		10,000		M719		0		M720		0		1.b.
c. Residential																									
real estate loans.....	M721		2,000		M722		0		M723		6,891,000		M724		50,000		M725		0		M726		0		1.c.
2. Commercial loans.....	M727		0		M728		0		M729		50,409,000		M730		122,000		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		6,000		M740		1,000		M741		2,718,000		M742		3,000		M743		0		M744		0		4.
5. Unallocated, if any.....													M745		0								5.		
6. Total																									
(sum of items 1.a. through 5.).....	M746		8,000		M747		1,000		M748		61,890,000		M749		189,000		M750		0		M751		0		6.

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

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

Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands				
	BHBC	Bil	Mil	Thou	
1. Total interest income.....	4107			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 securitization 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 taxes, extraordinary items, and other adjustments.....	4301			0	8.
9. Applicable income taxes.....	4302			0	9.
10. Noncontrolling (minority) interest.....	4484			0	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest.....	4320			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	Bil	Mil	Thou
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000			1350

Notes to the Income Statement (Other)

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

Notes to the Income Statement (Other) — Continued

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

Consolidated Financial Statements for Holding Companies

Report at the close of business March 31, 2015
 Month / Day / Year

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
Assets								
1.	Cash and balances due from depository institutions:							
a.	Noninterest-bearing balances and currency and coin ¹			0081		7,267,000		1.a.
b.	Interest-bearing balances: ²							
(1)	In U.S. offices			0395		60,433,000		1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs			0397		47,624,000		1.b.(2)
2.	Securities:							
a.	Held-to-maturity securities (from Schedule HC-B, column A)			1754		41,237,000		2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D)			1773		87,717,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:							
a.	Federal funds sold in domestic offices		BHDM	B987		286,000		3.a.
b.	Securities purchased under agreements to resell ³		BHCK	B989		27,982,000		3.b.
4.	Loans and lease financing receivables:							
a.	Loans and leases held for sale						144,000	4.a.
b.	Loans and leases, net of unearned income	B528			61,898,000			4.b.
c.	LESS: Allowance for loan and lease losses	3123			190,000			4.c.
d.	Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)			B529		61,708,000		4.d.
5.	Trading assets (from Schedule HC-D)			3545		11,001,000		5.
6.	Premises and fixed assets (including capitalized leases)			2145		1,410,000		6.
7.	Other real estate owned (from Schedule HC-M)			2150		9,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies			2130		842,000		8.
9.	Direct and indirect investments in real estate ventures			3656		0		9.
10.	Intangible assets:							
a.	Goodwill			3163		17,663,000		10.a.
b.	Other intangible assets (from Schedule HC-M)			0426		4,047,000		10.b.
11.	Other assets (from Schedule HC-F)			2160		22,967,000		11.
12.	Total assets (sum of items 1 through 11)			2170		392,337,000		12.

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

Schedule HC—Continued

Dollar Amounts in Thousands

	BHDM	Bil	Mil	Thou	
Liabilities					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing ¹	6631		95,671,000		13.a.(1)
(2) Interest-bearing.....	6636		60,624,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....	BHFN				
(2) Interest-bearing.....	6631		15,993,000		13.b.(1)
(2) Interest-bearing.....	6636		109,013,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM				
a. Federal funds purchased in domestic offices ²	B993		54,000		14.a.
b. Securities sold under agreements to repurchase ³	BHCK				
b. Securities sold under agreements to repurchase ³	B995		7,865,000		14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		7,342,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		31,179,000		16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures ⁴	4062		744,000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		297,000		19.b.
20. Other liabilities (from Schedule HC-G).....	2750		25,176,000		20.
21. Total liabilities (sum of items 13 through 20).....	2948		353,958,000		21.
22. Not applicable					
Equity Capital					
Holding Company Equity Capital					
23. Perpetual preferred stock and related surplus.....	3283		1,562,000		23.
24. Common stock (par value).....	3230		13,000		24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		24,887,000		25.
26. a. Retained earnings.....	3247		18,257,000		26.a.
b. Accumulated other comprehensive income ⁵	B530		(2,182,000)		26.b.
c. Other equity capital components ⁶	A130		(5,209,000)		26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		37,328,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		1,051,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		38,379,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		392,337,000		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	
1=Yes	C884	0

M.1.

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

<p>a. _____</p> <p>(1) Name of External Auditing Firm (TEXT C703)</p> <p>_____</p> <p>(2) City (TEXT C708)</p> <p>_____</p> <p>(3) State Abbrev. (TEXT C714)</p>	<p>b. _____</p> <p>(1) Name of Engagement Partner (TEXT C704)</p> <p>_____</p> <p>(2) E-mail Address (TEXT C705)</p> <p>_____</p> <p>(4) Zip Code (TEXT C715)</p>
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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	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
1. U.S. Treasury securities.....	0211			10,372,000	0213			10,463,000	1286			18,043,000	1287			18,586,000
2. U.S. government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. government agencies ¹	1289			0	1290			0	1291			0	1293			0
b. Issued by U.S. government-sponsored agencies ²	1294			1,167,000	1295			1,168,000	1297			383,000	1298			385,000
3. Securities issued by states and political subdivisions in the U.S.	8496			21,000	8497			21,000	8498			5,053,000	8499			5,139,000
4. Mortgage-backed securities (MBS)																
a. Residential pass-through securities:																
(1) Guaranteed by GNMA.....	G300			2,326,000	G301			2,340,000	G302			483,000	G303			492,000
(2) Issued by FNMA and FHLMC.....	G304			18,711,000	G305			18,973,000	G306			12,255,000	G307			12,549,000
(3) Other pass-through securities.....	G308			0	G309			0	G310			0	G311			0
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ³	G312			4,569,000	G313			4,605,000	G314			12,091,000	G315			12,148,000
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ³	G316			0	G317			0	G318			0	G319			0
(3) All other residential mortgage-backed securities.....	G320			411,000	G321			412,000	G322			3,980,000	G323			4,443,000
c. Commercial MBS:																
(1) Commercial pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142			242,000	K143			246,000	K144			638,000	K145			644,000
(b) Other commercial MBS.....	K146			0	K147			0	K148			0	K149			0
(2) All other commercial MBS.....																
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	K150			117,000	K151			117,000	K152			3,084,000	K153			3,136,000
(b) All other commercial MBS.....	K154			11,000	K155			11,000	K156			1,812,000	K157			1,851,000

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

2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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

(FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule HC-B—Continued

	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	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
5. Asset-backed securities and structured financial products:																
a. Asset-backed Securities (ABS).....	C026			0	C988			0	C989		3,398,000		C027			3,400,000
b. Structured financial products:																
(1) Cash.....	G336			0	G337			0	G338		2,250,000		G339			2,258,000
(2) Synthetic.....	G340			0	G341			0	G342		0		G343			0
(3) Hybrid.....	G344			0	G345			0	G346		0		G347			0
6. Other debt securities:																
a. Other domestic debt securities.....	1737			0	1738			0	1739		1,293,000		1741			1,330,000
b. Other foreign debt securities.....	1742		3,290,000		1743		3,321,000		1744		20,198,000		1746			20,534,000
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510		821,000		A511			822,000
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				BHCT				BHCT			
	1754		41,237,000		1771		41,677,000		1772		85,782,000		1773			87,717,000

Memoranda

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Pledged securities ¹	0416		92,056,000	
2. Remaining maturity or next repricing date of debt securities ^{2,3} (Schedule HC-B, items 1 through 6.b in columns A and D above):				
a. 1 year and less.....	0383		37,248,000	
b. Over 1 year to 5 years.....	0384		37,897,000	
c. Over 5 years.....	0387		52,987,000	
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	
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	
b. Fair value.....	8783		0	

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

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices.¹

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							
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
a. Credit card receivables.....	B838			0	B839			0	B840			1,090,000	B841			1,091,000	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			1,235,000	B849			1,235,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852			790,000	B853			790,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856			283,000	B857			284,000	M.5.e.
f. Other.....	B858			0	B859			0	B860			0	B861			0	M.5.f.

6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):

a. Trust preferred securities issued by financial institutions.....	G348			0	G349			0	G350			0	G351			0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352			0	G353			0	G354			0	G355			0	M.6.b.
c. Corporate and similar loans.....	G356			0	G357			0	G358			2,250,000	G359			2,258,000	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 \$1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

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.

	(Column A)				(Column B)				
	Consolidated				In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate.....	1410		8,906,000						1.
a. Construction, land development and other land loans:					BHCK				
(1) 1-4 family residential construction loans.....					F158		0		1.a.(1)
(2) Other construction loans and all land development and other land loans.....					F159		419,000		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		106,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....					5367		6,778,000		1.c.(2)(a)
(b) Secured by junior liens.....					5368		10,000		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460		563,000		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					BHCK		0		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....					F160		1,030,000		1.e.(2)
					F161				
					BHDM				
2. Loans to depository institutions and acceptances of other banks.....					1288		1,465,000		2.
a. To U.S. banks and other U.S. depository institutions.....	1292		217,000						2.a.
b. To foreign banks.....	1296		9,502,000						2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590		4,000	1590			4,000		3.
4. Commercial and industrial loans.....				1766			1,176,000		4.
a. To U.S. addressees (domicile).....	1763		2,554,000						4.a.
b. To non-U.S. addressees (domicile).....	1764		476,000						4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....				1975			2,484,000		6.
a. Credit cards.....	B538		0						6.a.
b. Other revolving credit plans.....	B539		2,000						6.b.
c. Automobile loans.....	K137		0						6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207		2,482,000						6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081		8,000	2081			0		7.
8. Not applicable									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions.....	J454		2,418,000	J454			719,000		9.a.
b. Other loans									
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545		23,795,000	1545			23,098,000		9.b.(1)
(2) All other loans (exclude consumer loans).....	J451		9,605,000	J451			7,073,000		9.b.(2)
10. Lease financing receivables (net of unearned income).....				2165			2,090,000		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		2,090,000						10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123		17,000	2123			15,000		11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122		62,042,000	2122			47,000,000		12.

Schedule HC-C—Continued

Memoranda

	Dollar Amounts in Thousands			
	BHDM	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1–4 family residential construction loans.....	K158			0
(2) All other construction loans and all land development and other land loans.....	K159			0
b. Loans secured by 1–4 family residential properties in domestic offices.....	F576		50,000	
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160			0
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161			0
(2) Loans secured by other nonfarm nonresidential properties.....	K162			0
e. Commercial and industrial loans:	BHCK			
(1) To U.S. addressees (domicile).....	K163			0
(2) To non-U.S. addressees (domicile).....	K164			0
f. All other loans (include loans to individuals for household, family, and other personal expenditures) ¹	K165			0
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>				
(1) Loans secured by farmland in domestic offices.....	K166			0
(2) Loans to depository institutions and acceptances of other banks.....	K167			0
(3) Loans to finance agricultural production and other loans to farmers.....	K168			0
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K098			0
(b) Automobile loans.....	K203			0
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204			0
(5) Loans to foreign governments and official institutions.....	K212			0
(6) Other loans ¹	K267			0
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		669,000	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837			0
<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
<i>Memorandum item 5 is to be completed by all holding companies.</i>				
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):				
a. Outstanding balance.....	C779			0
b. Carrying amount included in Schedule HC-C, items 1 through 9.....	C780			0
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total carrying 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

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

Schedule HC-C—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>					
6. b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231			0	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1– 4 family residential properties included in the carrying 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			29,000	M.9.

	(Column A) Consolidated				(Column B) In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
<i>Memorandum items 10 and 11 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>									
10. Loans measured at fair value:									
a. Loans secured by real estate.....	F608		140,000						M.10.a.
(1) Construction, land development, and other land loans.....					F578			0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F579			0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F580			0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(i) Secured by first liens.....					F581			0	M.10.a.(3)(b)(i)
(ii) Secured by junior liens.....					F582			0	M.10.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F583		28,000		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584		112,000		M.10.a.(5)
b. Commercial and industrial loans.....	F585		0		F585			0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F586		0		F586			0	M.10.c.(1)
(2) Other revolving credit plans.....	F587		0		F587			0	M.10.c.(2)
(3) Automobile loans.....	K196		0		K196			0	M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K208		0		K208			0	M.10.c.(4)
d. Other loans.....	F589		0		F589			0	M.10.d.

Schedule HC-C—Continued

Memoranda—Continued

	(Column A)				(Column B)				
	Consolidated				In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):									
a. Loans secured by real estate.....	F609		138,000						M.11.a.
(1) Construction, land development, and other land loans.....				F590			0		M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....				F591			0		M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....				F592			0		M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(i) Secured by first liens.....				F593			0		M.11.a.(3)(b)(i)
(ii) Secured by junior liens.....				F594			0		M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....				F595			28,000		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F596			110,000		M.11.a.(5)
b. Commercial and industrial loans.....	F597		0	F597			0		M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F598		0	F598			0		M.11.c.(1)
(2) Other revolving credit plans.....	F599		0	F599			0		M.11.c.(2)
(3) Automobile loans.....	K195		0	K195			0		M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K209		0	K209			0		M.11.c.(4)
d. Other loans.....	F601		0	F601			0		M.11.d.

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

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
13. Not applicable					
14. Pledged loans and leases.....	G378		6,222,000		M.14.

Schedule HC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCM	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
Assets									
1. U.S. Treasury securities.....	3531		524,000		3531		523,000		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532		162,000		3532		162,000		2.
3. Securities issued by states and political subdivisions in the U.S.	3533		155,000		3533		155,000		3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	BHCK G379		636,000		BHDM G379		636,000		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ (include CMOs, REMICs, and stripped MBS).....	G380		42,000		G380		42,000		4.b.
c. All other residential mortgage-backed securities.....	G381		0		G381		0		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K197		0		K197		0		4.d.
e. All other commercial MBS.....	K198		0		K198		0		4.e.
5. Other debt securities									
a. Structured financial products:									
(1) Cash.....	G383		0		G383		0		5.a.(1)
(2) Synthetic.....	G384		0		G384		0		5.a.(2)
(3) Hybrid.....	G385		0		G385		0		5.a.(3)
b. All other debt securities.....	G386		1,063,000		G386		1,063,000		5.b.
6. Loans:									
a. Loans secured by real estate.....	F610		0						6.a.
(1) Construction, land development, and other land loans.....					F604		0		6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F605		0		6.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F606		0		6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(i) Secured by first liens.....					F607		0		6.a.(3)(b)(i)
(ii) Secured by junior liens.....					F611		0		6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F612		0		6.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F613		0		6.a.(5)
b. Commercial and industrial loans.....	F614		491,000		F614		366,000		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F615		0		F615		0		6.c.(1)
(2) Other revolving credit plans.....	F616		0		F616		0		6.c.(2)
(3) Automobile loans.....	K199		0		K199		0		6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K210		0		K210		0		6.c.(4)
d. Other loans.....	F618		0		F618		0		6.d.

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

	Dollar Amounts in Thousands							
	(Column A) Consolidated				(Column B) Domestic Offices			
	BHCM	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
7.-8. Not applicable								
9. Other trading assets.....	3541		2,291,000		3541		1,428,000	9.
10. Not applicable								
11. Derivatives with a positive fair value.....	3543		5,637,000		3543		3,503,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT				BHDM			
	3545		11,001,000		3545		7,878,000	12.
Liabilities								
13. a. Liability for short positions:	BHCK				BHDM			
(1) Equity securities.....	G209		51,000		G209		51,000	13.a.(1)
(2) Debt securities.....	G210		596,000		G210		596,000	13.a.(2)
(3) All other assets.....	G211		0		G211		0	13.a.(3)
b. All other trading liabilities.....	F624		0		F624		0	13.b.
14. Derivatives with a negative fair value.....	3547		6,695,000		3547		4,621,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	BHCT							
	3548		7,342,000		3548		5,268,000	15.

Memoranda

	Dollar Amounts in Thousands							
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.):								
a. Loans secured by real estate.....	F790			0				M.1.a.
(1) Construction, land development, and other land loans.....					F625		0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F626		0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end land secured by 1-4 family residential properties and extended under lines of credit.....					F627		0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:								
(i) Secured by first liens.....					F628		0	M.1.a.(3)(b)(i)
(ii) Secured by junior liens.....					F629		0	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F630		0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F631		0	M.1.a.(5)
b. Commercial and industrial loans.....	F632		491,000		F632		366,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F633		0		F633		0	M.1.c.(1)
(2) Other revolving credit plans.....	F634		0		F634		0	M.1.c.(2)
(3) Automobile loans.....	K200		0		K200		0	M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K211		0		K211		0	M.1.c.(4)
d. Other loans.....	F636		0		F636		0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:								
a. Fair value.....	F639		0		F639		0	M.2.a.
b. Unpaid principal balance.....	F640		0		F640		0	M.2.b.

Schedule HC-D—Continued

Memoranda — Continued

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G299			0	G299			0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332			0	G332			0	M.3.b.
c. Corporate and similar loans.....	G333			0	G333			0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			0	G334			0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335			0	G335			0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651			0	G651			0	M.3.f.
g. Other collateral or reference assets.....	G652			0	G652			0	M.3.g.
4. Pledged trading assets:									
a. Pledged securities.....	G387		2,940,000		G387		2,939,000		M.4.a.
b. Pledged loans.....	G388		0		G388		0		M.4.b.

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643			0	M.5.a.
b. Home equity lines.....	F644			0	M.5.b.
c. Automobile loans.....	F645			0	M.5.c.
d. Other consumer loans.....	F646			0	M.5.d.
e. Commercial and industrial loans.....	F647			0	M.5.e.
f. Other.....	F648			0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651			0	M.6.
7. Equity securities:					
a. Readily determinable fair values.....	F652		1,125,000		M.7.a.
b. Other.....	F653			0	M.7.b.
8. Loans pending securitization.....	F654			0	M.8.
9. a. (1) Gross fair value of commodity contracts.....	G212			0	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory.....	G213			0	M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):					
(1) BHTX F655	F655			0	M.9.b.(1)
(2) BHTX F656	F656			0	M.9.b.(2)
(3) BHTX F657	F657			0	M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$25,000 and exceed 25% of the item)					
a. BHTX F658	F658			0	M.10.a.
b. BHTX F659	F659			0	M.10.b.
c. BHTX F660	F660			0	M.10.c.

Schedule HC-E—Deposit Liabilities¹

		Dollar Amounts in Thousands			
		BHCB	Bil	Mil	Thou
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances ²	2210		85,985,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		3,479,000	1.b.
c.	Money market deposit accounts and other savings accounts.....	2389		17,921,000	1.c.
d.	Time deposits of less than \$100,000.....	6648		862,000	1.d.
e.	Time deposits of \$100,000 or more.....	2604		48,048,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
		BHOD			
a.	Noninterest-bearing balances ²	3189		0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		0	2.b.
c.	Money market deposit accounts and other savings accounts.....	2389		0	2.c.
d.	Time deposits of less than \$100,000.....	6648		0	2.d.
e.	Time deposits of \$100,000 or more.....	2604		0	2.e.

Memoranda

		Dollar Amounts in Thousands			
		BHDM	Bil	Mil	Thou
1.	Brokered deposits less than \$100,000 with a remaining maturity of one year or less.....	A243		0	M.1.
2.	Brokered deposits less than \$100,000 with a remaining maturity of more than one year.....	A164		0	M.2.
3.	Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242		48,043,000	M.3.
		BHFN			
4.	Foreign office time deposits with a remaining maturity of one year or less.....	A245		4,383,000	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	Bil	Mil	Thou
1.	Accrued interest receivable ¹	B556		557,000	1.
2.	Net deferred tax assets ²	2148		38,000	2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:				
a.	Mortgage Loans.....	A519		0	3.a.
b.	Other financial assets.....	A520		0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴	1752		1,785,000	4.
5.	Life insurance assets:				
a.	General account life insurance assets.....	K201		1,869,000	5.a.
b.	Separate account life insurance assets.....	K202		1,631,000	5.b.
c.	Hybrid account life insurance assets.....	K270		1,118,000	5.c.
6.	Other.....	2168		15,969,000	6.
		BHCT			
7.	Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160		22,967,000	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	Bil	Mil	Thou	
1. Not applicable					
2. Net deferred tax liabilities ¹	3049		3,009,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557		93,000		3.
4. Other	B984		22,074,000		4.
	BHCT				
5. Total (sum for items 2 through 4) (must equal Schedule HC, item 20)	2750		25,176,000		5.

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

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Earning assets that are repricable within one year or mature within one year	3197		234,847,000		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		169,631,000		2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298		2,150,000		3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)	3408		0		4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409		0		5.

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

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

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

I. Property and Casualty Underwriting

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
Assets					
1. Reinsurance recoverables.....	B988			0	1.
2. Total assets.....	C244		106,000		2.
Liabilities					
3. Claims and claims adjustment expense reserves.....	B990		1,000		3.
4. Unearned premiums.....	B991		2,000		4.
5. Total equity.....	C245		103,000		5.
6. Net income.....	C246		0		6.

II. Life and Health Underwriting

	BHCK	Bil	Mil	Thou	
Assets					
1. Reinsurance recoverables.....	C247			0	1.
2. Separate account assets.....	B992			0	2.
3. Total assets.....	C248		25,000		3.
Liabilities					
4. Policyholder benefits and contractholder funds.....	B994			0	4.
5. Separate account liabilities.....	B996			0	5.
6. Total equity.....	C249		24,000		6.
7. Net income.....	C250			0	7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
Assets					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B558		27,778,000		1.a.
b. Mortgage-backed securities.....	B559		59,156,000		1.b.
c. All other securities (included securities issued by states and political subdivisions in the U.S.).....	B560		34,619,000		1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365		20,411,000		2.
	BHDM				
3. a. Total loans and leases in domestic offices.....	3516		45,004,000		3.a.
(1) Loans secured by 1–4 family residential properties.....	3465		6,457,000		3.a.(1)
(2) All other loans secured by real estate.....	3466		1,796,000		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		892,000		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		2,659,000		3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360		12,628,000		3.b.
	BHCK				
4. a. Trading assets.....	3401		12,347,000		4.a.
b. Other earning assets.....	B985		102,849,000		4.b.
5. Total consolidated assets.....	3368		366,488,000		5.
Liabilities					
6. Interest-bearing deposits (domestic) ¹	3517		54,709,000		6.
7. Interest-bearing deposits (foreign) ¹	3404		104,811,000		7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353		13,872,000		8.
9. All other borrowed money.....	2635		31,135,000		9.
10. Not applicable					
Equity Capital					
11. Total equity capital (excludes limited-life preferred stock).....	3519		37,048,000		11.

1. 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	Bil	Mil	Thou	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines).....	3814		118,000		1.a.
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		370,000		1.c.(1)
(a) 1–4 family residential construction loan commitments.....	F164		0		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165		370,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		23,000		1.c.(2)
d. Securities underwriting.....	3817		0		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans.....	J457		16,088,000		1.e.(1)
(2) Loans to financial institutions.....	J458		5,141,000		1.e.(2)
(3) All other unused commitments.....	J459		12,494,000		1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....	6566		6,431,000		2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. ¹</i>					
a. Amount of financial standby letters of credit conveyed to others.....	3820		956,000		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	6570		129,000		3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. ¹</i>					
a. Amount of performance standby letters of credit conveyed to others.....	3822		5,000		3.a.
4. Commercial and similar letters of credit.....	3411		264,000		4.
5. Not applicable					
6. Securities					
a. Securities lent	3433		379,977,000		6.a.
b. Securities borrowed	3432		8,830,000		6.b.

	(Column A)				(Column B)				
	Sold Protection				Purchased Protection				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
7. Credit derivatives:									
a. Notional amounts:									
(1) Credit default swaps.....	C968		0		C969		0		7.a.(1)
(2) Total return swaps.....	C970		0		C971		0		7.a.(2)
(3) Credit options.....	C972		0		C973		0		7.a.(3)
(4) Other credit derivatives.....	C974		0		C975		0		7.a.(4)
b. Gross fair values:									
(1) Gross positive fair value.....	C219		0		C221		0		7.b.(1)
(2) Gross negative fair value.....			0		C222		0		7.b.(2)

	BHCK	Bil	Mil	Thou	
c. Notional amounts by regulatory capital treatment:					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection.....	G401		0		7.c.(1)(a)
(b) Purchased protection.....			0		7.c.(1)(b)
(2) All other positions:					
(a) Sold protection.....	G403		0		7.c.(2)(a)
(b) Purchased protections that is recognized as a guarantee for regulatory capital purposes.....	G404		0		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405		0		7.c.(2)(c)

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

Schedule HC-L—Continued
(Report only transactions with nonrelated institutions)

		Remaining Maturity of:												
		(Column A) One year or less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
		BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands														
7. 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			0	G414			0	7.d.(2)(a)
(b) Subinvestment grade.....		G415			0	G416			0	G417			0	7.d.(2)(b)
8. Spot foreign exchange contracts.....						BHCK	Bil	Mil	Thou					8.
						8765			79,401,000					
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).....														
						BHCK	Bil	Mil	Thou					
						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. TEXT														
						6561			0					9.c.
d. TEXT														
						6562			0					9.d.
e. TEXT														
						6568			0					9.e.
f. TEXT														
						6586			0					9.f.
10. Not applicable														

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
Derivatives Position Indicators	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	11.a.
	57,504,000	0	181,000	0	
b. Forward contracts.....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	99,673,000	420,201,000	0	0	
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	0	0	660,000	0	
(2) Purchased options.....	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	390,000	0	1,039,000	0	
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	76,781,000	786,000	2,282,000	0	
(2) Purchased options.....	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	74,041,000	797,000	1,556,000	0	
e. Swaps.....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	404,412,000	99,786,000	1,102,000	0	
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12.
	689,735,000	514,261,000	6,820,000	0	
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13.
	23,066,000	7,309,000	0	0	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	14.a.(1)
	16,727,000	6,396,000	259,000	0	
(2) Gross negative fair value.....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	16,943,000	6,248,000	385,000	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	14.b.(1)
	574,000	463,000	0	0	
(2) Gross negative fair value.....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	553,000	59,000	0	0	

Schedule HC-L—Continued

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

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
15. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418		3,905,000		G419		2,000		G420		1,167,000		G421		420,000		G422		4,306,000	15.a.	
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		1,167,000		G424		0		G425		313,000		G426		6,000		G427		199,000	15.b.(1)	
(2) Cash—Other currencies.....	G428		172,000		G429		0		G430		307,000		G431		0		G432		3,000	15.b.(2)	
(3) U.S. Treasury securities.....	G433		130,000		G434		0		G435		1,000		G436		3,000		G437		21,000	15.b.(3)	
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438		302,000		G439		0		G440		17,000		G441		0		G442		1,000	15.b.(4)	
(5) Corporate bonds.....	G443		0		G444		0		G445		0		G446		0		G447		9,000	15.b.(5)	
(6) Equity securities.....	G448		0		G449		0		G450		0		G451		0		G452		36,000	15.b.(6)	
(7) All other collateral.....	G453		42,000		G454		0		G455		0		G456		0		G457		0	15.b.(7)	
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458		1,813,000		G459		0		G460		638,000		G461		9,000		G462		269,000	15.b.(8)	

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

Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
1. Total number of holding company common shares outstanding.....	Number (Unrounded)						1.
	3459	1,121,511,672					
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				692,000		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				458,000		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				2,020,000		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) Loans to finance agricultural production and other loans to farmers.....	BHCK						
(3) Commercial and industrial loans.....	K178				0		6.a.(2)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	K179				0		6.a.(3)
(a) Credit cards.....	K180				0		6.a.(4)(a)
(b) Automobile loans.....	K181				0		6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards.....	K182				0		6.a.(4)(c)
(5) All other loans and leases.....	K183				0		6.a.(5)
<i>Itemize and describe loan and lease categories included in item 6.a(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):</i>							
(a) Loans to depository institutions and acceptances of other banks.....	K184				0		6.a.(5)(a)
(b) Loans to foreign governments and official institutions.....	K185				0		6.a.(5)(b)
(c) Other loans ¹	K186				0		6.a.(5)(c)
(d) Lease financing receivables.....	K273				0		6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):	BHDM						
(1) Construction, land development, and other land in domestic offices.....	K187				0		6.b.(1)
(2) Farmland in domestic offices.....	K188				0		6.b.(2)
(3) 1-4 family residential properties in domestic offices.....	K189				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)

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

Schedule HC-M—Continued

		Dollar Amounts in Thousands				
		BHFN	Bil	Mil	Thou	
6.	b. (6) In foreign offices.....	K260			0	6.b.(6)
	(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	BHCK				
		K192			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.
7.	Captive insurance and reinsurance subsidiaries:					
	a. Total assets of captive insurance subsidiaries ¹	K193		1,557,000		7.a.
	b. Total assets of captive reinsurance subsidiaries ¹	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 BHCK				
		1=Yes 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 BHCK				
		1=Yes 6689			0	9.
10.	Not Applicable					
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	0=No BHCK				
		1=Yes 6416			1	11.

TEXT

6428

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

Area Code and Phone Number (TEXT 9009)

		BHCK	Bil	Mil	Thou	
12.	Intangible assets other than goodwill:					
	a. Mortgage servicing assets.....	3164			0	12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438			0	12.a.(1)
	b. Purchased credit card relationships and nonmortgage servicing assets.....	B026			0	12.b.
	c. All other identifiable intangible assets.....	5507		4,047,000		12.c.
	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	BHCT				
		0426		4,047,000		12.d.
13.	Other real estate owned.....	2150		9,000		13.
14.	Other borrowed money:	BHCK				
	a. Commercial paper.....	2309			0	14.a.
	b. Other borrowed money with a remaining maturity of one year or less.....	2332		15,138,000		14.b.
	c. Other borrowed money with a remaining maturity of more than one year.....	2333		16,041,000		14.c.
	d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	BHCT				
		3190		31,179,000		14.d.
15.	Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....	0=NO BHCK				
		1=YES B569			1	15.
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK				
		B570		322,281,000		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	1	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	1	19.b.

Dollar Amounts in Thousands

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.

	BHCK	Bil	Mil	Thou	
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:					
a. Net assets.....	C252		3,575,000		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		40,000		20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross.....	4834		163,000		20.b.(3)
c. Balances due to related institutions:					
(1) Due to holding company (parent company only), gross.....	5041		50,000		20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043		23,000		20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross.....	5045		945,000		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		50,000		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)) ¹	C253		44,000		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	Bil	Mil	Thou	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>					
23. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064			0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065		10,819,000		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	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173			41,000	F175			0	F177			4,000	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			0	5399			0	5400			1,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	C236			41,000	C237			4,000	C229			116,000	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			1,000	F181			0	F183			0	1.e.(2)
f. In foreign offices.....	B572			0	B573			0	B574			0	1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. U.S. banks and other U.S. depository institutions.....	5377			0	5378			0	5379			0	2.a.
b. Foreign banks.....	5380			50,000	5381			0	5382			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594			0	1597			0	1583			0	3.
4. Commercial and industrial loans.....	1606			0	1607			0	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
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			7,000	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans.....	5459			32,000	5460			0	5461			6,000	7.
8. Lease financing receivables:													
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.

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

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		6,000		3506		10,000		3507		0		9.
10. TOTAL (sum of items 1 through 9).....	5524		178,000		5525		14,000		5526		127,000		10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036		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. Loans to finance agricultural production and other loans to farmers.....	BHCK K072		0		BHCK K073		0		BHCK K074		0		12.b.
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		12.c.

Schedule HC-N—Continued

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

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

Memoranda

	BHDM				BHDM				BHDM				
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
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.....	BHCK				BHCK				BHCK				M.1.b.
	F661			1,000	F662			0	F663			62,000	
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM				BHDM				BHDM				M.1.c.
	K111			0	K112			0	K113			0	
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	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
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			6,000	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices.....	BHDM			0	BHDM			0	BHDM			0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	BHCK			0	BHCK			0	BHCK			0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	K138			0	K139			0	K140			0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards.....	K274			0	K275			0	K276			0	M.1.f.(4)(a)
(b) Automobile loans.....	K277			0	K278			0	K279			0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280			0	K281			0	K282			0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions.....	K283			0	K284			0	K285			0	M.1.f.(5)
(6) Other loans ¹	K286			0	K287			0	K288			0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558			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 and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)													
a. Loans and leases held for sale.....	C240			0	C241			0	C226			4,000	M.5.a
b. Loans measured at fair value:													
(1) Fair value.....	F664			0	F665			0	F666			0	M.5.b.(1)
(2) Unpaid principal balance.....	F667			0	F668			0	F669			0	M.5.b.(2)

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

Schedule HC-N—Continued

Memoranda—Continued

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

	(Column A)				(Column B)			
	Past due				Past due			
	30 through 89 days				90 days or more			
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			0

M.6.

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
7. Additions to nonaccrual assets during the quarter.....	C410			4,000
8. Nonaccrual assets sold during the quarter.....	C411			1,000

M.7.

M.8.

	(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							
Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) :												
a. Outstanding balance.....	L183			0	L184			0	L185			0
b. Carrying amount included in Schedule HC-N, items 1 through 7, above.....	L186			0	L187			0	L188			0

M.9.a.

M.9.b.

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

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

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²				
a. Closed-end first liens.....	F066		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 or trading at quarter-end (included in Schedule HC, items 4.a and 5):	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.c, 5.f, 5.g, and 5.i):	BHCK			
a. Closed-end 1-4 family residential mortgage loans.....	F184		0	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)
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.....	BHCK			
(1) Total commitment under the lines of credit.....	L191			7.a.
b. For representations and warranties made to other parties.....	L192			7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288			7.c.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements							
	BHCY	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou				
Dollar Amounts in Thousands																								
Assets																								
1. Available-for-sale securities.....	1773		87,717,000		G474		0		G475		21,786,000		G476		65,920,000		G477		11,000	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		140,000		G484		0		G485		0		G486		140,000		G487		0			0	3.	
4. Loans and leases held for investment.....	G488		0		G489		0		G490		0		G491		0		G492		0			0	4.	
5. Trading assets:	BHCT																							
a. Derivative assets.....	3543		5,637,000		G493		17,874,000		G494		91,000		G495		23,414,000		G496		6,000				5.a.	
b. Other trading assets.....	G497		5,364,000		G498		0		G499		2,032,000		G500		3,332,000		G501		0				5.b.	
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	F240		0		F684		0		F692		0		F241		0		F242		0				0	5.b.(1)
6. All other assets.....	G391		2,408,000		G392		0		G395		337,000		G396		2,017,000		G804		54,000					6.
7. Total assets measured at fair value on a recurring basis.....	G502		101,266,000		G503		17,874,000		G504		24,246,000		G505		94,823,000		G506		71,000					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:	BHCT																							
a. Derivative liabilities.....	3547		6,695,000		G512		16,999,000		G513		36,000		G514		23,652,000		G515		6,000					10.a.
b. Other trading liabilities.....	G516		647,000		G517		0		G518		412,000		G519		235,000		G520		0					10.b.
11. Other borrowed money.....	G521		355,000		G522		0		G523		0		G524		355,000		G525		0					11.
12. Subordinated notes and debentures.....	G526		0		G527		0		G528		0		G529		0		G530		0					12.
13. All other liabilities.....	G805		982,000		G806		0		G807		27,000		G808		955,000		G809		0					13.
14. Total liabilities measured at fair value on a recurring basis.....	G531		8,679,000		G532		16,999,000		G533		475,000		G534		25,197,000		G535		6,000					14.

Schedule HC-Q—Continued

Memoranda

	(Column A) Total Fair Value Reported on Schedule HC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	Dollar Amounts in Thousands				BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% 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			1,038,000	G542			0	G543			0	G544			1,038,000	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 \$25,000 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			612,000	G567			0	G568			0	G569			612,000	G570			0	M.2.b.
c. BHTX G571 VIE Obligations	G571			343,000	G572			0	G573			0	G574			343,000	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-R— Regulatory Capital

Part I. Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands				
	BHCA	Bil	Mil	Thou	
Common Equity Tier 1 Capital					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742		19,691,000		1.
	BHCT				
2. Retained earnings.....	3247		18,257,000		2.
	BHCA				
3. Accumulated other comprehensive income (AOCI).....	B530		(1,856,000)		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	Bil	Mil	Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839			0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840		36,092,000		5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		16,576,000		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		1,179,000		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		7,000		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).....	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).....	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		(7,000)		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		42,000		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		18,293,000		12.

Schedule HC-R – Continued

Part I.—Continued

	Dollar Amounts in Thousands			
	BHCA	Bil	Mil	Thou
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P853		0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P854		0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P855		0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity Tier 1 capital deduction threshold.....	P856		0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional Tier 1 capital and Tier 2 capital to cover deductions.....	P857		0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858		0	18.
19. Common equity Tier 1 capital (item 12 minus item 18).....	P859		18,293,000	19.
Additional Tier 1 Capital				
20. Additional Tier 1 capital instruments plus related surplus.....	P860		1,562,000	20.
21. Non-qualifying capital instruments subject to phase out from additional Tier 1 capital.....	P861		297,000	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		1,859,000	23.
24. LESS: Additional Tier 1 capital deductions.....	P864		300,000	24.
25. Additional Tier 1 capital (greater of item 23 minus item 24 or zero).....	P865		1,559,000	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25)	8274		19,852,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....	P866		298,000	27.
28. Non-qualifying capital instruments subject to phase out from Tier 2 capital.....	P867		223,000	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		283,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in Tier 2 capital.....	BHCW		17,000	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.....	BHCA		0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		804,000	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		538,000	32.b.
33. LESS: Tier 2 capital deductions.....	P872		2,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311		802,000	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		536,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....	3792		20,654,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	3792		20,388,000	35.b.

Schedule HC-R – Continued

Part I.—Continued

	Dollar Amounts in Thousands				
	BHCX	Bil	Mil	Thou	
Total Assets for the Leverage Ratio					
36. Average total consolidated assets.....	3368		366,488,000		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		17,804,000		37.
38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes.....	B596		(2,175,000)		38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224		350,859,000		39.
Total Risk-Weighted Assets					
40. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 62).....	A223		162,652,975		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		169,372,560		40.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital ratios					
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	11.25%	P793	10.80%	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	12.21%	7206	11.72%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	12.70%	7205	12.04%	43.

	BHCA	Percentage	
Leverage Capital Ratios			
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	5.66%	44.
45. Advanced approaches holding companies only: supplementary leverage ratio (FFIEC 101 Schedule A, item 98) (effective date to be determined).....			45.

	BHCA	Percentage	
Capital Buffer			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			
a. Capital conservation buffer.....			46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....			46.b.

	Dollar Amounts in Thousands				
	BHCA	Bil	Mil	Thou	
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of 46.a or 46.b for an advanced approaches holding company that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income.....					47.
48. Distributions and discretionary bonus payments during the quarter.....					48.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)											
	Allocation by Risk Weight Category																																						
	0%			2%			4%			10%			20%			50%			100%			150%																	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou									
Balance Sheet Asset Categories²																																							
1. Cash and balances																																							
due from depository institutions.....	BHCK D957			BHCK S396			BHCK D958									BHCK D959			BHCK S397			BHCK D960			BHCK S398														
	115,324,000			0			93,348,000									17,379,000			2,896,000			1,493,000			208,000														
2. Securities:																																							
a. Held-to-maturity securities.....	BHCK D961			BHCK S399			BHCK D962									BHCK D963			BHCK D964			BHCK D965			BHCK S400														
	40,815,000			0			16,827,000									23,976,000			12,000																				
b. Available-for-sale securities.....	BHCK D966			BHCK S402			BHCK D967									BHCK D968			BHCK D969			BHCK D970			BHCK S403														
	75,763,000			0			35,627,000									31,819,000			3,634,000			4,683,000			0														
3. Federal funds sold and securities purchased under agreements to resell:																																							
a. Federal funds sold (in domestic offices).....	BHCK D971						BHCK D972									BHCK D973			BHCK S410			BHCK D974			BHCK S411														
	286,000						0									86,000			0			200,000			0														
b. Securities purchased under agreements to resell.....	BHCK H171			BHCK H172																																			
	27,982,000			27,982,000																																			
4. Loans and leases held for sale:																																							
a. Residential mortgage exposures.....	BHCK S413			BHCK S414			BHCK H173									BHCK S415			BHCK S416			BHCK S417																	
	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														
	4,000			0			0									0			0			0			4,000														
c. Exposures past due 90 days or more or on nonaccrual.....	BHCK S423			BHCK S424			BHCK S425									BHCK S426			BHCK S427			BHCK S428			BHCK S429														
	0			0			0									0			0			0			0														

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)						
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁴									
	250% ⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount						
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Balance Sheet Asset Categories (continued)																															
1. Cash and balances due from depository institutions.....																												1.			
2. Securities:																															
a. Held-to-maturity securities.....																												2.a.			
b. Available-for-sale securities.....				BHCK S405						BHCK S406									BHCK H271			BHCK H272									2.b.
				0						0									0			0									
3. Federal funds sold and securities purchased under agreements to resell:																															
a. Federal funds sold in domestic offices).....																												3.a.			
b. Securities purchased under agreements to resell.....																												3.b.			
4. Loans and leases held for sale:																															
a. Residential mortgage exposures:																															
b. High volatility commercial real estate exposures past due 90 days or more or on nonaccrual.....				BHCK H273						BHCK H274									BHCK H275			BHCK H276									4.a.
				0						0									0			0									
				BHCK H277						BHCK H278									0			0									4.c.
				0						0									0			0									

4. 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.

5 Effective January 1, 2018.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column 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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
4. Loans and leases held for sale (continued):																																				
d. All other	BHCK S431			BHCK S432			BHCK S433									BHCK S434			BHCK S435			BHCK S436			BHCK S437											
	140,000			0			0									0			0			140,000			0											
5. Loans and leases; net of unearned income:																																				
a. Residential mortgage	BHCK S439			BHCK S440			BHCK H178									BHCK S441			BHCK S442			BHCK S443														
	6,894,000			0			0									0			0			6,894,000														
b. High volatility																																				
commercial real estate	BHCK S445			BHCK S446			BHCK H179									BHCK H180			BHCK H181			BHCK H182			BHCK S447											
	15,000			0			0									0			0			0			15,000											
c. Exposures past due																																				
90 days or more or on nonaccrual	BHCK S449			BHCK S450			BHCK S451									BHCK S452			BHCK S453			BHCK S454			BHCK S455											
	61,000			0			0									0			0			0			61,000											
d. All other exposures	BHCK S457			BHCK S458			BHCK S459									BHCK S460			BHCK S461			BHCK S462			BHCK S463											
	54,816,000			0			14,418,000									2,925,000			2,316,000			33,910,000			1,247,000											
6. LESS: Allowance for loan and lease losses	BHCX 3123			BHCY 3123																																
	190,000			190,000																																
7. Trading assets	BHCK D976			BHCK S466			BHCK D977									BHCK D978			BHCK D979			BHCK D980			BHCK S467											
	11,001,000			9,858,000			73,000									40,000			0			1,027,000			1,000											
	BHCK D981			BHCK S469			BHCK D982									BHCK D983			BHCK D984			BHCK D985			BHCK H185											
	46,847,000			22,632,000			2,367,000									315,000			658,000			17,859,000			96,000											
8. All other assets																																				
a. Separate account																																				
bank-owned life insurance																																				
b. Default fund																																				
contributions to central counterparties																																				

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

more than 90 days past due; 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 R)			(Column S)		
	Credit Equivalent Amount			Risk-Weighted Asset Amount		
	Bil	Mil	Thou	Bil	Mil	Thou
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)(continued)						
12. Financial standby letters of credit.....						12.
13. Performance standby letters of credit and transaction-related contingent items.....						13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....						14.
15. Retained recourse on small business obligations sold with recourse.....						15.
16. Repo-style transactions ²¹				BHCK H301	BHCK H302	
				6,874,000	3,617,000	16.
17. All other off-balance sheet liabilities.....						17.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)			
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches ²⁵						
	625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																
18. Unused commitments:																
a. Original maturity of																
one year or less,																
excluding asset-																
paper (ABCP) conduits.....										BHCK H303	BHCK H304		18.a.			
										0	0					
b. Original maturity of																
one year or less to																
ABCP conduits.....																18.b.
c. Original maturity																
exceeding one																
year.....										BHCK H307	BHCK H308		18.c.			
										0	0					
19. Unconditionally																
cancelable																
commitments.....										BHCK H309	BHCK H310		19.			
										0	0		20.			
20. Over-the-counter																
derivatives.....																21.
21. Centrally cleared																
derivatives.....																22.
22. Unsettled transactions																
(failed trades) ²⁶	BHCK H198			BHCK H199			BHCK H200									
	14,000			5,000			1,000									

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	Dollar Amounts in Thousands																										
	(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
	Allocation by Risk-Weight Category																										
	0%			2%			4%			10%			20%			50%			100%			150%					
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....																											
	BHCK G630			BHCK S558			BHCK S559			BHCK S560			BHCK G631			BHCK G632			BHCK G633			BHCK S561					
	166,649,000			3,747,000			14,000			0			86,678,000			10,119,000			117,443,000			1,742,000					
24. Risk weight factor.....	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%					
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					
	0			74,940			560			0			17,335,600			5,059,500			117,443,000			2,613,000					

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	Dollar Amounts in Thousands																							
	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)					
	250% ²⁵			300%			400%			600%			625%			937.5%			1250%					
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....																								
	BHCK S563			BHCK S564			BHCK S565			BHCK S566			BHCK S567			BHCK S568								
	0			0			36,000			14,000			5,000			86,000			22.					
24. Risk weight factor.....	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			24.		
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....																								
	BHCK S574			BHCK S575			BHCK S576			BHCK S577			BHCK S578			BHCK S579								
	0			0			216,000			87,500			46,875			1,075,000			25.					

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	159,031,000			26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	3,396,000			27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	B704	162,652,975			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	162,652,975			31.

27. Effective January 1, 2018.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	G642		9,817,000		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	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
	a. Interest rate.....	S582		105,349,000			S583		112,806,000			S584		112,327,000			M.2.a.
	b. Foreign exchange rate and gold.....	S585		506,876,000			S586		7,354,000			S587		5,888,000			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		1,995,000			S595		488,000			S596		24,000			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		110,849,000			S604		105,653,000			S605		82,633,000			M.3.a.
	b. Foreign exchange rate and gold.....	S606		0			S607		0			S608		0			M.3.b.
	c. Credit (investment grade reference asset).....	S609		0			S610		0			S611		0			M.3.c.
	d. Credit (non-investment grade reference asset).....	S612		0			S613		0			S614		0			M.3.d.
	e. Equity.....	S615		1,173,000			S616		104,000			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	Bil	Mil	Thou	
4.	Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....	S624		1,784,000		M.4.

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

C.I. _____

	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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Securitization Activities																					
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														
	152,000	0	0	0	0	0	0	1.													
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																					
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F).....	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718														
	0	0	0	0	0	0	0	2.a.													
b. Subordinated securities and other residual interests.....	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399														
	0	0	0	0	0	0	0	2.b.													
c. Standby letters of credit and other enhancements.....	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406														
	0	0	0	0	0	0	0	2.c.													
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732														
	0	0	0	0	0	0	0	3.													
4. Past due loan amounts included in item 1:																					
a. 30-89 days past due.....	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739														
	2,000	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														
	2,000	0	0	0	0	0	0	4.b.													
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)																					
a. Charge-offs.....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753														
	0	0	0	0	0	0	0	5.a.													
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760														
	0	0	0	0	0	0	0	5.b.													

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			
	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																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in HC-B).....				BHCK B761			BHCK B762									BHCK B763						6.a.
				0			0									0						
b. Loans (included in HC-C).....				BHCK B500			BHCK B501									BHCK B502						6.b.
				0			0									0						
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due.....				BHCK B764			BHCK B765									BHCK B766						7.a.
				0			0									0						
b. 90 days or more past due.....				BHCK B767			BHCK B768									BHCK B769						7.b.
				0			0									0						
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....				BHCK B770			BHCK B771									BHCK B772						8.a.
				0			0									0						
b. Recoveries.....				BHCK B773			BHCK B774									BHCK B775						8.b.
				0			0									0						
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776			BHCK B777			BHCK B778			BHCK B779			BHCK B780			BHCK B781			BHCK B782			9.
	0			0			0			0			0			0			0			
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....	BHCK B783			BHCK B784			BHCK B785			BHCK B786			BHCK B787			BHCK B788			BHCK B789			10.
	0			0			0			0			0			0			37,000			
Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790			BHCK B791			BHCK B792			BHCK B793			BHCK B794			BHCK B795			BHCK B796			11.
	0			0			0			0			0			0			0			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797			BHCK B798			BHCK B799			BHCK B800			BHCK B801			BHCK B802			BHCK B803			12.
	0			0			0			0			0			0			0			

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		220,000		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 holding company.....		B806			0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....		B807			0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:						
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....		B808			0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....		B809		290,000		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) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Schedule HC-V—Variable Interest Entities

	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
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	J982			0	J983			100,000	1.a.
b. Held-to-maturity securities.....	J984			0	J985			0	J986			0	1.b.
c. Available-for-sale securities.....	J987			400,000	J988			0	J989			0	1.c.
d. Securities purchased under agreements to resell.....	J990			0	J991			0	J992			0	1.d.
e. Loans and leases held for sale.....	J993			0	J994			0	J995			0	1.e.
f. Loans and leases, net of unearned income.....	J996			0	J997			0	J998			0	1.f.
g. Less: Allowance for loan and lease losses.....	J999			0	K001			0	K002			0	1.g.
h. Trading assets (other than derivatives).....	K003			0	K004			0	K005			1,495,000	1.h.
i. Derivative trading assets.....	K006			0	K007			0	K008			0	1.i.
j. Other real estate owned.....	K009			0	K010			0	K011			0	1.j.
k. Other assets.....	K012			0	K013			0	K014			85,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:													
a. Securities sold under agreements to repurchase.....	K015			0	K016			0	K017			0	2.a.
b. Derivative trading liabilities.....	K018			0	K019			0	K020			0	2.b.
c. Commercial paper.....	K021			0	K022			0	K023			0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024			355,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			370,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030			0	K031			0	K032			0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033			0	K034			0	K035			0	4.

Notes to the Balance Sheet—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Bil	Mil	Thou	
1. Average loans and leases (net of unearned income).....		3516			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). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

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

Example

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

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

Notes to the Balance Sheet—Other

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

FRY9C: Explanatory Notes

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