

**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: **December 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)

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

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)

**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		213,000		1.a.(1)(a)
(b) All other loans secured by real estate.....	4436		38,000		1.a.(1)(b)
(c) All other loans.....	F821		334,000		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		275,000		1.a.(2)
b. Income from lease financing receivables.....	4065		72,000		1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		273,000		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		413,000		1.d.(1)
(2) Mortgage-backed securities.....	B489		1,044,000		1.d.(2)
(3) All other securities.....	4060		439,000		1.d.(3)
e. Interest income from trading assets.....	4069		76,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		147,000		1.f.
g. Other interest income.....	4518		29,000		1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107		3,353,000		1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more.....	A517		5,000		2.a.(1)(a)
(b) Time deposits of less than \$100,000.....	A518		0		2.a.(1)(b)
(c) Other deposits.....	6761		25,000		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		(6,000)		2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		230,000		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		32,000		2.d.
e. Other interest expense.....	4398		7,000		2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073		300,000		2.f.
3. Net interest income (item 1.h minus item 2.f.).....	4074		3,053,000		3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		130,000		4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070		8,749,000		5.a.
b. Service charges on deposit accounts in domestic offices.....	4483		433,000		5.b.
c. Trading revenue <sup>2</sup> .....	A220		768,000		5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		1,377,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0		5.d.(2)
(3) Fees and commissions from annuity sales.....	C887		5,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		1,000		5.d.(4)
(5) Income from other insurance activities.....	C387		0		5.d.(5)
e. Venture capital revenue.....	B491		1,000		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		13,000		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		6,000		5.k.
	l. Other noninterest income <sup>3</sup> .....	B497		675,000		5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079		12,028,000		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		83,000		6.b.
7.	Noninterest expense:					
	a. Salaries and employee benefits.....	4135		5,833,000		7.a.
	b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....	4217		880,000		7.b.
	c. (1) Goodwill impairment losses.....	C216		0		7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets.....	C232		261,000		7.c.(2)
	d. Other noninterest expense <sup>4</sup> .....	4092		3,825,000		7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		10,799,000		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		4,235,000		8.
9.	Applicable income taxes (foreign and domestic).....	4302		1,013,000		9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		3,222,000		10.
11.	Extraordinary items and other adjustments, net of income taxes <sup>5</sup> .....	4320		0		11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		3,222,000		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		64,000		13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13).....	4340		3,158,000		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		3,111,000		M.1.
2.	Net income before income taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis.....	4592		4,293,000		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		82,000		M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			M.5.
		4150		51,200		
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		139,000		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			98,000	M.6.i.
	TEXT					
	j. 8563 Standby LC Fees	8563			37,000	M.6.j.
	TEXT					
	k. 8564 Investment Income	8564			60,000	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			230,000	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			264,000	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			628,000	M.7.l.
	TEXT					
	m. 8566 Purchased Services and Systems	8566			823,000	M.7.m.
	TEXT					
	n. 8567 Sub-Custodian Charges	8567			270,000	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			3,000	M.9.a.
	b. Foreign exchange exposures.....	8758			744,000	M.9.b.
	c. Equity security and index exposures.....	8759			21,000	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.<sup>1</sup></i>					
9. f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....	K090		(2,000)	M.9.f.	
9. g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e. above).....	K094		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		(1,000)	M.10.a.	
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890		0	M.10.b.	
11. Credit losses on derivatives (see instructions).....	A251		0	M.11.	
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets.<sup>1</sup></i>					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		880,000	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		153,000	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		11,000	M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320		5,000	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		6,000	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		3,158,000		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK				
a. Sale of perpetual preferred stock, gross.....	3577		990,000		5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578		0		5.b.
6. Sale of common stock:					
a. Sale of common stock, gross.....	3579		662,000		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		2,355,000		8.
9. Changes incident to business combinations, net.....	4356		0		9.
10. LESS: Cash dividends declared on preferred stock.....	4598		105,000		10.
11. LESS: Cash dividends declared on common stock.....	4460		762,000		11.
12. Other comprehensive income <sup>1</sup> .....	B511		(966,000)		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		(26,000)		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		38,037,000		15.

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan related changes other than net periodic benefit cost.

### Schedule HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)</b>									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans.....	C891			0	C892			0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893			0	C894			0	1.a.(2)
b. Secured by farmland in domestic offices.....									
	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....									
	5411			0	5412			0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:									
(a) Secured by first liens.....									
	C234			1,000	C217			6,000	1.c.(2)(a)
(b) Secured by junior liens.....									
	C235			0	C218			0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....									
	3588			0	3589			0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....									
	C895			0	C896			0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....									
	C897			0	C898			0	1.e.(2)
f. In foreign offices.....									
	B512			0	B513			0	1.f.
2. 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			1,000	K206			0	5.c.
6. Loans to foreign governments and official institutions.....									
	4643			0	4627			0	6.
7. All other loans.....									
	4644			170,000	4628			2,000	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			172,000	4605			8,000	9.

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

### Schedule HI-B—Continued

#### Memoranda

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				M.1.
	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				M.3.
	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.

II. Changes in allowance for loan and lease losses	Calendar year-to-date				
	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands					
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		8,000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4).....	BHCK				
4. Less: Write-downs arising from transfers of loans to a held-for sale account.....	C079		172,000		3.
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	5523		0		4.
6. Adjustments (see instructions for this schedule).....	BHCT				
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).....	4230		130,000		5.
	BHCK				
	C233		0		6.
	BHCT				
	3123		157,000		7.

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

#### Memoranda

	Calendar year-to-date				
	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	C435			0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389			0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7).....	C390			0	M.3.
<i>Memoranda item 4 is to be completed by all holding companies.</i>					
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above).....	C781			0	M.4.



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

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

Dollar Amounts in Thousands	Recorded Investment: (Column A) Individually Evaluated			Allowance Balance: Individually Evaluated			Recorded Investment: (Column C) Collectively Evaluated			Allowance Balance: Collectively Evaluated			Recorded Investment: Purchased Credit-Impaired Loans (Column E) (ASC 310-30)			Allowance Balance: Purchased Credit-Impaired Loans									
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou					
1. Real estate loans:																									
a. Construction loans.....	M708			0	M709			0	M710			480,000	M711			5,000	M712			0	M713			0	1.a.
b. Commercial																									
real estate loans.....	M714			0	M715			0	M716			1,737,000	M717			14,000	M719			0	M720			0	1.b.
c. Residential																									
real estate loans.....	M721			3,000	M722			1,000	M723			7,775,000	M724			44,000	M725			0	M726			0	1.c.
2. Commercial loans.....	M727			171,000	M728			0	M729			50,103,000	M730			91,000	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			2,713,000	M742			1,000	M743			0	M744			0	4.
5. Unallocated, if any.....																									
M745																									
6. Total (sum of items 1.a. through 5.).....	M746			180,000	M747			2,000	M748			62,808,000	M749			155,000	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 securization income.....	B493				0	5.e.
f. Insurance commissions and fees.....	B494				0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091				0	6.
7. Total noninterest expense.....	4093				0	7.
a. Salaries and employee benefits.....	4135				0	7.a.
b. Goodwill impairment losses.....	C216				0	7.b.
8. Income (loss) before 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 December 31, 2015  
Month / Day / Year

### Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
<b>Assets</b>						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin <sup>1</sup>	0081		6,694,000		1.a.
b.	Interest-bearing balances: <sup>2</sup>					
(1)	In U.S. offices	0395		82,401,000		1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs	0397		45,683,000		1.b.(2)
2.	Securities:					
a.	Held-to-maturity securities (from Schedule HC-B, column A)	1754		43,312,000		2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D)	1773		75,867,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold in domestic offices	BHDM	B987		11,000	3.a.
b.	Securities purchased under agreements to resell <sup>3</sup>	BHCK	B989		24,362,000	3.b.
4.	Loans and lease financing receivables:					
a.	Loans and leases held for sale		5369		422,000	4.a.
b.	Loans and leases, net of unearned income	B528		62,988,000		4.b.
c.	LESS: Allowance for loan and lease losses	3123		157,000		4.c.
d.	Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)	B529		62,831,000		4.d.
5.	Trading assets (from Schedule HC-D)	3545		8,596,000		5.
6.	Premises and fixed assets (including capitalized leases)	2145		1,379,000		6.
7.	Other real estate owned (from Schedule HC-M)	2150		9,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies	2130		792,000		8.
9.	Direct and indirect investments in real estate ventures	3656		0		9.
10.	Intangible assets:					
a.	Goodwill	3163		17,618,000		10.a.
b.	Other intangible assets (from Schedule HC-M)	0426		3,842,000		10.b.
11.	Other assets (from Schedule HC-F)	2160		19,961,000		11.
12.	Total assets (sum of items 1 through 11)	2170		393,780,000		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	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing <sup>1</sup> .....	6631		89,096,000		13.a.(1)
(2) Interest-bearing.....	6636		51,704,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....	BHFN				
(2) Interest-bearing.....	6631		7,216,000		13.b.(1)
(2) Interest-bearing.....	6636		131,629,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices <sup>2</sup> .....	BHDM				
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993		5,820,000		14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	BHCK				
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995		9,182,000		14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		4,501,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		31,474,000		16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062		746,000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		296,000		19.b.
20. Other liabilities (from Schedule HC-G).....	2750		23,141,000		20.
21. Total liabilities (sum of items 13 through 20).....	2948		354,805,000		21.
22. Not applicable					
<b>Equity Capital</b>					
<b>Holding Company Equity Capital</b>					
23. Perpetual preferred stock and related surplus.....	3283		2,552,000		23.
24. Common stock (par value).....	3230		13,000		24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		25,262,000		25.
26. a. Retained earnings.....	3247		19,974,000		26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530		(2,600,000)		26.b.
c. Other equity capital components <sup>6</sup> .....	A130		(7,164,000)		26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		38,037,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		938,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		38,975,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		393,780,000		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	1

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.<sup>7</sup>

a. KPMG LLC  
 (1) Name of External Auditing Firm (TEXT C703)  
New York  
 (2) City (TEXT C708)  
NY 10154  
 (3) State Abbrev. (TEXT C714) (4) Zip Code (TEXT C715)

b. \_\_\_\_\_  
 (1) Name of Engagement Partner (TEXT C704)  
 \_\_\_\_\_  
 (2) E-mail Address (TEXT C705)

<sup>7</sup> 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		11,326,000		0213		11,301,000		1286		12,692,000		1287		12,831,000	
2. U.S. government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. government agencies <sup>1</sup> .....	1289		0		1290		0		1291		0		1293		0	
b. Issued by U.S. government-sponsored agencies <sup>2</sup> .....	1294		1,431,000		1295		1,426,000		1297		371,000		1298		371,000	
3. Securities issued by states and political subdivisions in the U.S. ....	8496		20,000		8497		20,000		8498		3,968,000		8499		4,045,000	
4. Mortgage-backed securities (MBS)																
a. Residential pass-through securities:																
(1) Guaranteed by GNMA.....	G300		2,183,000		G301		2,172,000		G302		502,000		G303		502,000	
(2) Issued by FNMA and FHLMC.....	G304		19,727,000		G305		19,693,000		G306		11,429,000		G307		11,530,000	
(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 <sup>3</sup> .....	G312		4,124,000		G313		4,097,000		G314		11,459,000		G315		11,482,000	
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>3</sup> .....	G316		0		G317		0		G318		0		G319		0	
(3) All other residential mortgage-backed securities.....	G320		341,000		G321		334,000		G322		3,282,000		G323		3,642,000	
c. Commercial MBS:																
(1) Commercial pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		437,000		K143		428,000		K144		643,000		K145		640,000	
(b) Other commercial MBS.....	K146		0		K147		0		K148		0		K149		0	
(2) Other residential mortgage-backed securities.....																
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	K150		69,000		K151		68,000		K152		3,388,000		K153		3,380,000	
(b) All other commercial MBS.....	K154		9,000		K155		9,000		K156		1,401,000		K157		1,392,000	

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		2,909,000		C027		2,893,000	
b. Structured financial products:																
(1) Cash.....	G336			0	G337			0	G338		2,363,000		G339		2,351,000	
(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		1,322,000		1741		1,375,000	
b. Other foreign debt securities.....	1742		3,645,000		1743		3,656,000		1744		18,328,000		1746		18,542,000	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510		890,000		A511		891,000	
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		43,312,000		1771		43,204,000		1772		74,947,000		BHCT		75,867,000	

Memoranda

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Pledged securities <sup>1</sup> .....	0416		87,808,000	
2. Remaining maturity or next repricing date of debt securities <sup>2,3</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):				
a. 1 year and less.....	0383		37,670,000	
b. Over 1 year to 5 years.....	0384		30,980,000	
c. Over 5 years.....	0387		49,638,000	
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.<sup>1</sup>

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

	Held-to-Maturity				Available-for-Sale												
	(Column A) Amortized Cost			(Column B) Fair Value	(Column C) Amortized Cost			(Column D) Fair Value									
	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			1,188,000	B841			1,185,000	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			776,000	B849			775,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852			622,000	B853			611,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856			323,000	B857			322,000	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			2,363,000	G359			2,351,000	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) Consolidated				(Column B) In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate.....	1410			10,418,000					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			480,000	1.a.(2)
b. Secured by farmland.....					BHDM				
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			114,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens.....					5367			7,675,000	1.c.(2)(a)
(b) Secured by junior liens.....					5368			9,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460			676,000	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					BHCK				
F160								0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....					F161			1,464,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....					BHDM				
a. To U.S. banks and other U.S. depository institutions.....					1288			961,000	2.
b. To foreign banks.....	1292			320,000					2.a.
3. Loans to finance agricultural production and other loans to farmers.....	1296			8,982,000					2.b.
4. Commercial and industrial loans.....	1590			4,000	1590			4,000	3.
a. To U.S. addressees (domicile).....					1766			977,000	4.
b. To non-U.S. addressees (domicile).....	1763			2,947,000					4.a.
5. Not applicable	1764			449,000					4.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....									
a. Credit cards.....	B538			0					6.
b. Other revolving credit plans.....	B539			5,000					6.a.
c. Automobile loans.....	K137			0					6.b.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207			2,714,000					6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....									6.d.
8. Not applicable	2081			102,000	2081			3,000	7.
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions.....	J454			3,346,000	J454			1,705,000	9.a.
b. Other loans									
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545			23,518,000	1545			22,895,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451			8,762,000	J451			6,852,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....									
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162			0					10.
b. All other leases.....	F163			1,857,000					10.a.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123			14,000	2123			13,000	10.b.
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			63,410,000	2122			48,378,000	11.

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		47,000	
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) <sup>1</sup> .....	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>	BHDM			
(1) Loans secured by farmland in domestic offices.....	K166			0
(2) Loans to depository institutions and acceptances of other banks.....	BHCK			
(3) Loans to finance agricultural production and other loans to farmers.....	K167			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 <sup>1</sup> .....	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		753,000	
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. 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 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 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			28,000	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		422,000						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			17,000	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(i) Secured by first liens.....					F581			3,000	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			72,000	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584			330,000	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		419,000						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			15,000		M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(i) Secured by first liens.....				F593			2,000		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			72,000		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F596			330,000		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		7,551,000		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									
<b>Assets</b>									
1. U.S. Treasury securities.....	3531		1,175,000		3531		1,172,000		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532		203,000		3532		203,000		2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533		218,000		3533		218,000		3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	BHCK G379		1,143,000		BHDM G379		1,143,000		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> (include CMOs, REMICs, and stripped MBS).....	G380		0		G380		0		4.b.
c. All other residential mortgage-backed securities.....	G381		0		G381		0		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	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		449,000		G386		449,000		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		421,000		F614		297,000		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		1,018,000		3541		567,000	9.
10. Not applicable								
11. Derivatives with a positive fair value.....	3543		3,969,000		3543		2,268,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT				BHDM			
	3545		8,596,000		3545		6,317,000	12.
<b>Liabilities</b>								
13. a. Liability for short positions:	BHCK				BHDM			
(1) Equity securities.....	G209		40,000		G209		40,000	13.a.(1)
(2) Debt securities.....	G210		534,000		G210		533,000	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		3,927,000		3547		2,351,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	BHCT							
	3548		4,501,000		3548		2,924,000	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		421,000		F632		297,000	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)				(Column B)				
	Consolidated				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		2,692,000		G387		2,690,000		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		59,000		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 Liabilities<sup>1</sup>

		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 <sup>2</sup> .....	2210		77,161,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		1,045,000	1.b.
c.	Money market deposit accounts and other savings accounts.....	2389		20,025,000	1.c.
d.	Time deposits of less than \$100,000.....	6648		924,000	1.d.
e.	Time deposits of \$100,000 or more.....	2604		41,645,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
		BHOD			
a.	Noninterest-bearing balances <sup>2</sup> .....	3189		0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		0	2.b.
c.	Money market deposit accounts and other savings accounts.....	2389		0	2.c.
d.	Time deposits of 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		1,729,000	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		41,641,000	M.3.
		BHFN			
4.	Foreign office time deposits with a remaining maturity of one year or less.....	A245		30,534,000	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 <sup>1</sup> .....	B556		562,000	1.
2.	Net deferred tax assets <sup>2</sup> .....	2148		67,000	2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> 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 <sup>4</sup> .....	1752		2,052,000	4.
5.	Life insurance assets:				
a.	General account life insurance assets.....	K201		1,913,000	5.a.
b.	Separate account life insurance assets.....	K202		1,649,000	5.b.
c.	Hybrid account life insurance assets.....	K270		1,143,000	5.c.
6.	Other.....	2168		12,575,000	6.
		BHCT			
7.	Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160		19,961,000	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 <sup>1</sup> .....	3049		2,847,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	B557		118,000		3.
4. Other.....	B984		20,176,000		4.
	BHCT				
5. Total (sum for items 2 through 4) (must equal Schedule HC, item 20).....	2750		23,141,000		5.

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

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

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Earning assets that are repricable within one year or mature within one year.....	3197		251,773,000		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		181,227,000		2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298		2,350,000		3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408		0		4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year.....	3409		250,000		5.

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

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

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

### I. Property and Casualty Underwriting

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
<b>Assets</b>					
1. Reinsurance recoverables.....	B988			0	1.
2. Total assets.....	C244		107,000		2.
<b>Liabilities</b>					
3. Claims and claims adjustment expense reserves.....	B990		1,000		3.
4. Unearned premiums.....	B991		2,000		4.
5. Total equity.....	C245		104,000		5.
6. Net income.....	C246		1,000		6.

### II. Life and Health Underwriting

	BHCK	Bil	Mil	Thou	
<b>Assets</b>					
1. Reinsurance recoverables.....	C247			0	1.
2. Separate account assets.....	B992			0	2.
3. Total assets.....	C248		25,000		3.
<b>Liabilities</b>					
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	
<b>Assets</b>					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B558		25,482,000		1.a.
b. Mortgage-backed securities.....	B559		58,842,000		1.b.
c. All other securities (included securities issued by states and political subdivisions in the U.S.).....	B560		34,088,000		1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365		24,147,000		2.
	BHDM				
3. a. Total loans and leases in domestic offices.....	3516		46,850,000		3.a.
(1) Loans secured by 1-4 family residential properties.....	3465		7,515,000		3.a.(1)
(2) All other loans secured by real estate.....	3466		2,126,000		3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386		15,000		3.a.(3)
(4) Commercial and industrial loans.....	3387		629,000		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		2,678,000		3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360		14,895,000		3.b.
	BHFN				
4. a. Trading assets.....	3401		9,296,000		4.a.
b. Other earning assets.....	B985		103,793,000		4.b.
5. Total consolidated assets.....	3368		367,469,000		5.
	BHCK				
<b>Liabilities</b>					
6. Interest-bearing deposits (domestic) <sup>1</sup> .....	3517		53,571,000		6.
7. Interest-bearing deposits (foreign) <sup>1</sup> .....	3404		106,764,000		7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353		20,349,000		8.
9. All other borrowed money.....	2635		33,096,000		9.
10. Not applicable					
<b>Equity Capital</b>					
11. Total equity capital (excludes limited-life preferred stock).....	3519		38,216,000		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		125,000		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		658,000		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		658,000						1.c.(1)(b)	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....					6550		21,000		1.c.(2)	
d. Securities underwriting.....					3817		0		1.d.	
e. Other unused commitments:										
(1) Commercial and industrial loans.....					J457		15,896,000		1.e.(1)	
(2) Loans to financial institutions.....					J458		6,424,000		1.e.(2)	
(3) All other unused commitments.....					J459		31,381,000		1.e.(3)	
2. Financial standby letters of credit and foreign office guarantees.....					6566		5,606,000		2.	
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. <sup>1</sup></i>										
a. Amount of financial standby letters of credit conveyed to others.....					3820		806,000		2.a.	
3. Performance standby letters of credit and foreign office guarantees.....					6570		116,000		3.	
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. <sup>1</sup></i>										
a. Amount of performance standby letters of credit conveyed to others.....					3822		2,000		3.a.	
4. Commercial and similar letters of credit.....					3411		302,000		4.	
5. Not applicable										
6. Securities										
a. Securities lent					3433		349,231,000		6.a.	
b. Securities borrowed					3432		7,261,000		6.b.	
7. Credit derivatives:										
a. Notional amounts:										
(1) Credit default swaps.....					C968		0	C969	319,000	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	5,000	7.b.(1)
(2) Gross negative fair value.....					C220		0	C222	1,000	7.b.(2)
c. Notional amounts by regulatory capital treatment:										
(1) Positions covered under the Market Risk Rule:										
(a) Sold protection.....					G401		0			7.c.(1)(a)
(b) Purchased protection.....					G402		319,000			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			212,000	G414			107,000	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			52,718,000					
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					
	a. Commitments to purchase when-issued securities.....					3430			0					9.
	b. Commitments to sell when-issued securities.....					3434			0					9.a.
						3435			0					9.b.
	TEXT													
	c. 6561					6561			0					9.c.
	TEXT													
	d. 6562					6562			0					9.d.
	TEXT													
	e. 6568					6568			0					9.e.
	TEXT													
	f. 6586					6586			0					9.f.
10.	Not applicable													

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.
	39,071,000	0	307,000	0	
b. Forward contracts.....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	170,143,000	425,257,000	0	0	
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	0	0	42,000	0	
(2) Purchased options.....	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	2,797,000	0	231,000	0	
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	31,640,000	742,000	681,000	0	
(2) Purchased options.....	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	29,014,000	731,000	499,000	0	
e. Swaps.....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	272,531,000	103,645,000	163,000	0	
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12.
	519,428,000	523,536,000	1,923,000	0	
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13.
	25,768,000	6,839,000	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)
	9,750,000	5,144,000	127,000	0	
(2) Gross negative fair value.....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	9,723,000	4,866,000	151,000	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)
	497,000	219,000	0	0	
(2) Gross negative fair value.....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	372,000	20,000	0	0	



Schedule HC-L—Continued

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

	(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		1,576,000		G419		18,000		G420		1,294,000		G421		372,000		G422		3,144,000	15.a.	
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		449,000		G424		20,000		G425		286,000		G426		0		G427		163,000	15.b.(1)	
(2) Cash—Other currencies.....	G428		112,000		G429		0		G430		260,000		G431		0		G432		21,000	15.b.(2)	
(3) U.S. Treasury securities.....	G433		216,000		G434		0		G435		5,000		G436		5,000		G437		61,000	15.b.(3)	
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438		234,000		G439		0		G440		6,000		G441		0		G442		4,000	15.b.(4)	
(5) Corporate bonds.....	G443		0		G444		0		G445		0		G446		0		G447		0	15.b.(5)	
(6) Equity securities.....	G448		0		G449		0		G450		0		G451		0		G452		0	15.b.(6)	
(7) All other collateral.....	G453		38,000		G454		0		G455		0		G456		7,000		G457		0	15.b.(7)	
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458		1,049,000		G459		20,000		G460		557,000		G461		12,000		G462		249,000	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	1,085,342,985					
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				441,000		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				381,000		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				357,000		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 <sup>1</sup> .....	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 <sup>1</sup> .....	K193		1,605,000		7.a.
	b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	K194			0	7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....	0=No 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		3,842,000		12.c.
	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	BHCT				
		0426		3,842,000		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		13,509,000		14.b.
	c. Other borrowed money with a remaining maturity of more than one year.....	2333		17,965,000		14.c.
	d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	BHCT				
		3190		31,474,000		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		298,284,000		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	0

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	0

19.b.

	Dollar Amounts in Thousands	BHCK	Bil	Mil	Thou	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>						
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:						
a. Net assets.....		C252		3,507,000		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		44,000		20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross.....		4834		149,000		20.b.(3)
c. Balances due to related institutions:						
(1) Due to holding company (parent company only), gross.....		5041		0		20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....		5043		21,000		20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross.....		5045		768,000		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		0		20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....		C253		38,000		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	10,303,000		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			43,000	F175			0	F177			3,000	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			1,000	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			54,000	C237			5,000	C229			106,000	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			0	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			3,000	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			10,000	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			54,000	5460			0	5461			176,000	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		11,000		3506		6,000		3507		0		9.
10. TOTAL (sum of items 1 through 9).....	5524		177,000		5525		11,000		5526		286,000		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 <sup>1</sup> .....	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			64,000	
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			5,000	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 <sup>1</sup> .....	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			0	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			178,000
8. Nonaccrual assets sold during the quarter.....	C411			2,000

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

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>2</sup>				
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: <sup>2</sup>	BHCK			
a. Closed-end first liens.....	F068		2,000	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		38,000	2.c.(1)
(2) Principal amount funded under the lines of credit.....	F673		14,000	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		3,000	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		40,000	4.c.(1)
(2) Principal amount funded under the lines of credit.....	F677		15,000	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																							
<b>Assets</b>																							
1. Available-for-sale securities.....	1773		75,867,000		G474		0		G475		15,723,000		G476		60,144,000		G477		0	1.			
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK				G478		0		G479		0		G480		0		G481		0	G482		0	2.
3. Loans and leases held for sale.....	G483		422,000		G484		0		G485		0		G486		422,000		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		3,969,000		G493		11,115,000		G494		25,000		G495		15,059,000		G496		0			0	5.a.
b. Other trading assets.....	G497		4,627,000		G498		0		G499		1,892,000		G500		2,735,000		G501		0			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		1,260,000		G392		(117,000)		G395		349,000		G396		794,000		G804		0			0	6.
7. Total assets measured at fair value on a recurring basis.....	G502		86,145,000		G503		10,998,000		G504		17,989,000		G505		79,154,000		G506		0			0	7.
<b>Liabilities</b>																							
8. Deposits.....	F252		0		F686		0		F694		0		F253		0		F254		0			0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		0		G508		0		G509		0		G510		0		G511		0			0	9.
10. Trading liabilities:	BHCT																						
a. Derivative liabilities.....	3547		3,927,000		G512		10,869,000		G513		10,000		G514		14,786,000		G515		0			0	10.a.
b. Other trading liabilities.....	G516		574,000		G517		0		G518		427,000		G519		147,000		G520		0			0	10.b.
11. Other borrowed money.....	G521		359,000		G522		0		G523		0		G524		359,000		G525		0			0	11.
12. Subordinated notes and debentures.....	G526		0		G527		0		G528		0		G529		0		G530		0			0	12.
13. All other liabilities.....	G805		638,000		G806		0		G807		1,000		G808		637,000		G809		0			0	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531		5,498,000		G532		10,869,000		G533		438,000		G534		15,929,000		G535		0			0	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				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
	Dollar Amounts in Thousands																				
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			716,000	G542			0	G543			0	G544			716,000	G545			0	M.1.b.
c. <small>BHTX</small> G546	G546			0	G547			0	G548			0	G549			0	G550			0	M.1.c.
d. <small>BHTX</small> G551	G551			0	G552			0	G553			0	G554			0	G555			0	M.1.d.
e. <small>BHTX</small> G556	G556			0	G557			0	G558			0	G559			0	G560			0	M.1.e.
f. <small>BHTX</small> G561	G561			0	G562			0	G563			0	G564			0	G565			0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$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			0	G567			0	G568			0	G569			0	G570			0	M.2.b.
c. <small>BHTX</small> G571 VIE Obligations	G571			245,000	G572			0	G573			0	G574			245,000	G575			0	M.2.c.
d. <small>BHTX</small> G576	G576			0	G577			0	G578			0	G579			0	G580			0	M.2.d.
e. <small>BHTX</small> G581	G581			0	G582			0	G583			0	G584			0	G585			0	M.2.e.
f. <small>BHTX</small> G586	G586			0	G587			0	G588			0	G589			0	G590			0	M.2.f.

## Schedule HC-R— Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands				
	BHCA	Bil	Mil	Thou	
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742		18,111,000		1.
	BHCT				
2. Retained earnings.....	3247		19,974,000		2.
	BHCA				
3. Accumulated other comprehensive income (AOCI).....	B530		(2,018,000)		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		36,067,000		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		16,479,000		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		1,112,000		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		8,000		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		3,000		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		46,000		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		18,417,000		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. <b>Common equity Tier 1 capital</b> (item 12 minus item 18).....	P859		18,417,000		19.
<b>Additional Tier 1 Capital</b>					
20. Additional Tier 1 capital instruments plus related surplus.....	P860		2,552,000		20.
21. Non-qualifying capital instruments subject to phase out from additional Tier 1 capital.....	P861		296,000		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		2,848,000		23.
24. LESS: Additional Tier 1 capital deductions.....	P864		329,000		24.
25. <b>Additional Tier 1 capital</b> (greater of item 23 minus item 24 or zero).....	P865		2,519,000		25.
<b>Tier 1 Capital</b>					
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	8274		20,936,000		26.
<b>Tier 2 Capital</b>					
27. Tier 2 capital instruments plus related surplus.....	P866		149,000		27.
28. Non-qualifying capital instruments subject to phase out from Tier 2 capital.....	P867		222,000		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		275,000		30.a.
b. (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in Tier 2 capital.....	BHCW				
	5310		37,000		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				
	Q257		0		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		646,000		32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	BHCW				
	P870		408,000		32.b.
	BHCA				
33. LESS: Tier 2 capital deductions.....	P872		12,000		33.
34. a. <b>Tier 2 capital</b> (greater of item 32.a minus item 33, or zero).....	5311		634,000		34.a.
b. Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	BHCW				
	5311		396,000		34.b.
<b>Total Capital</b>					
35. a. <b>Total capital</b> (sum of items 26 and 34.a).....	3792		21,570,000		35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW				
	3792		21,332,000		35.b.

**Schedule HC-R – Continued**

**Part I.—Continued**

	Dollar Amounts in Thousands				
	BHCX	Trill	Bil	Mil	Thou
<b>Total Assets for the Leverage Ratio</b>					
36. Average total consolidated assets.....	3368			367,469,000	36.
<b>Total Risk-Weighted Assets</b>					
40. a. <b>Total risk-weighted assets</b> (from Schedule HC-R, Part II, item 31).....	A223			159,892,985	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			170,384,000	40.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital ratios</b>					
41. Common equity Tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	11.52%	P793	10.81%	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	13.09%	7206	12.29%	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	13.49%	7205	12.52%	43.

	BHCA	Percentage	
<b>Leverage Capital Ratios</b>			
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	5.96%	44.
45. Advanced approaches holding companies only: supplementary leverage ratio (FFIEC 101 Schedule A, item 98) (effective date to be determined).....			45.

	BHCA	Percentage	
<b>Capital Buffer</b>			
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 rules<sup>1</sup> 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									
<b>Balance Sheet Asset Categories<sup>2</sup></b>																																							
1. Cash and balances																																							
due from depository institutions.....	BHCK D957			BHCK S396			BHCK D958									BHCK D959			BHCK S397			BHCK D960			BHCK S398														
	134,778,000			0			116,834,000									14,827,000			1,700,000			1,160,000			257,000														
2. Securities:																																							
a. Held-to-maturity securities.....	BHCK D961			BHCK S399			BHCK D962									BHCK D963			BHCK D964			BHCK D965			BHCK S400														
	42,962,000			0			17,900,000									24,980,000			12,000			70,000			0														
b. Available-for-sale securities.....	BHCK D966			BHCK S402			BHCK D967									BHCK D968			BHCK D969			BHCK D970			BHCK S403														
	65,588,000			0			28,577,000									28,057,000			3,316,000			5,208,000			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														
	11,000						0									0			0			11,000			0														
b. Securities purchased under agreements to resell.....	BHCK H171			BHCK H172																																			
	24,362,000			24,362,000																																			
4. Loans and leases held for sale:																																							
a. Residential mortgage exposures.....	BHCK S413			BHCK S414			BHCK H173									BHCK S415			BHCK S416			BHCK S417																	
	17,000			0			0									0			0			17,000																	
b. High volatility commercial real estate exposures.....	BHCK S419			BHCK S420			BHCK H174									BHCK H175			BHCK H176			BHCK H177			BHCK S421														
	0			0			0									0			0			0			0														
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 <sup>4</sup>												
	250% <sup>5</sup>			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							
<b>Balance Sheet Asset Categories (continued)</b>																																		
1. Cash and balances due from depository institutions.....																												1.						
2. Securities:																																		
a. Held-to-maturity securities.....																												2.a.						
b. Available-for-sale securities.....				BHCK S405						BHCK S406									BHCK H271			BHCK H272									2.b.			
				0						0									430,000			230,000												
3. Federal funds sold and securities purchased under agreements to resell:																																		
a. Federal funds sold in domestic offices).....																												3.a.						
b. Securities purchased under agreements to resell.....																												3.b.						
4. Loans and leases held for sale:																																		
a. Residential mortgage exposures.....																			BHCK H273			BHCK H274									4.a.			
																						0			0									
b. High volatility commercial real estate exposures.....																						BHCK H275			BHCK H276									4.b.
																						0			0									
c. Exposures past due 90 days or more or on nonaccrual.....																						BHCK H277			BHCK H278									4.c.
																						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. Column K 250% risk weight is not applicable until the March 31, 2018, report date.

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															
	405,000			0			0									0			0			405,000			0									4. d.						
5. Loans and leases; net of unearned income:																																								
a. Residential mortgage	BHCK S439			BHCK S440			BHCK H178									BHCK S441			BHCK S442			BHCK S443																		
	1,188,000			0			0									0			0			1,188,000															5. a.			
b. High volatility																																								
commercial real estate	BHCK S445			BHCK S446			BHCK H179									BHCK H180			BHCK H181			BHCK H182			BHCK S447												5. b.			
	57,000			0			0									0			0			0			57,000												5. b.			
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												5. c.			
	232,000			0			0									0			0			0			232,000												5. c.			
d. All other exposures	BHCK S457			BHCK S458			BHCK S459									BHCK S460			BHCK S461			BHCK S462			BHCK S463												5. d.			
	61,026,000			0			15,385,000									2,630,000			1,047,000			38,643,000			3,321,000												5. d.			
6. LESS: Allowance for loan and lease losses	BHCX 3123			BHCY 3123																																				6.
	157,000			157,000																																				6.
7. Trading assets	BHCK D976			BHCK S466			BHCK D977									BHCK D978			BHCK D979			BHCK D980			BHCK S467												7.			
	8,596,000			7,439,000			15,000									102,000			45,000			994,000			0												7.			
	BHCK D981			BHCK S469			BHCK D982									BHCK D983			BHCK D984			BHCK D985			BHCK H185												8.			
	43,402,000			20,615,000			2,376,000									460,000			471,000			16,378,000			34,000												8.			
8. All other assets <sup>8</sup>																																								
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.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)																	
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches <sup>9</sup>																				
	250% <sup>10</sup>			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	Bil	Mil	Thou												
4. Loans and leases held for sale (continued):																																										
d. All other exposures.....																						BHCK H279			BHCK H280																	
Loans and leases, net of unearned income:																						0			0																	
5. a. Residential mortgage exposures.....																						BHCK H281			BHCK H282																	
b. High volatility commercial real estate exposures.....																						0			0																	
c. Exposures past due 90 days or more on nonaccrual.....																						BHCK H283			BHCK H284																	
d. All other exposures.....																						0			0																	
6. LESS: Allowance for loan and lease losses.....																						BHCK H285			BHCK H286																	
																						BHCK H287			BHCK H288																	
																						0			0																	
7. Trading assets.....																						BHCK H291			BHCK H292																	
																						0			0			0			1,000			10,000								
8. All other assets <sup>12</sup>																						BHCK H294			BHCK H295																	
a. Separate account																						0			0			0			107,000			526,000								
bank-owned life insurance.....																						BHCK H296			BHCK H297																	
b. Default fund contributions to central counterparties.....																						2,791,000			2,214,000																	
																						BHCK H298			BHCK H299																	
																						170,000			194,000																	

9. 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.

10. 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 on nonaccrual

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



Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional or Other Amount			CCF <sup>16</sup>	(Column B) Credit Equivalent Amount <sup>17</sup>			Allocation by Risk-Weight Category																					
	(Column C)				(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)						
	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	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>16</sup></b>																													
12. Financial standby letters of credit.....	BHCK D991				BHCK D992			BHCK D993						BHCK D994			BHCK D995			BHCK D996			BHCK S511						
		5,606,000		1.0		5,606,000									994,000				95,000					4,437,000				80,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997				BHCK D998			BHCK D999						BHCK G603			BHCK G604			BHCK G605			BHCK S512						
		116,000		0.5		58,000									8,000				0					49,000				1,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606				BHCK G607			BHCK G608						BHCK G609			BHCK G610			BHCK G611			BHCK S513						
		290,000		0.2		58,000									17,000				27,000					8,000				6,000	14.
15. Retained recourse obligations sold with recourse.....	BHCK G612				BHCK G613			BHCK G614						BHCK G615			BHCK G616			BHCK G617			BHCK S514						
		0		1.0		0									0				0					0				0	15.

16. Credit conversion factor.

17. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

18. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional or Other Amount			CCF <sup>19</sup>	(Column B) Credit Equivalent Amount <sup>20</sup>			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	Bil	Mil	Thou	
Dollar Amounts in Thousands																																
16. Repo-style transactions <sup>21</sup> .....	BHCK S515			1.0	BHCK S516			BHCK S517			BHCK S518			BHCK S519			BHCK S520			BHCK S521			BHCK S522			BHCK S523			16.			
	35,507,000				35,507,000			0			0			0			9,882,000			43,000			25,582,000			0						
17. All other off-balance sheet liabilities.....	BHCK G618			1.0	BHCK G619			BHCK G620									BHCK G621			BHCK G622			BHCK G623			BHCK S524			17.			
	0				0			0									0			0			0			0						
18. Unused commitments:																																
a. Original maturity of																																
one year or less, excluding asset-																																
paper (ABCP) conduits	BHCK S525			0.2	BHCK S526			BHCK S527									BHCK S528			BHCK S529			BHCK S530			BHCK S531			18.a.			
	28,100,000				5,620,000			0									148,000			0			5,472,000			0						
b. Original maturity of																																
one year or less to																																
ABCP conduits.....																																
c. Original maturity																																
exceeding one year	BHCK G624			0.5	BHCK G625			BHCK G626									BHCK G627			BHCK G628			BHCK G629			BHCK S539			18.c.			
	25,996,000				12,998,000			29,000									251,000			2,000			12,698,000			18,000						
19. Off-conditionally cancelable commitments.....	BHCK S540			0.0	BHCK S541																											19.
	0				0																											
20. Over-the-counter derivatives.....					BHCK S542			BHCK S543						BHCK S544			BHCK S545			BHCK S546			BHCK S547			BHCK S548			20.			
					11,417,000			2,057,000						0			2,127,000			460,000			6,768,000			5,000						
21. Centrally cleared derivatives.....					BHCK S549			BHCK S550			BHCK S551			BHCK S552						BHCK S554			BHCK S555			BHCK S556			BHCK S557			21.
					1,442,000			0			1,421,000			21,000						0			0			0			0			
22. Unsettled transactions (failed trades) <sup>22</sup> .....	BHCK H191							BHCK H193									BHCK H194			BHCK H195			BHCK H196			BHCK H197			22.			
	78,000							12,000									0			0			44,000			0						

19. Credit conversion factor.

20. For items 18.c. and 19, column A multiplied by credit conversion factor.

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

22. 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 O)			(Column P)			(Column Q)			(Column R)	(Column S)				
	Allocation by Risk-Weight Category			Allocation by Risk-Weight Category			Allocation by Risk-Weight Category			Credit Equivalent Amount	Risk-Weighted Asset Amount				
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
16. Repo-style transactions <sup>24</sup> .....										BHCK H301			BHCK H302		
											0			0	16.
17. All other off-balance sheet liabilities.....															17.
18. Unused commitments:															
a. Original maturity of															
one year or less, excluding asset-															
paper (ABCP) conduits.....										BHCK H303			BHCK H304		
											0			0	18.a.
b. Original maturity of															
one year or less to ABCP conduits.....															18.b.
c. Original maturity															
exceeding one year.....										BHCK H307			BHCK H308		
											0			0	18.c.
19. Unconditionally cancelable commitments.....															19.
20. Over-the-counter derivatives.....										BHCK H309			BHCK H310		
											0			0	20.
21. Centrally cleared derivatives.....															21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....										BHCK H198			BHCK H199		
											19,000			1,000	
															2,000

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

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

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



Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

		(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
		Allocation by Risk-Weight Category																										
		0%			2%			4%			10%			20%			50%			100%			150%					
Dollar Amounts in Thousands		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					
		183,185,000			1,421,000			21,000			0			84,483,000			7,218,000			119,132,000			4,011,000					
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			28,420			840			0			16,896,600			3,609,000			119,132,000			6,016,500					

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			
	Allocation by Risk-Weight Category																					
	250% <sup>25</sup>			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			0			19,000			1,000			47,000			22.			
24. Risk weight factor.....	X 250% <sup>26</sup>			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....																						
	BHCK S574			BHCK S575			BHCK S576			BHCK S577			BHCK S578			BHCK S579						
	0			0			0			118,750			9,375			587,500			25.			

	Totals			
	BHCK	Bil	Mil Thou	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	158,074,985		26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	2,148,000		27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	B704	159,892,985		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	159,892,985		31.

26. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

27. 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		6,147,000		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			51,932,000		S583			62,338,000		S584			75,981,000		M.2.a.
b.	Foreign exchange rate and gold.....	S585			518,000,000		S586			6,722,000		S587			3,971,000		M.2.b.
c.	Credit (investment grade reference asset).....	S588			0		S589			0		S590			107,000		M.2.c.
d.	Credit (non-investment grade reference asset).....	S591			0		S592			0		S593			0		M.2.d.
e.	Equity.....	S594			265,000		S595			352,000		S596			0		M.2.e.
f.	Precious metals (except gold).....	S597			0		S598			0		S599			0		M.2.f.
g.	Other.....	S600			0		S601			0		S602			0		M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:																
a.	Interest rate.....	S603			184,694,000		S604			79,784,000		S605			54,065,000		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			212,000		S611			0		M.3.c.
d.	Credit (non-investment grade reference asset).....	S612			0		S613			0		S614			0		M.3.d.
e.	Equity.....	S615			538,000		S616			45,000		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		828,000		M.4.

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

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

	Dollar Amounts in Thousands																					
	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			C000 (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	
<b>Securitization Activities</b>																						
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705			BHCK B706			BHCK B707			BHCK B708			BHCK B709			BHCK B710			BHCK B711			1.
	130,000			0			0			0			0			0			0			
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 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			2.a.
	0			0			0			0			0			0			0			
b. Subordinated securities and other residual interests.....	BHCK C393			BHCK C394			BHCK C395			BHCK C396			BHCK C397			BHCK C398			BHCK C399			2.b.
	0			0			0			0			0			0			0			
c. Standby letters of credit and other enhancements.....	BHCK C400			BHCK C401			BHCK C402			BHCK C403			BHCK C404			BHCK C405			BHCK C406			2.c.
	0			0			0			0			0			0			0			
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726			BHCK B727			BHCK B728			BHCK B729			BHCK B730			BHCK B731			BHCK B732			3.
	0			0			0			0			0			0			0			
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	BHCK B733			BHCK B734			BHCK B735			BHCK B736			BHCK B737			BHCK B738			BHCK B739			4.a.
	4,000			0			0			0			0			0			0			
b. 90 days or more past due.....	BHCK B740			BHCK B741			BHCK B742			BHCK B743			BHCK B744			BHCK B745			BHCK B746			4.b.
	2,000			0			0			0			0			0			0			
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)																						
a. Charge-offs.....	BHCK B747			BHCK B748			BHCK B749			BHCK B750			BHCK B751			BHCK B752			BHCK B753			5.a.
	0			0			0			0			0			0			0			
b. Recoveries.....	BHCK B754			BHCK B755			BHCK B756			BHCK B757			BHCK B758			BHCK B759			BHCK B760			5.b.
	0			0			0			0			0			0			0			

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									
				0			0						0						6.a.			
b. Loans (included in HC-C).....				BHCK B500			BHCK B501						BHCK B502									
				0			0						0						6.b.			
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due.....				BHCK B764			BHCK B765						BHCK B766									
				0			0						0						7.a.			
b. 90 days or more past due.....				BHCK B767			BHCK B768						BHCK B769									
				0			0						0						7.b.			
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....				BHCK B770			BHCK B771						BHCK B772									
				0			0						0						8.a.			
b. Recoveries.....				BHCK B773			BHCK B774						BHCK B775									
				0			0						0						8.b.			
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776			BHCK B777			BHCK B778			BHCK B779			BHCK B780			BHCK B781			BHCK B782			
	0			0			0			0			0			0			0			9.
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			
	0			0			0			0			0			0			199,000			10.
<b>Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790			BHCK B791			BHCK B792			BHCK B793			BHCK B794			BHCK B795			BHCK B796			
	0			0			0			0			0			0			0			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797			BHCK B798			BHCK B799			BHCK B800			BHCK B801			BHCK B802			BHCK B803			
	0			0			0			0			0			0			0			12.

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		182,000		M.2.b.
c. Other financial assets <sup>1</sup> .....		A591			0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699			0	M.2.d.
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		275,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) <sup>2</sup> .....		C407			0	M.4.

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

2. 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			156,000	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			1,228,000	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			17,000	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			359,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			246,000	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.