

Board of Governors of the Federal Reserve System



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

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

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

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

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

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

Date of Report: March 31, 2016
Month / Date / Year (BHCK 9999)

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

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

Legal Title of Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent)

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

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

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (BHTX 8902)

Area Code / FAX Number (BHTX 9116)

E-mail Address of Contact (BHTX 4086)

For Federal Reserve Bank Use Only

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

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

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

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1–4 family residential properties.....	4435		60,000		1.a.(1)(a)
(b) All other loans secured by real estate.....	4436		13,000		1.a.(1)(b)
(c) All other loans.....	F821		105,000		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		73,000		1.a.(2)
b. Income from lease financing receivables.....	4065		17,000		1.b.
c. Interest income on balances due from depository institutions ¹	4115		86,000		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		103,000		1.d.(1)
(2) Mortgage-backed securities.....	B489		250,000		1.d.(2)
(3) All other securities.....	4060		109,000		1.d.(3)
e. Interest income from trading assets.....	4069		17,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		49,000		1.f.
g. Other interest income.....	4518		4,000		1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107		886,000		1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more.....	A517		4,000		2.a.(1)(a)
(b) Time deposits of less than \$100,000.....	A518		0		2.a.(1)(b)
(c) Other deposits.....	6761		4,000		2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		8,000		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase.....	4180		9,000		2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		70,000		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		18,000		2.d.
e. Other interest expense.....	4398		4,000		2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073		117,000		2.f.
3. Net interest income (item 1.h minus item 2.f.).....	4074		769,000		3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		4,000		4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070		2,144,000		5.a.
b. Service charges on deposit accounts in domestic offices.....	4483		103,000		5.b.
c. Trading revenue ²	A220		175,000		5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		341,000		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		2,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		0		5.d.(4)
(5) Income from other insurance activities.....	C387		0		5.d.(5)
e. Venture capital revenue.....	B491		2,000		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			8,000	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			0	5.k.
	l. Other noninterest income ³	B497			160,000	5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079			2,935,000	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			20,000	6.b.
7.	Noninterest expense:					
	a. Salaries and employee benefits.....	4135			1,457,000	7.a.
	b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest)).....	4217			207,000	7.b.
	c. (1) Goodwill impairment losses.....	C216			0	7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets.....	C232			57,000	7.c.(2)
	d. Other noninterest expense ⁴	4092			908,000	7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093			2,629,000	7.e.
8.	Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e).....	4301			1,091,000	8.
9.	Applicable income taxes (foreign and domestic).....	4302			283,000	9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300			808,000	10.
11.	Extraordinary items and other adjustments, net of income taxes ⁵	4320			0	11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104			808,000	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			(9,000)	13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13).....	4340			817,000	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			783,000	M.1.
2.	Net income before income taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis.....	4592			1,104,000	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			18,000	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			
		4150			52,100	M.5.
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):					
	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			31,000	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.

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

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		BHCK	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			24,000	M.6.i.
	TEXT					
j.	8563 Standby LC Fees	8563			9,000	M.6.j.
	TEXT					
k.	8564 Investment Income	8564			52,000	M.6.k.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3 percent of the sum of Schedule HI, item 7.d):					
a.	Data processing expenses.....	C017			0	M.7.a.
b.	Advertising and marketing expenses.....	0497			0	M.7.b.
c.	Directors' fees.....	4136			0	M.7.c.
d.	Printing, stationery, and supplies.....	C018			0	M.7.d.
e.	Postage.....	8403			0	M.7.e.
f.	Legal fees and expenses.....	4141			37,000	M.7.f.
g.	FDIC deposit insurance assessments.....	4146				M.7.g.
h.	Accounting and auditing expenses.....	F556			0	M.7.h.
i.	Consulting and advisory expenses.....	F557			59,000	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558			0	M.7.j.
k.	Telecommunications expenses.....	F559			0	M.7.k.
	TEXT					
l.	8565 Software	8565			155,000	M.7.l.
	TEXT					
m.	8566 Purchased Services and Systems	8566			201,000	M.7.m.
	TEXT					
n.	8567 Sub-Custodian Charges	8567			59,000	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					M.8.a.(2)
	TEXT					
b. (1)	3573	3573			0	M.8.b.(1)
(2)	Applicable income tax effect..... BHCK 3574					M.8.b.(2)
	TEXT					
c. (1)	3575	3575			0	M.8.c.(1)
(2)	Applicable income tax effect..... BHCK 3576					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			5,000	M.9.a.
b.	Foreign exchange exposures.....	8758			171,000	M.9.b.
c.	Equity security and index exposures.....	8759			1,000	M.9.c.
d.	Commodity and other exposures.....	8760			0	M.9.d.
e.	Credit exposures.....	F186			(2,000)	M.9.e.

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

Schedule HI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.¹</i>					
9. f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....	K090		5,000		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		(2,000)		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.¹</i>					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		240,000		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	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		84,000		M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>					
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		3,000		M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320		1,000		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		2,000		M.17.c.

1. The asset size test is generally based on the total assets reported as of June 30, 2015

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		38,037,000	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		38,037,000	3.
	BHCT			
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340		817,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK			
a. Sale of perpetual preferred stock, gross.....	3577		0	5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578		0	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross.....	3579		176,000	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		577,000	8.
9. Changes incident to business combinations, net.....	4356		0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598		13,000	10.
11. LESS: Cash dividends declared on common stock.....	4460		186,000	11.
12. Other comprehensive income ¹	B511		210,000	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		(5,000)	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		38,459,000	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 change other than net periodic benefit cost.

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

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1–4 family residential construction loans.....	C891			0	C892			0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893			0	C894			0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584			0	3585			0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411			0	5412			0	1.c.(1)
(2) Closed-end loans secured by 1– 4 family residential properties in domestic offices:									
(a) Secured by first liens.....	C234			1,000	C217			2,000	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			0	K206			0	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans.....	4644			0	4628			0	7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures.....	F185			0	F187			0	8.a.
b. All other leases.....	C880			0	F188			0	8.b.
9. Total (sum of items 1 through 8).....	4635			1,000	4605			2,000	9.

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

Schedule HI-B—Continued

Memoranda

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above.....	5409			0	5410			0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652			0	4662			0	M.2.

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

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

	Calendar year-to-date				
	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands					
II. Changes in allowance for loan and lease losses					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522			157,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT			2,000	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			1,000	3.
4. Less: Write-downs arising from transfers of loans to a held-for sale account.....	C079			0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	5523			0	4.
6. Adjustments (see instructions for this schedule).....	BHCT			4,000	5.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c).....	BHCK			0	6.
	C233			0	6.
	BHCT			162,000	7.
	3123			162,000	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.¹

Dollar Amounts in Thousands	Recorded Investment: (Column A) Individually Evaluated				Allowance Balance: (Column B) Individually Evaluated				Recorded Investment: (Column C) Collectively Evaluated				Allowance Balance: (Column D) Collectively Evaluated				Recorded Investment: (Column E) Purchased Credit-Impaired Loans (ASC 310-30)				Allowance Balance: (Column F) Purchased Credit-Impaired Loans (ASC 310-30)			
	BHCK		Bil Mil Thou		BHCK		Bil Mil Thou		BHCK		Bil Mil Thou		BHCK		Bil Mil Thou		BHCK		Bil Mil Thou		BHCK		Bil Mil Thou	
	for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)		for Impairment (ASC 310-10-35)			
1. Real estate loans:																								
a. Construction loans.....	M708		2,000		M709		0		M710		523,000		M711		4,000		M712		0		M713		0	
b. Commercial																								
c. Residential																								
real estate loans.....	M714		0		M715		0		M716		2,077,000		M717		19,000		M719		0		M720		0	
real estate loans.....	M721		3,000		M722		0		M723		8,070,000		M724		42,000		M725		0		M726		0	
2. Commercial loans.....	M727		175,000		M728		3,000		M729		47,398,000		M730		92,000		M731		0		M732		0	
3. Credit cards.....	M733		0		M734		0		M735		0		M736		0		M737		0		M738		0	
4. Other consumer loans.....	M739		5,000		M740		1,000		M741		2,796,000		M742		1,000		M743		0		M744		0	
5. Unallocated, if any.....													M745		0									
6. Total (sum of items 1.a. through 5.).....	M746		185,000		M747		4,000		M748		60,864,000		M749		158,000		M750		0		M751		0	

1. The asset size test is generally based on the total assets reported as of June 30, 2015.
 2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands				
	BHBC	Bil	Mil	Thou	
1. Total interest income.....	4107			0	1.
a. Interest income on loans and leases.....	4094			0	1.a.
b. Interest income on investment securities.....	4218			0	1.b.
2. Total interest expense.....	4073			0	2.
a. Interest expense on deposits.....	4421			0	2.a.
3. Net interest income.....	4074			0	3.
4. Provision for loan and lease losses.....	4230			0	4.
5. Total noninterest income.....	4079			0	5.
a. Income from fiduciary activities.....	4070			0	5.a.
b. Trading revenue.....	A220			0	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490			0	5.c.
d. Venture capital revenue.....	B491			0	5.d.
e. Net securitization income.....	B493			0	5.e.
f. Insurance commissions and fees.....	B494			0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091			0	6.
7. Total noninterest expense.....	4093			0	7.
a. Salaries and employee benefits.....	4135			0	7.a.
b. Goodwill impairment losses.....	C216			0	7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments.....	4301			0	8.
9. Applicable income taxes.....	4302			0	9.
10. Noncontrolling (minority) interest.....	4484			0	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest.....	4320			0	11.
12. Net income (loss).....	4340			0	12.
13. Cash dividends declared.....	4475			0	13.
14. Net charge-offs.....	6061			0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519			0	15.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for the Notes to the Income Statement—Predecessor Financial Items line item 8 and 11 will be removed at a later date.

Notes to the Income Statement (Other)

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

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

Example

A holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000			1350

Notes to the Income Statement (Other)

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

Notes to the Income Statement (Other) — Continued

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

Consolidated Financial Statements for Holding Companies

Report at the close of business March 31, 2016
Month / Day / Year

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
Assets						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin ¹	0081		4,028,000		1.a.
b.	Interest-bearing balances: ²					
(1)	In U.S. offices	0395		61,846,000		1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs	0397		48,751,000		1.b.(2)
2.	Securities:					
a.	Held-to-maturity securities (from Schedule HC-B, column A)	1754		41,717,000		2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D)	1773		76,294,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold in domestic offices	BHDM	B987		15,000	3.a.
b.	Securities purchased under agreements to resell ³	BHCK	B989		26,889,000	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		61,049,000		4.b.
c.	LESS: Allowance for loan and lease losses	3123		162,000		4.c.
d.	Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)		B529		60,887,000	4.d.
5.	Trading assets (from Schedule HC-D)		3545		7,712,000	5.
6.	Premises and fixed assets (including capitalized leases)		2145		1,377,000	6.
7.	Other real estate owned (from Schedule HC-M)		2150		9,000	7.
8.	Investments in unconsolidated subsidiaries and associated companies		2130		829,000	8.
9.	Direct and indirect investments in real estate ventures		3656		0	9.
10.	Intangible assets:					
a.	Goodwill		3163		17,604,000	10.a.
b.	Other intangible assets (from Schedule HC-M)		0426		3,781,000	10.b.
11.	Other assets (from Schedule HC-F)		2160		20,709,000	11.
12.	Total assets (sum of items 1 through 11)		2170		372,870,000	12.

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

Schedule HC—Continued

	Dollar Amounts in Thousands			
	BHDM	Bil	Mil	Thou
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing ¹	6631		84,728,000	13.a.(1)
(2) Interest-bearing.....	6636		52,124,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing.....	BHFN		8,318,000	13.b.(1)
(2) Interest-bearing.....	6636		112,213,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ²	BHDM			
	B993		8,182,000	14.a.
	BHCK			
b. Securities sold under agreements to repurchase ³	B995		6,621,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		5,247,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		31,900,000	16.
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures ⁴	4062		747,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		288,000	19.b.
20. Other liabilities (from Schedule HC-G).....	2750		23,217,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948		333,585,000	21.
22. Not applicable				
Equity Capital				
Holding Company Equity Capital				
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		25,432,000	25.
26. a. Retained earnings.....	3247		20,593,000	26.a.
b. Accumulated other comprehensive income ⁵	B530		(2,390,000)	26.b.
c. Other equity capital components ⁶	A130		(7,741,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		38,459,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		826,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		39,285,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		372,870,000	29.

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

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

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

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

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

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

Schedule HC—Continued

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

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

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

a. _____	b. _____
(1) Name of External Auditing Firm (TEXT C703)	(1) Name of Engagement Partner (TEXT C704)
_____	_____
(2) City (TEXT C708)	(2) E-mail Address (TEXT C705)

(3) State Abbrev. (TEXT C714)	(4) Zip Code (TEXT C715)

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

Schedule HC-B—Securities

	Held-to-Maturity								Available-for-Sale							
	(Column A) 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
Dollar Amounts in Thousands																
1. U.S. Treasury securities.....	0211		11,327,000		0213		11,468,000		1286		12,476,000		1287		12,972,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. government agencies ¹	1289		0		1290		0		1291		0		1293		0	2.a.
b. Issued by U.S. government-sponsored agencies ²	1294		1,488,000		1295		1,489,000		1297		402,000		1298		410,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496		20,000		8497		20,000		8498		3,630,000		8499		3,720,000	3.
4. Mortgage-backed securities (MBS)																
a. Residential pass-through securities:																
(1) Guaranteed by GNMA.....	G300		2,104,000		G301		2,120,000		G302		463,000		G303		468,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		19,492,000		G305		19,755,000		G306		10,927,000		G307		11,129,000	4.a.(2)
(3) Other pass-through securities.....	G308		0		G309		0		G310		0		G311		0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ³	G312		4,150,000		G313		4,199,000		G314		12,165,000		G315		12,200,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ³	G316		0		G317		0		G318		0		G319		0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320		322,000		G321		311,000		G322		3,107,000		G323		3,412,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		495,000		K143		503,000		K144		761,000		K145		773,000	4.c.(1)(a)
(b) Other commercial MBS.....	K146		0		K147		0		K148		0		K149		0	4.c.(1)(b)
(2) Other residential mortgage-backed securities.....																
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	K150		68,000		K151		69,000		K152		3,465,000		K153		3,523,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154		9,000		K155		9,000		K156		1,258,000		K157		1,265,000	4.c.(2)(b)

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) 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	
Dollar Amounts in Thousands																	
5. Asset-backed securities and structured financial products:																	
a. Asset-backed Securities (ABS).....	C026			0	C988			0	C989			2,421,000	C027			2,409,000	5.a.
b. Structured financial products:																	
(1) Cash.....	G336			0	G337			0	G338			2,441,000	G339			2,424,000	5.b.(1)
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.(2)
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0	5.b.(3)
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			1,301,000	1741			1,376,000	6.a.
b. Other foreign debt securities.....	1742			2,242,000	1743			2,288,000	1744			19,008,000	1746			19,348,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510			864,000	A511			865,000	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....	BHCT				BHCT								BHCT				8.
	1754			41,717,000	1771			42,231,000	1772			74,689,000	1773			76,294,000	

Memoranda

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Pledged securities ¹	0416			88,055,000	M.1.
2. Remaining maturity or next repricing date of debt securities ^{2, 3} (Schedule HC-B, items 1 through 6.b in columns A and D above):					
a. 1 year and less.....	0383			35,883,000	M.2.a.
b. Over 1 year to 5 years.....	0384			31,488,000	M.2.b.
c. Over 5 years.....	0387			49,775,000	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778			0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782			0	M.4.a.
b. Fair value.....	8783			0	M.4.b.

1. 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

	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
Dollar Amounts in Thousands																
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. ¹</i>																
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):																
a. Credit card receivables.....	B838			0	B839			0	B840		1,002,000		B841		1,003,000	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		520,000		B849		520,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852		576,000		B853		563,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856		323,000		B857		323,000	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		2,441,000		G359		2,424,000	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, 2015.

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		11,098,000				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					525,000	1.a.(2)
b. Secured by farmland.....				BHDM			
c. Secured by 1–4 family residential properties:				1420		0	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....							
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....				1797		157,000	1.c.(1)
(b) Secured by junior liens.....				5367		7,977,000	1.c.(2)(a)
d. Secured by multifamily (5 or more) residential properties.....				5368		8,000	1.c.(2)(b)
e. Secured by nonfarm nonresidential properties:				1460		671,000	1.d.
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				BHCK			
(2) Loans secured by other nonfarm nonresidential properties.....				F160		0	1.e.(1)
2. Loans to depository institutions and acceptances of other banks.....				F161		1,759,000	1.e.(2)
a. To U.S. banks and other U.S. depository institutions.....				BHDM			
b. To foreign banks.....				1288		1,269,000	2.
3. Loans to finance agricultural production and other loans to farmers.....	1292		225,000				2.a.
4. Commercial and industrial loans.....	1296		8,191,000				2.b.
a. To U.S. addressees (domicile).....	1590		4,000	1590		4,000	3.
b. To non-U.S. addressees (domicile).....				1766		897,000	4.
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....							
a. Credit cards.....	B538		0				6.a.
b. Other revolving credit plans.....	B539		5,000				6.b.
c. Automobile loans.....	K137		0				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207		2,797,000				6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....				2081		77,000	7.
8. Not applicable							
9. Loans to nondepository financial institutions and other loans:							
a. Loans to nondepository financial institutions.....	J454		3,243,000	J454		1,198,000	9.a.
b. Other loans							
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545		22,095,000	1545		21,915,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451		8,655,000	J451		6,612,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....				2165		1,721,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162		0				10.a.
b. All other leases.....	F163		1,721,000				10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123		14,000	2123		13,000	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122		61,471,000	2122		47,501,000	12.

Schedule HC-C—Continued

Memoranda

	Dollar Amounts in Thousands			
	BHDM	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1–4 family residential construction loans.....	K158			0
(2) All other construction loans and all land development and other land loans.....	K159			0
b. Loans secured by 1–4 family residential properties in domestic offices.....	F576		62,000	
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).....	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 ¹	K267			0
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746		876,000	
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			26,000	M.9.

	Dollar Amounts in Thousands									
	(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			63,000		M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:										
(i) Secured by first liens.....					F581			6,000		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			16,000		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584			337,000		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) Consolidated				(Column B) 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			405,000						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				55,000	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:										
(i) Secured by first liens.....					F593				6,000	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				15,000	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F596				329,000	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) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	BHCK	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			7,684,000	M.14.

Schedule HC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCM	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
Assets									
1. U.S. Treasury securities.....	3531		222,000		3531		220,000		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532		166,000		3532		166,000		2.
3. Securities issued by states and political subdivisions in the U.S.	3533		511,000		3533		511,000		3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	BHCK				BHDM				
G379			540,000		G379		540,000		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ (include CMOs, REMICs, and stripped MBS).....	G380		0		G380		0		4.b.
c. All other residential mortgage-backed securities.....	G381		0		G381		0		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K197		0		K197		0		4.d.
e. All other commercial MBS.....	K198		0		K198		0		4.e.
5. Other debt securities									
a. Structured financial products:									
(1) Cash.....	G383		0		G383		0		5.a.(1)
(2) Synthetic.....	G384		0		G384		0		5.a.(2)
(3) Hybrid.....	G385		0		G385		0		5.a.(3)
b. All other debt securities.....	G386		532,000		G386		532,000		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		345,000		F614		296,000		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

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCM	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands									
7.-8. Not applicable									
9. Other trading assets.....	3541		1,042,000		3541		631,000		9.
10. Not applicable									
11. Derivatives with a positive fair value.....	3543		4,354,000		3543		2,871,000		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT				BHDM				
	3545		7,712,000		3545		5,767,000		12.
Liabilities									
13. a. Liability for short positions:									
(1) Equity securities.....	BHCK				BHDM				
(1) Equity securities.....	G209		35,000		G209		35,000		13.a.(1)
(2) Debt securities.....	G210		444,000		G210		444,000		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		4,768,000		3547		3,114,000		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	BHCT								
	3548		5,247,000		3548		3,593,000		15.

Memoranda

	(Column A)				(Column B)				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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		345,000		F632		296,000		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F633		0		F633		0		M.1.c.(1)
(2) Other revolving credit plans.....	F634		0		F634		0		M.1.c.(2)
(3) Automobile loans.....	K200		0		K200		0		M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K211		0		K211		0		M.1.c.(4)
d. Other loans.....	F636		0		F636		0		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value.....	F639		0		F639		0		M.2.a.
b. Unpaid principal balance.....	F640		0		F640		0		M.2.b.

Schedule HC-D—Continued

Memoranda — Continued

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G299			0	G299			0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332			0	G332			0	M.3.b.
c. Corporate and similar loans.....	G333			0	G333			0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			0	G334			0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335			0	G335			0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651			0	G651			0	M.3.f.
g. Other collateral or reference assets.....	G652			0	G652			0	M.3.g.
4. Pledged trading assets:									
a. Pledged securities.....	G387		1,736,000		G387		1,734,000		M.4.a.
b. Pledged loans.....	G388		0		G388		0		M.4.b.
Dollar Amounts in Thousands									
<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						36,000		M.7.a.
b. Other.....	F653							0	M.7.b.
8. Loans pending securitization.....	F654							0	M.8.
9. a. (1) Gross fair value of commodity contracts.....	G212							0	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory.....	G213							0	M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):									
(1) BHTX F655	F655							0	M.9.b.(1)
(2) BHTX F656	F656							0	M.9.b.(2)
(3) BHTX F657	F657							0	M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$25,000 and exceed 25% of the item)									
a. BHTX F658	F658							0	M.10.a.
b. BHTX F659	F659							0	M.10.b.
c. BHTX F660	F660							0	M.10.c.

Schedule HC-E—Deposit Liabilities¹

	Dollar Amounts in Thousands				
	BHCB	Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:					
a. Noninterest-bearing balances ²	2210		71,086,000		1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		840,000		1.b.
c. Money market deposit accounts and other savings accounts.....	2389		21,899,000		1.c.
d. Time deposits of less than \$100,000.....	6648		942,000		1.d.
e. Time deposits of \$100,000 or more.....	2604		42,085,000		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:					
	BHOD				
a. Noninterest-bearing balances ²	3189		0		2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		0		2.b.
c. Money market deposit accounts and other savings accounts.....	2389		0		2.c.
d. Time deposits of less than \$100,000.....	6648		0		2.d.
e. Time deposits of \$100,000 or more.....	2604		0		2.e.

Memoranda

	Dollar Amounts in Thousands				
	BHDM	Bil	Mil	Thou	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less.....	A243		1,720,000		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		42,082,000		M.3.
	BHFN				
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245		16,839,000		M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2)
 2. Includes noninterest-bearing demand, time, and savings deposits.

Schedule HC-F—Other Assets

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Accrued interest receivable ¹	B556		546,000		1.
2. Net deferred tax assets ²	2148		43,000		2.
3. Interest-only strips receivable (not in the form of a security) ³ on:					
a. Mortgage Loans.....	A519		0		3.a.
b. Other financial assets.....	A520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁴	1752		2,019,000		4.
5. Life insurance assets:					
a. General account life insurance assets.....	K201		1,923,000		5.a.
b. Separate account life insurance assets.....	K202		1,651,000		5.b.
c. Hybrid account life insurance assets.....	K270		1,148,000		5.c.
6. Other.....	2168		13,379,000		6.
	BHCT				
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160		20,709,000		7.

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

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Not applicable					
2. Net deferred tax liabilities ¹	3049		2,914,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	B557		125,000		3.
4. Other.....	B984		20,178,000		4.
	BHCT				
5. Total (sum for items 2 through 4) (must equal Schedule HC, item 20).....	2750		23,217,000		5.

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

Schedule HC-H—Interest Sensitivity¹

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Earning assets that are repriceable within one year or mature within one year.....	3197		229,602,000		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		162,230,000		2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298		2,050,000		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	
Assets					
1. Reinsurance recoverables.....	B988			0	1.
2. Total assets.....	C244		107,000		2.
Liabilities					
3. Claims and claims adjustment expense reserves.....	B990		1,000		3.
4. Unearned premiums.....	B991		1,000		4.
5. Total equity.....	C245		104,000		5.
6. Net income.....	C246		0		6.

II. Life and Health Underwriting

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

Schedule HC-K—Quarterly Averages

		Dollar Amounts in Thousands			
		BHCK	Bil	Mil	Thou
Assets					
1. Securities:					
a.	U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B558		25,931,000	1.a.
b.	Mortgage-backed securities.....	B559		58,722,000	1.b.
c.	All other securities (included securities issued by states and political subdivisions in the U.S.).....	B560		32,466,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....		3365		23,623,000	2.
		BHDM			
3. a. Total loans and leases in domestic offices.....		3516		47,154,000	3.a.
	(1) Loans secured by 1-4 family residential properties.....	3465		7,884,000	3.a.(1)
	(2) All other loans secured by real estate.....	3466		2,410,000	3.a.(2)
	(3) Loans to finance agricultural production and other loans to farmers.....	3386		6,000	3.a.(3)
	(4) Commercial and industrial loans.....	3387		518,000	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		2,745,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....		3360		13,783,000	3.b.
		BHCK			
4. a. Trading assets.....		3401		9,954,000	4.a.
b. Other earning assets.....		B985		103,571,000	4.b.
5. Total consolidated assets.....		3368		363,135,000	5.
Liabilities					
6. Interest-bearing deposits (domestic) ¹		3517		52,161,000	6.
7. Interest-bearing deposits (foreign) ¹		3404		109,855,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....		3353		18,689,000	8.
9. All other borrowed money.....		2635		37,025,000	9.
10. Not applicable					
Equity Capital					
11. Total equity capital (excludes limited-life preferred stock).....		3519		37,804,000	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		151,000		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		652,000		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	652,000			1.c.(1)(b)	
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		20,000		1.c.(2)	
d.	Securities underwriting.....	3817		0		1.d.	
e.	Other unused commitments:						
	(1) Commercial and industrial loans.....	J457		15,560,000		1.e.(1)	
	(2) Loans to financial institutions.....	J458		6,655,000		1.e.(2)	
	(3) All other unused commitments.....	J459		31,038,000		1.e.(3)	
2.	Financial standby letters of credit and foreign office guarantees.....	6566		5,527,000		2.	
	<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. ¹</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820		863,000		2.a.	
3.	Performance standby letters of credit and foreign office guarantees.....	6570		104,000		3.	
	<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. ¹</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822		2,000		3.a.	
4.	Commercial and similar letters of credit.....	3411		225,000		4.	
5.	Not applicable						
6.	Securities						
a.	Securities lent	3433		377,416,000		6.a.	
b.	Securities borrowed	3432		7,246,000		6.b.	
7.	Credit derivatives:						
a.	Notional amounts:						
	(1) Credit default swaps.....	C968	0		C969	405,000	7.a.(1)
	(2) Total return swaps.....		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	6,000	7.b.(1)
	(2) Gross negative fair value.....	C220	0		C222	2,000	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		405,000			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, 2015.

Schedule HC-L—Continued

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands	Remaining Maturity of:												
	(Column A) One year or less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
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		180,000		G414		225,000		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					
					8765		71,356,000						8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....													
a. Commitments to purchase when-issued securities.....					3430			0					9.
b. Commitments to sell when-issued securities.....					3434			0					9.a.
c. TEXT					3435			0					9.b.
d. 6561					6561			0					9.c.
e. TEXT					6562			0					9.d.
f. 6562					6562			0					9.e.
g. TEXT					6568			0					9.f.
h. 6568					6568			0					
i. TEXT					6586			0					
j. 6586					6586			0					
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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
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):	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
a. Futures contracts.....	33,330,000				0				256,000				0				11.a.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700				
b. Forward contracts.....	165,379,000				422,055,000				0				0				11.b.
c. Exchange-traded option contracts:	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(1) Written options.....	0				0				0				0				11.c.(1)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708				
(2) Purchased options.....	2,710,000				0				155,000				0				11.c.(2)
d. Over-the-counter option contracts:	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(1) Written options.....	27,342,000				588,000				592,000				0				11.d.(1)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716				
(2) Purchased options.....	25,939,000				587,000				481,000				0				11.d.(2)
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				
e. Swaps.....	260,937,000				91,522,000				176,000				0				11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				
	489,662,000				505,556,000				1,660,000				0				12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				
	25,975,000				9,196,000				0				0				13.
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				
	12,094,000				5,930,000				126,000				0				14.a.(1)
(2) Gross negative fair value.....	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
	12,052,000				5,987,000				130,000				0				14.a.(2)
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value.....	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
	756,000				193,000				0				0				14.b.(1)
(2) Gross negative fair value.....	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				
	818,000				129,000				0				0				14.b.(2)

Schedule HC-L—Continued

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

	(Column A) 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		1,733,000		G419		3,000		G420		1,412,000		G421		565,000		G422		3,054,000	15.a.	
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		509,000		G424		0		G425		394,000		G426		63,000		G427		220,000	15.b.(1)	
(2) Cash—Other currencies.....	G428		105,000		G429		0		G430		316,000		G431		0		G432		2,000	15.b.(2)	
(3) U.S. Treasury securities.....	G433		254,000		G434		0		G435		23,000		G436		5,000		G437		46,000	15.b.(3)	
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438		299,000		G439		0		G440		0		G441		0		G442		1,000	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		21,000		G454		0		G455		0		G456		21,000		G457		21,000	15.b.(7)	
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458		1,188,000		G459		0		G460		733,000		G461		89,000		G462		290,000	15.b.(8)	

1. The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2015.

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	1,077,082,632					
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				675,000		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				1,678,000		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):							
(a) Credit cards.....	K180				0		6.a.(4)(a)
(b) Automobile loans.....	K181				0		6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards.....	K182				0		6.a.(4)(c)
(5) All other loans and leases.....	K183				0		6.a.(5)
<i>Itemize and describe loan and lease categories included in item 6.a(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):</i>							
(a) Loans to depository institutions and acceptances of other banks.....	K184				0		6.a.(5)(a)
(b) Loans to foreign governments and official institutions.....	K185				0		6.a.(5)(b)
(c) Other loans ¹	K186				0		6.a.(5)(c)
(d) Lease financing receivables.....	K273				0		6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):	BHDM						
(1) Construction, land development, and other land in domestic offices.....	K187				0		6.b.(1)
(2) Farmland in domestic offices.....	K188				0		6.b.(2)
(3) 1-4 family residential properties in domestic offices.....	K189				0		6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190				0		6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....	K191				0		6.b.(5)

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

Schedule HC-M—Continued

		Dollar Amounts in Thousands				
		BHFN	Bil	Mil	Thou	
6.	b. (6) In foreign offices.....	K260			0	6.b.(6)
	(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	BHCK				
		K192			0	6.b.(7)
	c. Debt securities (included in Schedule HC, items 2.a and 2.b).....	J461			0	6.c
	d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462			0	6.d.
7.	Captive insurance and reinsurance subsidiaries:					
	a. Total assets of captive insurance subsidiaries ¹	K193		1,601,000		7.a.
	b. Total assets of captive reinsurance subsidiaries ¹	K194			0	7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....	0=No 1=Yes	BHCK C251		0	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No).....	0=No 1=Yes	BHCK 6689		0	9.
10.	Not Applicable					
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	0=No 1=Yes	BHCK 6416		1	11.

TEXT
6428

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

Area Code and Phone Number (TEXT 9009)

		BHCK	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		3,781,000		12.c.
	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	BHCT		3,781,000		12.d.
		0426				
13.	Other real estate owned.....	2150		9,000		13.
14.	Other borrowed money:					
	a. Commercial paper.....	BHCK				
		2309			0	14.a.
	b. Other borrowed money with a remaining maturity of one year or less.....	2332		13,422,000		14.b.
	c. Other borrowed money with a remaining maturity of more than one year.....	2333		18,478,000		14.c.
	d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	BHCT		31,900,000		14.d.
		3190				
15.	Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....	0=NO 1=YES	BHCK B569		1	15.
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK		288,814,000		16.
		B570				

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

Schedule HC-M—Continued

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

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

0=No	BHCK	
1=Yes	C161	1

17.

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

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

0=No	BHCK	
1=Yes	C159	1

18.

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

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

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

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

0=No	BHCK	
1=Yes	C700	

19.a.

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

0=No		
1=Yes	C701	

19.b.

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou
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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.

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		2,777,000	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		10,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross.....	4834		64,000	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		22,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross.....	5045		816,000	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))¹.....

C253		36,000	21.
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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		10,284,000		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			46,000	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			0	5399			0	5400			1,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	C236			31,000	C237			4,000	C229			104,000	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			2,000	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			2,000	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			5,000	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			3,000	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			9,000	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			4,000	8.b.

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

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		6,000		3506		7,000		3507		0		9.
10. TOTAL (sum of items 1 through 9).....	5524		104,000		5525		11,000		5526		288,000		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				BHDM				BHDM				
(b) Other construction loans and all land development and other land loans.....	K045		0		K046		0		K047		0		12.a.(1)(a)
(2) Secured by farmland.....	K048		0		K049		0		K050		0		12.a.(1)(b)
(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.....	K051		0		K052		0		K053		0		12.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K054		0		K055		0		K056		0		12.a.(3)(a)
(2) Secured by junior liens.....	K057		0		K058		0		K059		0		12.a.(3)(b)(1)
(3) Secured by multifamily (5 or more) residential properties.....	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				BHCK				BHCK				
c. Commercial and industrial loans.....	K072		0		K073		0		K074		0		12.b.
	K075		0		K076		0		K077		0		12.c.

Schedule HC-N—Continued

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

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

Memoranda

	(Column A)				(Column B)				(Column C)				
	BHDM	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	BHDM	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.....	F661			1,000	F662			0	F663			63,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.(2)

