

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

		Dollar Amounts in Thousands				
1.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above.....	5409	0	5410	0	M.1.
2.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652	0	4662	0	M.2.

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

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

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
II. Changes in allowance for loan and lease losses						
1.	Balance <i>most recently</i> reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522		157,000		1.
		BHCT				
2.	Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	4605		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.
		C079				
4.	Less: Write-downs arising from transfers of loans to a held-for sale account.....	5523		0		4.
		BHCT				
5.	Provision for loan and lease losses (must equal Schedule HI, item 4).....	4230		4,000		5.
		BHCK				
6.	Adjustments (see instructions for this schedule).....	C233		0		6.
7.	Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c).....	BHCT				7.
		3123		162,000		

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

Memoranda

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

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

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

Dollar Amounts in Thousands	Recorded Investment: (Column A) Individually Evaluated				Allowance Balance: (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																								
real estate loans.....	M714		0		M715		0		M716		2,077,000		M717		19,000		M719		0		M720		0	
c. Residential																								
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 securization income.....	B493			0	5.e.
f. Insurance commissions and fees.....	B494			0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091			0	6.
7. Total noninterest expense.....	4093			0	7.
a. Salaries and employee benefits.....	4135			0	7.a.
b. Goodwill impairment losses.....	C216			0	7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments.....	4301			0	8.
9. Applicable income taxes.....	4302			0	9.
10. Noncontrolling (minority) interest.....	4484			0	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest.....	4320			0	11.
12. Net income (loss).....	4340			0	12.
13. Cash dividends declared.....	4475			0	13.
14. Net charge-offs.....	6061			0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519			0	15.

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

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	0211		0213		1286		1287		
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 residential mortgage-backed securities.....	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		
b. Structured financial products:																		
(1) Cash.....	G336			0	G337			0	G338		2,441,000		G339			2,424,000		
(2) Synthetic.....	G340			0	G341			0	G342		0		G343			0		
(3) Hybrid.....	G344			0	G345			0	G346		0		G347			0		
6. Other debt securities:																		
a. Other domestic debt securities.....	1737			0	1738			0	1739		1,301,000		1741			1,376,000		
b. Other foreign debt securities.....	1742			2,242,000	1743			2,288,000	1744		19,008,000		1746			19,348,000		
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510		864,000					A511		865,000
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....	BHCT				BHCT								BHCT					
	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	
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	
b. Over 1 year to 5 years.....	0384		31,488,000	
c. Over 5 years.....	0387		49,775,000	
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0	
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	
b. Fair value.....	8783		0	

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

Schedule HC-B—Continued

Memoranda—Continued

	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				
1420						0		1.b.
c. Secured by 1–4 family residential properties:								
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....						157,000		1.c.(1)
1797								
(2) Closed-end loans secured by 1–4 family residential properties:								
(a) Secured by first liens.....	5367					7,977,000		1.c.(2)(a)
5368						8,000		1.c.(2)(b)
(b) Secured by junior liens.....								
1460						671,000		1.d.
d. Secured by multifamily (5 or more) residential properties.....								
e. Secured by nonfarm nonresidential properties:				BHCK				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160					0		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161					1,759,000		1.e.(2)
1288				BHDM				
2. Loans to depository institutions and acceptances of other banks.....						1,269,000		2.
a. To U.S. banks and other U.S. depository institutions.....	1292		225,000					2.a.
b. To foreign banks.....	1296		8,191,000					2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590		4,000	1590		4,000		3.
4. Commercial and industrial loans.....				1766		897,000		4.
a. To U.S. addressees (domicile).....	1763		2,901,000					4.a.
b. To non-U.S. addressees (domicile).....	1764		473,000					4.b.
5. Not applicable								
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....				1975		2,801,000		6.
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	2081		0		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) ¹	K165			0
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>				
(1) Loans secured by farmland in domestic offices.....	K166			0
(2) Loans to depository institutions and acceptances of other banks.....	K167			0
(3) Loans to finance agricultural production and other loans to farmers.....	K168			0
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K098			0
(b) Automobile loans.....	K203			0
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204			0
(5) Loans to foreign governments and official institutions.....	K212			0
(6) Other loans ¹	K267			0
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746		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

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).	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
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.

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.	Dollar Amounts in Thousands								
	(Column A) Consolidated				(Column B) In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
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

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).....		0		0	M.11.c.(4)
d. Other loans.....		0		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)		(Column B)		
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 3545	7,712,000	BHDM 3545	5,767,000	12.
Liabilities					
13. a. Liability for short positions:	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				15.

Memoranda

	Dollar Amounts in Thousands								
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.):									
a. Loans secured by real estate.....	F790			0					M.1.a.
(1) Construction, land development, and other land loans.....					F625			0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F626			0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end land secured by 1-4 family residential properties and extended under lines of credit.....					F627			0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(i) Secured by first liens.....					F628			0	M.1.a.(3)(b)(i)
(ii) Secured by junior liens.....					F629			0	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F630			0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F631			0	M.1.a.(5)
b. Commercial and industrial loans.....	F632			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

Dollar Amounts in Thousands		(Column A)		(Column B)		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(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		BHCK	Bil	Mil	Thou	
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>						
5. Asset-backed securities:						
a.	Credit card receivables.....	F643			0	M.5.a.
b.	Home equity lines.....	F644			0	M.5.b.
c.	Automobile loans.....	F645			0	M.5.c.
d.	Other consumer loans.....	F646			0	M.5.d.
e.	Commercial and industrial loans.....	F647			0	M.5.e.
f.	Other.....	F648			0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)						
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.....						
9. a. (1) Gross fair value of commodity contracts.....						
	(2) Gross fair value of physical commodities held in inventory.....	G212			0	M.9.a.(1)
		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

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)
	BHFN		
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	405,000		7.a.(1)
	(2) Total return swaps.....	C970	0	0		7.a.(2)
	(3) Credit options.....	C972	0	0		7.a.(3)
	(4) Other credit derivatives.....	C974	0	0		7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value.....	C219	0	6,000		7.b.(1)
	(2) Gross negative fair value.....	C220	0	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)

	Remaining Maturity of:												
	(Column A) One year or less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
7. d. Notional amounts by remaining maturity:													
(1) Sold credit protection:													
(a) Investment grade.....	G406			0	G407			0	G408			0	7.d.(1)(a)
(b) Subinvestment grade.....	G409			0	G410			0	G411			0	7.d.(1)(b)
(2) Purchased credit protection:													
(a) Investment grade.....	G412			0	G413		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					8.
					8765		71,356,000						
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....					BHCK	Bil	Mil	Thou					
					3430			0					9.
a. Commitments to purchase when-issued securities.....					3434			0					9.a.
b. Commitments to sell when-issued securities.....					3435			0					9.b.
c. TEXT													
	6561				6561			0					9.c.
d. TEXT													
	6562				6562			0					9.d.
e. TEXT													
	6568				6568			0					9.e.
f. TEXT													
	6586				6586			0					9.f.
10. Not applicable													

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	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)
e. Swaps.....	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				11.e.
	260,937,000				91,522,000				176,000				0				
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				12.
	489,662,000				505,556,000				1,660,000				0				
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				13.
	25,975,000				9,196,000				0				0				
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value.....	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				14.a.(1)
	12,094,000				5,930,000				126,000				0				
(2) Gross negative fair value.....	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				14.a.(2)
	12,052,000				5,987,000				130,000				0				
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value.....	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				14.b.(1)
	756,000				193,000				0				0				
(2) Gross negative fair value.....	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				14.b.(2)
	818,000				129,000				0				0				

Schedule HC-L—Continued

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

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
15. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418		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.
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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.
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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:	BHCK				
	a. Commercial paper.....	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.
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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
------	-----	-----	------

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

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)
(4) Secured by multifamily (5 or more) residential properties.....	K060		0		K061		0		K062		0		12.a.(3)(b)(2)
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K063		0		K064		0		K065		0		12.a.(4)
(b) Loans secured by other nonfarm nonresidential properties.....	K066		0		K067		0		K068		0		12.a.(5)(a)
(c) Loans to finance agricultural production and other loans to farmers.....	K069		0		K070		0		K071		0		12.a.(5)(b)
b. Commercial and industrial loans.....	BHCK				BHCK				BHCK				
c. Commercial and industrial loans.....	K072		0		K073		0		K074		0		12.b.
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		12.c.

Schedule HC-N—Continued

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

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

Memoranda

	(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)

Schedule HC-N—Continued
Memoranda—Continued

	(Column A)		(Column B)		(Column C)		
Dollar Amounts in Thousands							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	5,000	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM	0	BHDM	0	BHDM	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	BHCK	0	BHCK	0	BHCK	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions.....	K283	0	K284	0	K285	0	M.1.f.(5)
(6) Other loans ¹	K286	0	K287	0	K288	0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	0	M.3.
4. Not applicable							
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
a. Loans and leases held for sale.....	C240	0	C241	0	C226	0	M.5.a
b. Loans measured at fair value:							
(1) Fair value.....	F664	0	F665	0	F666	0	M.5.b.(1)
(2) Unpaid principal balance.....	F667	0	F668	0	F669	0	M.5.b.(2)

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

Schedule HC-N—Continued

Memoranda—Continued

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

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	Dollar Amounts in Thousands								
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529			0	3530			0	M.6.

	Dollar Amounts in Thousands			
7. Additions to nonaccrual assets during the quarter.....	C410		8,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411		2,000	M.8.

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

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

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

	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²				
a. Closed-end first liens.....	F066		0	1.a.
b. Closed-end junior liens.....	F067		0	1.b.
c. Open-end loans extended under lines of credit:	BHDM			
(1) Total commitment under the lines of credit.....	F670		0	1.c.(1)
(2) Principal amount funded under the lines of credit.....	F671		0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²	BHCK			
a. Closed-end first liens.....	F068		4,000	2.a.
b. Closed-end junior liens.....	F069		0	2.b.
c. Open-end loans extended under lines of credit:	BHDM			
(1) Total commitment under the lines of credit.....	F672		61,000	2.c.(1)
(2) Principal amount funded under the lines of credit.....	F673		40,000	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:	BHCK			
a. Closed-end first liens.....	F070		0	3.a.
b. Closed-end junior liens.....	F071		0	3.b.
c. Open-end loans extended under lines of credit:	BHDM			
(1) Total commitment under the lines of credit.....	F674		0	3.c.(1)
(2) Principal amount funded under the lines of credit.....	F675		0	3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):	BHCK			
a. Closed-end first liens.....	F072		6,000	4.a.
b. Closed-end junior liens.....	F073		0	4.b.
c. Open-end loans extended under lines of credit:	BHDM			
(1) Total commitment under the lines of credit.....	F676		101,000	4.c.(1)
(2) Principal amount funded under the lines of credit.....	F677		55,000	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i):	BHCK			
a. Closed-end 1-4 family residential mortgage loans.....	F184		0	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560		0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens.....	F678		0	6.a.
b. Closed-end junior liens.....	F679		0	6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F680		0	6.c.(1)
(2) Principal amount funded under the lines of credit.....	F681		0	6.c.(2)
7. Representation and warranty reserves for 1 - 4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191			7.a.
b. For representations and warranties made to other parties.....	L192			7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288			7.c.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	Dollar Amounts in Thousands				BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
	BHCY	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
Assets																				
1. Available-for-sale securities.....	1773		76,294,000	G474			0	G475		15,929,000		G476		60,365,000		G477			0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK			G478		0	G479		0	G480		G481		0		G482			0	2.
3. Loans and leases held for sale.....	G483		422,000	G484			0	G485		0		G486		353,000		G487			69,000	3.
4. Loans and leases held for investment.....	G488		0	G489			0	G490		0		G491		0		G492			0	4.
5. Trading assets:	BHCT																			
a. Derivative assets.....	3543		4,354,000	G493		13,886,000		G494		29,000		G495		18,211,000		G496			0	5.a.
b. Other trading assets.....	G497		3,358,000	G498			0	G499		737,000		G500		2,621,000		G501			0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	F240		0	F684			0	F692		0		F241		0		F242			0	5.b.(1)
6. All other assets.....	G391		1,451,000	G392		(109,000)		G395		302,000		G396		1,040,000		G804			0	6.
7. Total assets measured at fair value on a recurring basis.....	G502		85,879,000	G503		13,777,000		G504		16,997,000		G505		82,590,000		G506			69,000	7.
Liabilities																				
8. Deposits.....	F252		0	F686			0	F694		0		F253		0		F254			0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		0	G508			0	G509		0		G510		0		G511			0	9.
10. Trading liabilities:	BHCT																			
a. Derivative liabilities.....	3547		4,768,000	G512		13,525,000		G513		31,000		G514		18,262,000		G515			0	10.a.
b. Other trading liabilities.....	G516		479,000	G517			0	G518		316,000		G519		163,000		G520			0	10.b.
11. Other borrowed money.....	G521		372,000	G522			0	G523		0		G524		372,000		G525			0	11.
12. Subordinated notes and debentures.....	G526		0	G527			0	G528		0		G529		0		G530			0	12.
13. All other liabilities.....	G805		1,204,000	G806			0	G807		1,000		G808		1,203,000		G809			0	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531		6,823,000	G532		13,525,000		G533		348,000		G534		20,000,000		G535			0	14.

Schedule HC-Q—Continued

Memoranda

	(Column A) Total Fair Value Reported on Schedule HC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):																					
a. Mortgage servicing assets.....	G536			0	G537			0	G538			0	G539			0	G540			0	M.1.a.
b. Nontrading derivative assets.....	G541			949,000	G542			0	G543			0	G544			949,000	G545			0	M.1.b.
c. BHTX G546	G546			0	G547			0	G548			0	G549			0	G550			0	M.1.c.
d. BHTX G551	G551			0	G552			0	G553			0	G554			0	G555			0	M.1.d.
e. BHTX G556	G556			0	G557			0	G558			0	G559			0	G560			0	M.1.e.
f. BHTX G561	G561			0	G562			0	G563			0	G564			0	G565			0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25 percent of item 13):																					
a. Loan commitments (not accounted for as derivatives).....	F261			0	F689			0	F697			0	F262			0	F263			0	M.2.a.
b. Nontrading derivative liabilities.....	G566			0	G567			0	G568			0	G569			0	G570			0	M.2.b.
c. BHTX G571	G571			0	G572			0	G573			0	G574			0	G575			0	M.2.c.
d. BHTX G576	G576			0	G577			0	G578			0	G579			0	G580			0	M.2.d.
e. BHTX G581	G581			0	G582			0	G583			0	G584			0	G585			0	M.2.e.
f. BHTX G586	G586			0	G587			0	G588			0	G589			0	G590			0	M.2.f.

Schedule HC-R— Regulatory Capital

Part I. Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands				
	BHCA	Bil	Mil	Thou	
Common Equity Tier 1 Capital					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742		17,704,000		1.
	BHCT				
2. Retained earnings.....	3247		20,593,000		2.
	BHCA				
3. Accumulated other comprehensive income (AOCI).....	B530		(2,068,000)		3.
	0=No 1=Yes	BHCA			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	P838		0		3.a.
	BHCA	Bil	Mil	Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839			0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840		36,229,000		5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		16,447,000		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		1,637,000		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843		14,000		8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844				9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	P845				9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846				9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847				9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848				9.e.
f. To be completed only by holding companies that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849		6,000		9.f.
10. Other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258		4,000		10.a.
b. LESS: All other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions.....	P850		52,000		10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851			0	11.
12. Subtotal (item 5 minus items 6 through 11).....	P852		18,069,000		12.

Schedule HC-R – Continued

Part I.—Continued

	Dollar Amounts in Thousands			
	BHCA	Bil	Mil	Thou
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P853		0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P854		0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P855		0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity Tier 1 capital deduction threshold.....	P856		0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional Tier 1 capital and Tier 2 capital to cover deductions.....	P857		0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858		0	18.
19. Common equity Tier 1 capital (item 12 minus item 18).....	P859		18,069,000	19.
Additional Tier 1 Capital				
20. Additional Tier 1 capital instruments plus related surplus.....	P860		2,552,000	20.
21. Non-qualifying capital instruments subject to phase out from additional Tier 1 capital.....	P861		0	21.
22. Tier 1 minority interest not included in common equity Tier 1 capital.....	P862		0	22.
23. Additional Tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863		2,552,000	23.
24. LESS: Additional Tier 1 capital deductions.....	P864		56,000	24.
25. Additional Tier 1 capital (greater of item 23 minus item 24 or zero).....	P865		2,496,000	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....	8274		20,565,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....	P866		149,000	27.
28. Non-qualifying capital instruments subject to phase out from Tier 2 capital.....	P867		172,000	28.
29. Total capital minority interest that is not included in Tier 1 capital.....	P868		0	29.
30. a. Allowance for loan and lease losses includable in Tier 2 capital.....	5310		287,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): eligible credit reserves includable in Tier 2 capital.....	BHCW			
	5310		46,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in Tier 2 capital.....	BHCA			
	Q257		0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		608,000	32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	BHCW			
	P870		367,000	32.b.
	BHCA			
33. LESS: Tier 2 capital deductions.....	P872		1,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311		607,000	34.a.
b. Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	BHCW			
	5311		366,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....	BHCA			
	3792		21,172,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW			
	3792		20,931,000	35.b.

Schedule HC-R – Continued

Part I.—Continued

		Dollar Amounts in Thousands		
Total Assets for the Leverage Ratio				
36.	Average total consolidated assets.....	3368	363,135,000	36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	BHCA		
		P875	18,206,000	37.
38.	LESS: Other deductions from (additions to) assets for the leverage ratio purposes.....	B596	(1,740,000)	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224	346,669,000	39.
Total Risk-Weighted Assets				
40.	a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....	A223	152,672,805	40.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	BHCW		
		A223	170,709,400	40.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital ratios						
41.	Common equity Tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	11.8351%	P793	10.5847%	41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	13.4700%	7206	12.0468%	42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	13.8676%	7205	12.2612%	43.

		BHCA	Percentage	
Leverage Capital Ratios				
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	7204	5.9322%	44.
45.	Advanced approaches holding companies only: supplementary leverage ratio (FFIEC 101 Schedule A, item 98) (effective date to be determined).....			45.

		BHCA	Percentage	
Capital Buffer				
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments :			
	a. Capital conservation buffer.....	H311	4.2612%	46.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....	H312	5.5000%	46.b.

		Dollar Amounts in Thousands				
		BHCA	Bil	Mil	Thou	
Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of 46.a or 46.b for an advanced approaches holding company that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:						
47.	Eligible retained income.....	H313			0	47.
48.	Distributions and discretionary bonus payments during the quarter.....	H314			0	48.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

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

	(Column A) Totals From Schedule HC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
	Allocation by Risk Weight Category																																
	0%			2%			4%			10%			20%			50%			100%			150%											
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset																																	
Categories²																																	
1. Cash and balances																																	
due from depository																																	
institutions.....	BHCK D957			BHCK S396	0		BHCK D958	97,059,000								BHCK D959	14,898,000		BHCK S397	1,053,000		BHCK D960	1,381,000		BHCK S398	234,000		1.					
2. Securities:																																	
a. Held-to-maturity																																	
securities.....	BHCK D961	41,385,000		BHCK S399	0		BHCK D962	15,593,000								BHCK D963	25,703,000		BHCK D964	15,000		BHCK D965	74,000		BHCK S400	0		2.a.					
b. Available-for-sale																																	
securities.....	BHCK D966	66,785,000		BHCK S402	0		BHCK D967	28,358,000								BHCK D968	30,177,000		BHCK D969	2,728,000		BHCK D970	5,099,000		BHCK S403	0		2.b.					
3. Federal funds sold and securities purchased under agreements to resell:																																	
a. Federal funds sold (in domestic offices).....	BHCK D971	15,000					BHCK D972	0								BHCK D973	13,000		BHCK S410	0		BHCK D974	2,000		BHCK S411	0		3.a.					
b. Securities purchased under agreements to resell.....	BHCK H171	26,889,000		BHCK H172	26,889,000																						3.b.						
4. Loans and leases held for sale:																																	
a. Residential mortgage																																	
EXPOSURES																																	
B. High volatility																																	
commercial real estate	BHCK S413	69,000		BHCK S414	0		BHCK H173	0								BHCK S415	0		BHCK S416	0		BHCK S417	69,000		4.a.								
c. Exposures past due																																	
90 days or more or on nonaccrual	BHCK S419	0		BHCK S420	0		BHCK H174	0								BHCK H175	0		BHCK H176	0		BHCK H177	0		BHCK S421	0		4.b.					
	BHCK S423	0		BHCK S424	0		BHCK S425	0								BHCK S426	0		BHCK S427	0		BHCK S428	0		BHCK S429	0		4.c.					

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)												
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁴															
	250% ⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount												
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou										
Balance Sheet Asset Categories (continued)																																					
1. Cash and balances due from depository institutions.....																												1.									
2. Securities:																																					
a. Held-to-maturity securities.....																												2.a.									
b. Available-for-sale securities.....				BHCK S405						BHCK S406									BHCK H271			BHCK H272									2.b.						
				0						0									423,000			248,000															
3. Federal funds sold and securities purchased under agreements to resell:																																					
a. Federal funds sold in domestic offices).....																												3.a.									
b. Securities purchased under agreements to resell.....																												3.b.									
4. Loans and leases held for sale:																																					
a. Residential mortgage exposures.....																			BHCK H273			BHCK H274									4.a.						
																						0			0												
b. High volatility commercial real estate exposures.....																						BHCK H275			BHCK H276									4.b.			
																									0			0									
c. Exposures past due 90 days or more or on nonaccrual.....																						BHCK H277			BHCK H278									4.c.			
																									0			0									

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

⁵ Column K - 250% risk weight is not applicable until the March 31, 2018, report date

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category																		
	0%			2%			4%			10%			20%			50%				100%			150%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou
4. Loans and leases held for sale (continued):																									
d. All other	BHCK S431			BHCK S432			BHCK S433						BHCK S434			BHCK S435			BHCK S436			BHCK S437			
	353,000			0			0						0			0			353,000			0			
5. Loans and leases, net of unearned income:																									
a. Residential mortgage	BHCK S439			BHCK S440			BHCK H178						BHCK S441			BHCK S442			BHCK S443						
	1,088,000			0			0						0			0			1,088,000						
b. High volatility:																									
commercial real estate	BHCK S445			BHCK S446			BHCK H179						BHCK H180			BHCK H181			BHCK H182			BHCK S447			
	152,000			0			0						0			0			0			152,000			
c. Exposures past due:																									
90 days or more or on nonaccrual	BHCK S449			BHCK S450			BHCK S451						BHCK S452			BHCK S453			BHCK S454			BHCK S455			
	232,000			0			0						0			0			0			232,000			
d. All other exposures	BHCK S457			BHCK S458			BHCK S459						BHCK S460			BHCK S461			BHCK S462			BHCK S463			
	59,261,000			0			16,142,000						2,999,000			912,000			36,330,000			2,878,000			
6. LESS: Allowance for loan and lease losses	BHCX 3123			BHCY 3123																					
	162,000			162,000																					
7. Trading assets	BHCK D976			BHCK S466			BHCK D977						BHCK D978			BHCK D979			BHCK D980			BHCK S467			
	7,712,000			6,641,000			19,000						82,000			46,000			922,000			0			
	BHCK D981			BHCK S469			BHCK D982						BHCK D983			BHCK D984			BHCK D985			BHCK H185			
	44,110,000			21,653,000			2,286,000						540,000			389,000			16,198,000			36,000			
8. All other assets ⁸																									
a. Separate account																									
bank-owned life insurance																									
b. Default fund																									
contributions to central counterparties																									

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)		
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁹					
	250% ¹⁰			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
4. Loans and leases held for sale (continued):																											
d. All other exposures.....																						BHCK H279	BHCK H280		4.d.		
5. Loans and leases, net of unearned income:																											
a. Residential mortgage exposures.....																						BHCK H281	BHCK H282		5.a.		
b. High volatility commercial real estate exposures.....																						BHCK H283	BHCK H284		5.b.		
c. Exposures past due 90 days or more or on nonaccrual.....																						BHCK H285	BHCK H286		5.c.		
d. All other exposures.....																						BHCK H287	BHCK H288		5.d.		
6. LESS: Allowance for loan and lease losses.....																											
				BHCK H186			BHCK H290			BHCK H187						BHCK H291			BHCK H292			6.					
7. Trading assets.....	0			0			0			0			2,000			20,000			7.								
8. All other assets ¹² :																											
a. Separate account bank-owned life insurance.....	0			0			0			29,000			83,000			374,000			8.								
b. Default fund contributions to central counterparties.....																						BHCK H296	BHCK H297		8.a.		
													2,800,000			2,167,000											
																						BHCK H298	BHCK H299		8.b.		
													96,000			167,000											

9. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, and exposures to central counterparties.

10. Includes, for example, bank-owned life insurance and default fund contributions to central counterparties.

11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands

	(Column A) Totals			(Column B) Adjustments to Totals Reported in Column A			(Column Q) Allocation by Risk-Weight Category			(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology			(Column U)			
							1250%			SSFA ¹³			Gross-Up			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Securitization Exposures: On-and Off-Balance Sheet																
9. On-balance sheet securitization exposures:																
a. Held-to-maturity securities.....	332,000			332,000			0			152,000			0			9.a.
b. Available-for-sale securities.....	9,509,000			9,496,000			13,000			6,669,000			0			9.b.
c. Trading assets.....	0			0			0			0			0			9.c.
d. All other on-balance sheet securitization exposures.....	515,000			515,000			0			490,000			0			9.d.
10. Off-balance sheet securitization exposures.....	795,000			793,000			2,000			329,000			0			10.

Dollar Amounts in Thousands

	(Column A) Totals From Schedule HC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category																
							0%		2%		4%		10%		20%		50%		100%		150%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil
11. Total balance sheet assets ¹⁴	BHCT 2170 372,870,000			BHCK S500 65,364,000			BHCK D987 159,457,000						BHCK D988 74,412,000		BHCK D989 5,143,000		BHCK D990 61,516,000		BHCK S503 3,532,000				11.

Dollar Amounts in Thousands

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)							
																						Application of Other Risk- Weighting Approaches							
	250% ¹⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount							
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
11. Total balance sheet assets ¹⁴				BHCK S505 0			BHCK S506 0			BHCK S507 29,000									BHCK S510 13,000			BHCK H300 3,404,000			11.				

13. Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional or Other Amount			CCF ¹⁶	(Column B) Credit Equivalent Amount ¹⁷			Allocation by Risk-Weight Category																											
								0%			2%			4%			10%			20%			50%			100%			150%						
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands																																			
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)¹⁶																																			
12. Financial standby letters of credit.....	BHCK D991			1.0	BHCK D992			BHCK D993						BHCK D994			BHCK D995			BHCK D996			BHCK S511												12.
	5,527,000				5,527,000										1,030,000			93,000			4,324,000														
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997			0.5	BHCK D998			BHCK D999						BHCK G603			BHCK G604			BHCK G605			BHCK S512												13.
	104,000				52,000										7,000			0			44,000														
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606			0.2	BHCK G607			BHCK G608						BHCK G609			BHCK G610			BHCK G611			BHCK S513												14.
	220,000				44,000										7,000			23,000			9,000														
15. Retained recourse obligations sold with recourse.....	BHCK G612			1.0	BHCK G613			BHCK G614						BHCK G615			BHCK G616			BHCK G617			BHCK S514												15.
	0				0										0			0			0														

16. Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional or Other Amount			CCF ¹⁹	(Column B) Credit Equivalent Amount ²⁰			Allocation by Risk-Weight Category																	
	(Column C)				(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)		
	0%	2%	4%		10%	20%	50%	100%	150%																
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
16. Repo-style transactions ²¹	BHCK S515			BHCK S516			BHCK S517			BHCK S518			BHCK S519			BHCK S520			BHCK S521			BHCK S522			BHCK S523
	30,536,000			30,536,000			0			0			0			7,414,000			47,000			23,075,000			0
17. All other off-balance sheet liabilities.....	BHCK G618			BHCK G619			BHCK G620									BHCK G621			BHCK G622			BHCK G623			BHCK S524
	0			0			0									0			0			0			0
18. Unused commitments:																									
a. Original maturity of																									
one year or less,																									
excluding asset-																									
paper (ABCP)	BHCK S525			BHCK S526			BHCK S527									BHCK S528			BHCK S529			BHCK S530			BHCK S531
	27,690,000			5,538,000			0									148,000			0			5,390,000			0
b. Original maturity of																									
one year or less to																									
ABCP conduits.....																									
c. Original maturity																									
exceeding one	BHCK G624			BHCK G625			BHCK G626									BHCK G627			BHCK G628			BHCK G629			BHCK S539
	25,754,000			12,877,000			0									274,000			2,000			12,533,000			68,000
19. Unconditionally cancelable commitments.....	BHCK S540			BHCK S541																					
	0			0																					
20. Over-the-counter derivatives.....				BHCK S542			BHCK S543						BHCK S544			BHCK S545			BHCK S546			BHCK S547			BHCK S548
				11,641,000			2,312,000						0			1,952,000			458,000			6,894,000			25,000
21. Centrally cleared derivatives.....				BHCK S549			BHCK S550			BHCK S551			BHCK S552			BHCK S554			BHCK S555			BHCK S556			BHCK S557
				1,648,000			0			1,627,000			21,000			0			0			0			0
22. Unsettled transactions (failed trades) ²²	BHCK H191						BHCK H193									BHCK H194			BHCK H195			BHCK H196			BHCK H197
	188,000						147,000									0			0			7,000			0

19. Credit conversion factor.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	Dollar Amounts in Thousands														
	(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)		
	Allocation by Risk-Weight Category			Allocation by Risk-Weight Category			Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ²³			Application of Other Risk-Weighting Approaches ²³		
625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
16. Repo-style transactions ²⁴										BHCK H301			BHCK H302		
											0				0
17. All other off-balance sheet liabilities.....															
18. Unused commitments:															
a. Original maturity of															
one year or less, excluding asset-															
paper (ABCP) conduits.....										BHCK H303			BHCK H304		
											0				0
b. Original maturity of															
one year or less to ABCP conduits.....															
c. Original maturity															
exceeding one year.....										BHCK H307			BHCK H308		
											0				0
19. Unconditionally cancelable commitments.....															
20. Over-the-counter derivatives.....										BHCK H309			BHCK H310		
											0				0
21. Centrally cleared derivatives.....															
22. Unsettled transactions (failed trades) ²⁵										BHCK H198			BHCK H199		
											26,000				7,000
															1,000

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
	Allocation by Risk-Weight Category																								
	0%			2%			4%			10%			20%			50%			100%			150%			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....																									
	BHCK G630			BHCK S558			BHCK S559			BHCK S560			BHCK G631			BHCK G632			BHCK G633			BHCK S561			
	161,916,000			1,627,000			21,000			0			85,244,000			5,766,000			113,792,000			3,711,000			23.
24. Risk weight factor.....	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%			24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....																									
	BHCK G634			BHCK S569			BHCK S570			BHCK S571			BHCK G635			BHCK G636			BHCK G637			BHCK S572			
	0			32,540			840			0			17,048,800			2,883,000			113,792,000			5,566,500			25.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	Dollar Amounts in Thousands																					
	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			
	250% ²⁵			300%			400%			600%			625%			937.5%			1250%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....				BHCK S563			BHCK S564			BHCK S565			BHCK S566			BHCK S567			BHCK S568			
				0			0			29,000			26,000			7,000			16,000			22.
24. Risk weight factor.....	X 250% ²⁶			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....				BHCK S574			BHCK S575			BHCK S576			BHCK S577			BHCK S578			BHCK S579			
				0			0			174,000			162,500			65,625			200,000			25.

Dollar Amounts in Thousands				
Totals				
BHCK	Bil	Mil	Thou	
S580	150,879,805			26.
S581	2,131,000			27.
B704	152,672,805			28.
A222	0			29.
3128	0			30.
G641	152,672,805			31.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	G642		6,222,000		M.1.

		With a remaining maturity of															
		(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years							
		BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
a.	Interest rate.....	S582		56,539,000			S583		57,473,000			S584		73,275,000			M.2.a.
b.	Foreign exchange rate and gold.....	S585		504,515,000			S586		4,466,000			S587		3,617,000			M.2.b.
c.	Credit (investment grade reference asset).....	S588		0			S589		180,000			S590		115,000			M.2.c.
d.	Credit (non-investment grade reference asset).....	S591		0			S592		0			S593		0			M.2.d.
e.	Equity.....	S594		260,000			S595		352,000			S596		0			M.2.e.
f.	Precious metals (except gold).....	S597		0			S598		0			S599		0			M.2.f.
g.	Other.....	S600		0			S601		0			S602		0			M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:																
a.	Interest rate.....	S603		165,985,000			S604		74,576,000			S605		56,251,000			M.3.a.
b.	Foreign exchange rate and gold.....	S606		0			S607		0			S608		0			M.3.b.
c.	Credit (investment grade reference asset).....	S609		0			S610		0			S611		110,000			M.3.c.
d.	Credit (non-investment grade reference asset).....	S612		0			S613		0			S614		0			M.3.d.
e.	Equity.....	S615		424,000			S616		30,000			S617		0			M.3.e.
f.	Precious metals (except gold).....	S618		0			S619		0			S620		0			M.3.f.
g.	Other.....	S621		0			S622		0			S623		0			M.3.g.

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
4.	Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....	S624		921,000		M.4.

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

							C000															
	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables				(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																						
Securitization Activities																						
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711														1.	
	122,000	0	0	0	0	0	0															
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F).....	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718														2.a.	
	0	0	0	0	0	0	0															
b. Subordinated securities and other residual interests.....	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399														2.b.	
	0	0	0	0	0	0	0															
c. Standby letters of credit and other enhancements.....	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406														2.c.	
	0	0	0	0	0	0	0															
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732														3.	
	0	0	0	0	0	0	0															
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739														4.a.	
	2,000	0	0	0	0	0	0															
b. 90 days or more past due.....	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746														4.b.	
	1,000	0	0	0	0	0	0															
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)																						
a. Charge-offs.....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753														5.a.	
	0	0	0	0	0	0	0															
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760														5.b.	
	0	0	0	0	0	0	0															

Schedule HC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)		
Dollar Amounts in Thousands									
6. Amount of ownership (or seller's) interests carried as:									
a. Securities (included in HC-B).....		BHCK B761 0	BHCK B762 0			BHCK B763 0		6.a.	
b. Loans (included in HC-C).....		BHCK B500 0	BHCK B501 0			BHCK B502 0		6.b.	
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30–89 days past due.....		BHCK B764 0	BHCK B765 0			BHCK B766 0		7.a.	
b. 90 days or more past due.....		BHCK B767 0	BHCK B768 0			BHCK B769 0		7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs.....		BHCK B770 0	BHCK B771 0			BHCK B772 0		8.a.	
b. Recoveries.....		BHCK B773 0	BHCK B774 0			BHCK B775 0		8.b.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....		BHCK B776 0	BHCK B777 0	BHCK B778 0	BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....		BHCK B783 0	BHCK B784 0	BHCK B785 0	BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 349,000	10.
Asset Sales									
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....		BHCK B790 0	BHCK B791 0	BHCK B792 0	BHCK B793 0	BHCK B794 0	BHCK B795 0	BHCK B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....		BHCK B797 0	BHCK B798 0	BHCK B799 0	BHCK B800 0	BHCK B801 0	BHCK B802 0	BHCK B803 0	12.

Schedule HC-S—Continued

Memoranda

	Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance.....	A249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804			0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		170,000		M.2.b.
c. Other financial assets ¹	A591			0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699			0	M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....	B806			0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807			0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....	B808			0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809		284,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ²	C407			0	M.4.

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

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

Schedule HC-V—Variable Interest Entities

	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:													
a. Cash and balances due from depository institutions.....	J981			0	J982			0	J983			99,000	1.a.
b. Held-to-maturity securities.....	J984			0	J985			0	J986			0	1.b.
c. Available-for-sale securities.....	J987			400,000	J988			0	J989			0	1.c.
d. Securities purchased under agreements to resell.....	J990			0	J991			0	J992			0	1.d.
e. Loans and leases held for sale.....	J993			0	J994			0	J995			0	1.e.
f. Loans and leases, net of unearned income.....	J996			0	J997			0	J998			0	1.f.
g. Less: Allowance for loan and lease losses.....	J999			0	K001			0	K002			0	1.g.
h. Trading assets (other than derivatives).....	K003			0	K004			0	K005			1,186,000	1.h.
i. Derivative trading assets.....	K006			0	K007			0	K008			0	1.i.
j. Other real estate owned.....	K009			0	K010			0	K011			0	1.j.
k. Other assets.....	K012			0	K013			0	K014			14,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:													
a. Securities sold under agreements to repurchase.....	K015			0	K016			0	K017			0	2.a.
b. Derivative trading liabilities.....	K018			0	K019			0	K020			0	2.b.
c. Commercial paper.....	K021			0	K022			0	K023			0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024			372,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			255,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030			0	K031			0	K032			0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033			0	K034			0	K035			0	4.

Notes to the Balance Sheet—Predecessor Financial Items

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

	Dollar Amounts in Thousands				
	BHBC	Bil	Mil	Thou	
1. Average loans and leases (net of unearned income).....	3516			0	1.
2. Average earning assets.....	3402			0	2.
3. Average total consolidated assets.....	3368			0	3.
4. Average equity capital.....	3519			0	4.

Notes to the Balance Sheet—Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

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

Example

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

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

Notes to the Balance Sheet—Other

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

Notes to the Balance Sheet—Other, Continued

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