

Schedule SC-R—Regulatory Capital Components and Ratios

Starting on June 30, 2015, covered top-tier savings and loan holding companies (SLHCs) with less than \$500 million in total consolidated assets must complete this schedule on a consolidated basis.

Dollar Amounts in Thousands		BHSP	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.....			
2.	Retained earnings.....			
3.	Accumulated other comprehensive income (AOCI)			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....		0=No	BHSP	
		1=Yes		
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Dollar Amounts in Thousands		BHSP	Mil	Thou
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital...			
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)			
Common equity tier 1 capital: adjustments and deductions				
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....			
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....			
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.....			
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if "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).....			
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and equity exposures (report loss as a positive value)			
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)			
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).....			
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).....			
f.	To be completed only by SLHCs that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash-flow hedges included in AOCI, net of applicable tax effects, 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)			
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)			
b.	All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			

		Dollar Amounts in Thousands		
		BHSP	Mil	Thou
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			
12.	Subtotal (item 5 minus items 6 through 11)			
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			
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			
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.....			
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; 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.....			
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions.....			
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)			
19.	Common equity tier 1 capital (item 12 minus item 18).....			
Additional tier 1 capital				
20.	Additional tier 1 capital instruments plus related surplus.....			
21.	Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....			
22.	Tier 1 minority interest that is not included in common equity tier 1 capital.....			
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....			
24.	LESS: Additional tier 1 capital deductions.....			
25.	Additional tier 1 capital (greater of item 23 minus item 24 or zero)			
26.	Tier 1 capital (sum of items 19 and 25)			
Tier 2 capital				
27.	Tier 2 capital instruments plus related surplus.....			
28.	Non-qualifying capital instruments subject to phase out from tier 2 capital			
29.	Total capital minority interest that is not included in tier 1 capital.....			
30.	Allowance for loan and lease losses includable in tier 2 capital			
31.	Unrealized gains on available-for-sale equity securities includable in tier 2 capital....			
32.	Tier 2 capital before deductions (sum of items 27 through 31)			
33.	LESS: Tier 2 capital deductions			
34.	Tier 2 capital (greater of item 32 minus item 33 or zero)			
35.	Total capital (greater of sum of items 26 and 34 or zero).....			
Total assets for the leverage ratio				
36.	Average total consolidated assets			
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, and 10.b).....			
38.	LESS: Other deductions from (additions to) assets for the leverage ratio purposes...			
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....			
40.	Total risk-weighted assets (RWAs)			

Capital Ratios

- 41. Common equity tier 1 capital ratio (item 19 divided by item 40)
- 42. Tier 1 capital ratio (item 26 divided by item 40)
- 43. Total capital ratio (item 35 divided by item 40)
- 44. Tier 1 leverage ratio (item 26 divided by item 39)
- 45. NOT APPLICABLE

BHSP	Percentage
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BHSP	Percentage
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Capital buffer

- 46. Institution-specific capital buffer necessary to avoid limitations on capital distributions and discretionary bonus payments
 - a. Capital conservation buffer (equal to the lowest of the following ratios: (i) item 41 minus 4.5 percent; (ii) item 42 minus 6 percent; or (iii) item 43 minus 8 percent)

BHSP	Percentage
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Dollar Amounts in Thousands

If item 46 is less than or equal to 2.5 percent of the saving and loan holding company's total risk-weighted assets, report items 47 and 48:

- 47. Eligible retained income.....
- 48. Capital distributions and discretionary bonus payments during the quarter

BHSP	Mil	Thou