

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 \$1 billion 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).

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.

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

September 30, 2016

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

Legal Title of Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent) (BHCK H321)

(Mailing Address of the Holding Company) Street / PO 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 (BHTX 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 5 to 1,250 hours per response, with an average of 50.84 hours per response for non-Advanced Approaches HCs and 52.09 hours for Advanced Approaches HCs, 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.

discontinued operations

Discontinued Operations, net of applicable income taxes

Applicable income taxes and discontinued operations.

Schedule HI—Continued

Dollar Amounts in Thousands

	BHCK	Amount	
5. h. Not applicable.			
i. Net gains (losses) on sales of loans and lease	8560		5.i.
j. Net gains (losses) on sales of other real estate owned	8561		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496		5.k.
l. Other noninterest income ³	B497		5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079		5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521		6.a.
b. Realized gains (losses) on available-for-sale securities	3196		6.b.
7. Noninterest expense			
a. Salaries and employee benefits	4135		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		7.b.
c. (1) Goodwill impairment losses	C216		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232		7.c.(2)
d. Other noninterest expense ⁴	4092		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093		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		8.
9. Applicable income taxes (foreign and domestic)	4302		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	4300		10.
11. Extraordinary items and other adjustments, net of income taxes⁵	4320		11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104		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		13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340		14.

New MDRM #

- 3. See Schedule HI, memoranda item 6.
- 4. See Schedule HI, memoranda item 7.
- 5. Describe on Schedule HI, memoranda item 8.

Memoranda

applicable

discontinued operations

Dollar Amounts in Thousands

	BHCK	Amount	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519		M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis	4592		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		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		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK	Number	M.5.
	4150		
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3 percent of Schedule HI, item 5.l):			
a. Income and fees from the printing and sale of checks	BHCK	Amount	M.6.a.
	C013		
b. Earnings on/increase in value of cash surrender value of life insurance	C014		M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016		M.6.c.
d. Rent and other income from other real estate owned	4042		M.6.d.
e. Safe deposit box rent	C015		M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229		M.6.f.

\$100,000

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

Income and fees from wire transfers

Discontinued operations and applicable income tax effect (itemize and describe each discontinued operation):

Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
6. g. Bank card and credit card interchange fees			F555		M.6.g.
h. Gains on bargain purchases			J447		M.6.h.
i.	TEXT		XXXX		M.6.i
j.	8562				M.6.i-
k.	TEXT				j.
l.	8563				M.6.j-
	TEXT				k.
	8564				M.6.k-
	TEXT				l.
	8564				
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):					
\$100,000					
a. Data processing expenses			C017		M.7.a.
b. Advertising and marketing expenses			0497		M.7.b.
c. Directors' fees			4136		M.7.c.
d. Printing, stationery, and supplies			C018		M.7.d.
e. Postage			8403		M.7.e.
f. Legal fees and expenses			4141		M.7.f.
g. FDIC deposit insurance assessments			4146		M.7.g.
h. Accounting and auditing expenses			F556		M.7.h.
i. Consulting and advisory expenses			F557		M.7.i.
j. Automated teller machine (ATM) and interchange expenses			F558		M.7.j.
k. Telecommunications expenses			F559		M.7.k.
m.	TEXT		XXXX		m.7.l.
n.	8565				m.7.m
o.	TEXT				n.
p.	8566				M.7.n-
	TEXT				o.
	8567				M.7.n.
	TEXT				p.
	8567				
8. Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):					
a.	TEXT				
(1)	3674		3674		M.8.a.(1)
(2)	Applicable income tax effect	BHCK	3672		M.8.a.(2)
b.	TEXT				
(1)	3673		3673		M.8.b.(1)
(2)	Applicable income tax effect	BHCK	3674		M.8.b.(2)
c.	TEXT				
(1)	3575		3575		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		M.9.a.
b. Foreign exchange exposures			8758		M.9.b.
c. Equity security and index exposures			8759		M.9.c.
d. Commodity and other exposures			8760		M.9.d.
e. Credit exposures			F186		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,

- l. Other real estate owned expenses
- m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses.)

DRAFT

applicable income taxes and discontinued operations

Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.

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

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				M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....	K159				M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576				M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160				M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162				M.1.d.(2)
e. Commercial and Industrial loans:	BHCK				
(1) To U.S. addressees (domicile).....	K163				M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164				M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) ¹	K165				M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>	BHDM				
(1) Loans secured by farmland in domestic offices	K166				M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks ...	BHCK				
(3) Loans to finance agricultural production and other loans to farmers.....	K167				M.1.f.(2)
(4) Loans to individuals for household, family, and other personal expenditures:	K168				M.1.f.(3) <i>M.1.f.(2)</i>
(a) Credit cards	K098				M.1.f.(4)(a) <i>M.1.f.(3)</i>
(b) Automobile loans	K203				M.1.f.(4)(b) <i>M.1.f.(3)</i>
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204				M.1.f.(4)(c) <i>M.1.f.(3)</i>
(5) Loans to foreign governments and official institutions	K212				M.1.f.(5)
(6) Other loans¹.....	K267				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-C, items 4 and 9, Column A, above	2746				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837				M.3.
<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				M.4.
<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				M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9	C780				M.5.b.
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				M.6.a.

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-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK	Amount	BHDM	Amount	
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		G299		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		G332		M.3.b.
c. Corporate and similar loans.....	G333		G333		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		G334		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		G335		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		G651		M.3.f.
g. Other collateral or reference assets.....	G652		G652		M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387		G387		M.4.a.
b. Pledged loans.....	G388		G388		M.4.b.

Dollar Amounts in Thousands		BHCK	Amount	
<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		M.5.a.
b. Home equity lines.....		F644		M.5.b.
c. Automobile loans.....		F645		M.5.c.
d. Other consumer loans.....		F646		M.5.d.
e. Commercial and industrial loans.....		F647		M.5.e.
f. Other.....		F648		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....				
		F651		M.6.
7. Equity securities:				
a. Readily determinable fair values.....		F652		M.7.a.
b. Other.....		F653		M.7.b.
8. Loans pending securitization.....				
		F654		M.8.
9. a. (1) Gross fair value of commodity contracts.....				
		G212		M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory.....				
		G213		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 percent of item 9 less Memoranda items 9.a.(1) and 9. a. (2)):				
(1)	BHCK F655	F655		M.9.b.(1)
(2)	BHCK F656	F656		M.9.b.(2)
(3)	BHCK F657	F657		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 percent of the item)				
a.	BHCK F658	F658		M.10.a.
b.	BHCK F659	F659		M.10.b.
c.	BHCK F660	F660		M.10.c.

\$1,000,000.

\$1,000,000

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter

DRAFT

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	Amount	
Assets				
1. Reinsurance recoverables		B988		1.
2. Total assets		C244		2.
Liabilities				
3. Claims and claims adjustment expense reserves		B990		3.
4. Unearned premiums		B991		4.
5. Total equity		C245		5.
6. Net income		C246		6.

II. Life and Health Underwriting

	Dollar Amounts in Thousands	BHCK	Amount	
Assets				
1. Reinsurance recoverables		C247		1.
2. Separate account assets		B992		2.
3. Total assets		C248		3.
Liabilities				
4. Policyholder benefits and contractholder funds		B994		4.
5. Separate account liabilities		B996		5.
6. Total equity		C249		6.
7. Net income		C250		7.

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter

Schedule HC-M—Memoranda

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Total number of holding company common shares outstanding	Number (Unrounded)				
		3459				
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				1.
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				2.
4.	Other assets acquired in satisfaction of debts previously contracted	6557				3.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	A288				4.
6.	Assets covered by loss-sharing agreements with the FDIC:					5.
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				6.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans	K170				6.a.(1)(a)(2)
(b)	Secured by farmland	K171				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				6.a.(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:					
(a)	Secured by first liens	K173				6.a.(1)(c)(2)(a)
(b)	Secured by junior liens	K174				6.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties	K175				6.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties	K176				6.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties	K177				6.a.(1)(e)(2)
(2)	Loans to finance agricultural production and other loans to farmers	BHCK				
(3)	Commercial and industrial loans	K178				6.a.(2)
(4)	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	K179				6.a.(3)
(a)	Credit cards	K180				6.a.(4)(a)
(b)	Automobile loans	K181				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				6.a.(4)(c)
(5)	All other loans and leases	K183				6.a.(5)
	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)):					
(a)	Loans to depository institutions and acceptances of other banks	K184				6.a.(5)(a)
(b)	Loans to foreign governments and official institutions	K185				6.a.(5)(b)
(c)	Other loans¹	K186				6.a.(5)(c)
(d)	Lease financing receivables	K273				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				6.b.(1)
(2)	Farmland in domestic offices	K188				6.b.(2)
(3)	1-4 family residential properties in domestic offices	K189				6.b.(3)
(4)	Multifamily (5 or more) residential properties in domestic offices	K190				6.b.(4)
(5)	Nonfarm nonresidential properties in domestic offices	K191				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-N—Continued

Dollar Amounts in Thousands	(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	
12.d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):													
(1) Credit cards	K078				K079				K080				12.d.(1)
(2) Automobile loans	K081				K082				K083				12.d.(2)
(3) Other consumer loans	K084				K085				K086				12.d.(3)
e. All other loans and leases	K087				K088				K089				12.e.
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):													
(1) Loans to depository institutions and acceptances of other banks	K091				K092				K093				12.e.(1)
(2) Loans to foreign governments and official institutions	K095				K096				K097				12.e.(2)
(3) Other loans¹	K099				K100				K101				12.e.(3)
(4) Lease financing receivables	K269				K271				K272				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				K103				K104				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

Dollar Amounts in Thousands	BHDM				BHDM				BHDM				
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
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				K106				K107				M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108				K109				K110				M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCK				BHCK				BHCK				
F661	F661				F662				F663				M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM				BHDM				BHDM				
K111	K111				K112				K113				M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114				K115				K116				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117				K118				K119				M.1.d.(2)

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(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	
1. e. Commercial and industrial loans:													
(1) To U.S. addressees (domicile).....	K120				K121				K122				M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123				K124				K125				M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126				K127				K128				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				BHDM				BHDM				M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCK				BHCK				BHCK				M.1.f.(2)
(2) (3) Loans to finance agricultural production and other loans to farmers.....	K134				K135				K136				M.1.f.(2)
(3) (4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K138				K139				K140				M.1.f.(3) M.1.f.(2)
(b) Automobile loan													
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards													
(4) Loans to foreign governments and official institutions	K274				K275				K276				M.1.f.(4)(a)
(5) Other loans ¹	K277				K278				K279				M.1.f.(4)(b)
(6) Other loans ¹													
(7) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K280				K281				K282				M.1.f.(4)(c)
(b) Automobile loan													
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards	K283				K284				K285				M.1.f.(5)
(5) Loans to foreign governments and official institutions	K286				K287				K288				M.1.f.(6)
(6) Other loans ¹													
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				6559				6560				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				1912				1913				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				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669				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-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	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
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 percent of item 6):											
		<u>\$100,000</u>									
a. Mortgage servicing assets.....		G536		G537		G538		G539		G540	
b. Nontrading derivative assets.....		G541		G542		G543		G544		G545	
c. BHTX G546		G546		G547		G548		G549		G550	
d. BHTX G551		G551		G552		G553		G554		G555	
e. BHTX G556		G556		G557		G558		G559		G560	
f. BHTX G561		G561		G562		G563		G564		G565	
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 <u>\$100,000</u> (not accounted for as derivatives).....		F261		F689		F697		F262		F263	
b. Nontrading derivative liabilities		G566		G567		G568		G569		G570	
c. BHTX G571		G571		G572		G573		G574		G575	
d. BHTX G576		G576		G577		G578		G579		G580	
e. BHTX G581		G581		G582		G583		G584		G585	
f. BHTX G586		G586		G587		G588		G589		G590	

M.1.a.
M.1.b.
M.1.c.
M.1.d.
M.1.e.
M.1.f.

M.2.a.
M.2.b.
M.2.c.
M.2.d.
M.2.e.
M.2.f.

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 J)												
								0%			2%			4%			10%				20%			50%			100%			150%		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																																
16. Repo-style transactions ²¹	BHCK S515				BHCK S516			BHCK S517			BHCK S518			BHCK S519						BHCK S520			BHCK S521			BHCK S522			BHCK S523			16.
17. All other off-balance sheet liabilities	BHCK G618				BHCK G619			BHCK G620												BHCK G621			BHCK G622			BHCK G623			BHCK S524			17.
18. Unused commitments:																																
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	BHCK S525				BHCK S526			BHCK S527												BHCK S528			BHCK S529			BHCK S530			BHCK S531			18.a.
b. Original maturity of one year or less to ABCP conduits																																
b. Original maturity exceeding one year	BHCK G624				BHCK G625			BHCK G626												BHCK G627			BHCK G628			BHCK G629			BHCK S539			18.b
19. Unconditionally cancelable commitments	BHCK S540				BHCK S541																											19.
20. Over-the-counter derivatives					BHCK S542			BHCK S543						BHCK S544			BHCK S545			BHCK S546			BHCK S547			BHCK S548			20.			
21. Centrally cleared derivatives					BHCK S549			BHCK S550			BHCK S551			BHCK S552						BHCK S554			BHCK S555			BHCK S556			BHCK S557			21.
22. Unsettled transactions (failed trades) ²²	BHCK H191							BHCK H193												BHCK H194			BHCK H195			BHCK H196			BHCK H197			22.

19. Credit conversion factor. 18b
 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.

** Excludes unused commitments to asset-backed commercial paper conduits.*

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									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			16.
17. All other off-balance sheet liabilities												BHCK H302			17.
18. Unused commitments: <i>✱</i>												BHCK H303			
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits												BHCK H304			18.a.
<i>b.</i> Original maturity of one year or less to ABCP conduits												BHCK H307			18.b.
<i>c.</i> Original maturity exceeding one year												BHCK H308			18.c.b
19. Unconditionally cancelable commitments												BHCK H309			19.
20. Over-the-counter derivatives												BHCK H310			20.
21. Centrally cleared derivatives															21.
22. Unsettled transactions (failed trades) ²⁵												BHCK H198			22.
												BHCK H199			
												BHCK H200			

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.

✱ Excludes unused commitments to asset-backed commercial paper conduit.