

Schedule HI—Continued

Memoranda—Continued

March 2018 changes

		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.	Income and fees from wire transfers		T047		M.6.i.
j.	TEXT 8562		8562		M.6.j.
k.	TEXT 8563		8563		M.6.k.
l.	TEXT 8564		8564		M.6.l.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 3 percent of the sum of Schedule HI, item 7.d):				
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.
l.	Other real estate owned expenses		Y923		M.7.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses)		Y924		M.7.m.
n.	TEXT 8565		8565		M.7.n.
o.	TEXT 8566		8566		M.7.o.
p.	TEXT 8567		8567		M.7.p.
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):				
a. (1)	TEXT FT29		FT29		M.8.a.(1)
(2)	Applicable income tax effect	BHCK	FT30		M.8.a.(2)
b. (1)	TEXT FT31		FT31		M.8.b.(1)
(2)	Applicable income tax effect	BHCK	FT32		M.8.b.(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.)				
<p><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 \$10 million or more for any quarter of the preceding calendar year:</i></p>					
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.

Schedule HI—Continued

Memoranda—Continued

Memorandum items 10(a) and 10(b) are to be completed by holding companies with \$10 billion or more in total consolidated assets.

	Dollar Amounts in Thousands	BHCK	Amount	
<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		M.9.f.
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		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		M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890		M.10.b.
11. Credit losses on derivatives (see instructions)		A251		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).....		B431		M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....		C242		M.12.b.(1)
(2) All other insurance premiums		C243		M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities.....		B983		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	M.13.

	Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 14 is to be completed by holding 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		M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552		M.14.a.(1)
b. Net gains (losses) on liabilities		F553		M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554		M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method		C409		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>				
		Year-to-date		
		BHCK	Amount	
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		M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b).....		J321		M.17.

1. The asset size test is based on the total assets reported as of June 30, 2016.

DRAFT

March 2018 CHANGES

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

Dollar Amounts in Thousands		(Column A) Charge-offs ¹		(Column B) Recoveries		
		BHCK	Amount	BHCK	Amount	
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		C892		1.a.(1)
	(2) Other construction loans and all land development and other land loans	C893		C894		1.a.(2)
b. Secured by farmland in domestic offices						
	c. Secured by 1–4 family residential properties in domestic offices:	3584		3585		1.b.
	(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					
	(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
	(a) Secured by first liens	5411		5412		1.c.(1)
	(b) Secured by junior liens	C234		C217		1.c.(2)(a)
	(b) Secured by junior liens	C235		C218		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices						
	e. Secured by nonfarm nonresidential properties in domestic offices:	3588		3589		1.d.
	(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		C896		1.e.(1)
	(2) Loans secured by other nonfarm nonresidential properties	C897		C898		1.e.(2)
	f. In foreign offices	B512		B513		1.f.
Not applicable	2. Loans to depository institutions and acceptances of other banks:					
Not Applicable	 a. To U.S. banks and other U.S. depository institutions					
Not applicable	 b. To foreign banks					
	3. Loans to finance agricultural production and other loans to farmers	4653		4663		2.a.
	4. Commercial and industrial loans:	4654		4664		2.b.
	a. To U.S. addressees (domicile)	4655		4665		3.
	b. To non-U.S. addressees (domicile)					
	5. Loans to individuals for household, family, and other personal expenditures:	4645		4617		4.a.
	a. Credit cards	4646		4618		4.b.
	b. Automobile loans					
	c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B514		B515		5.a.
	6. Loans to foreign governments and official institutions	K129		K133		5.b.
	7. All other loans					
	8. Lease financing receivables:	K205		K206		5.c.
	a. Leases to individuals for household, family, and other personal expenditures	4643		4627		6.
	b. All other leases	4644		4628		7.
	9. Total (sum of items 1 through 8)					
		F185		F187		8.a.
		C880		F188		8.b.
		4635		4605		9.

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

Name of Holding Company _____

C.I. _____

Consolidated Financial Statements for Holding Companies

Report at the close of business _____ Date _____

March 2018 changes

Schedule HC—Consolidated Balance Sheet

held for investment

held for investment, net of

Assets	Dollar Amounts in Thousands	BHCK	Amount	
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin ¹		0081		1.a.
b. Interest-bearing balances: ²				
(1) In U.S. offices		0395		1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs		0397		1.b.(2)
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A)		1754		2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)		1773		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices		BHDM B987		3.a.
b. Securities purchased under agreements to resell ³		BHCK B989		3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale		5369		4.a.
b. Loans and leases, net of unearned income	B528			4.b.
c. LESS: Allowance for loan and lease losses	3123			4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)	B529			4.d.
5. Trading assets (from Schedule HC-D)	3545			5.
6. Premises and fixed assets (including capitalized leases)	2145			6.
7. Other real estate owned (from Schedule HC-M)	2150			7.
8. Investments in unconsolidated subsidiaries and associated companies	2130			8.
9. Direct and indirect investments in real estate ventures	3656			9.
10. Intangible assets:				
a. Goodwill	3163			10.a.
b. Other intangible assets (from Schedule HC-M)	0426			10.b.
11. Other assets (from Schedule HC-F)	2160			11.
12. Total assets (sum of items 1 through 11)	2170			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-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.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate	1410				1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans			F158		1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159		1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1–4 family residential properties:			1420		1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			1797		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....			5367		1.c.(2)(a)
(b) Secured by junior liens			5368		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460		1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCK		
(2) Loans secured by other nonfarm nonresidential properties			F160		1.e.(1)
			F161		1.e.(2)
			BHDM		
			1288		
2. Loans to depository institutions and acceptances of other banks					2.
a. To U.S. banks and other U.S. depository institutions.....	1292				2.a.
b. To foreign banks	1296				2.b.
3. Loans to finance agricultural production and other loans to farmers	1590		1590		3.
4. Commercial and industrial loans			1766		4.
a. To U.S. addressees (domicile)	1763				4.a.
b. To non-U.S. addressees (domicile)	1764				4.b.
5. Not applicable.					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975		6.
a. Credit cards	B538				6.a.
b. Other revolving credit plans.....	B539				6.b.
c. Automobile loans.....	K137				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207				6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081		2081		7.
8. Not applicable.					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454		J454		9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities held for investment (secured or unsecured).....	1545		1545		9.b.(1)
(2) All other loans (exclude consumer loans).....	J451		J451		9.b.(2)
10. Lease financing receivables (net of unearned income)			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162				10.a.
b. All other leases	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123		2123		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		2122		12.

loans and leases held for investment and held for sale

Schedule HC-C—Continued

Memoranda

1.g Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)

Dollar Amounts in Thousands	BHDM	Amount	
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:			
(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)			
	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>			
(1) Loans secured by farmland in domestic offices	BHDM K166		M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K168		M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098		M.1.f.(3)(a)
(b) Automobile loans	K203		M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K204		M.1.f.(3)(c)
2. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule HC-C, items 4 and 9, Column A, above	HK25 2746		M.1.g 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.

March 2018 changes

Schedule HC-C—Continued

Memoranda—Continued

held for investment and held
for sale

	\$K	Amount
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>		
6. b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	
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	
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	
10.-11. Not applicable.		

	(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 con- tractual cash flows not expected to be collected	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
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		G092		G093	
b. Commercial and industrial loans	G094		G095		G096	
c. Loans to individuals for household, family, and other personal expenditures	G097		G098		G099	
d. All other loans and all leases	G100		G101		G102	

	\$K	Amount
Dollar Amounts in Thousands		
13. Not applicable.		
14. Pledged loans and leases	G378	

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Schedule HC-M—Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total number of holding company common shares outstanding	Number (Unrounded)			1.
	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		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		3.
4. Other assets acquired in satisfaction of debts previously contracted		6557		4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		A288		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		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		6.a.(2)
(3) Commercial and industrial loans		K178		6.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(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)
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)

2-4 Not applicable

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March 2018 CHANGES

For Federal Reserve Bank Use Only

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C.I. _____

Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

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	Amount	BHCK	Amount	BHCK	Amount	
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		F174		F176		1.a.(1)
(2) Other construction loans and all land development and other land loans	F173		F175		F177		1.a.(2)
b. Secured by farmland in domestic offices.....	3493		3494		3495		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		5399		5400		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236		C237		C229		1.c.(2)(a)
(b) Secured by junior liens	C238		C239		C230		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499		3500		3501		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties.....	F178		F180		F182		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179		F181		F183		1.e.(2)
f. In foreign offices.....	B572		B573		B574		1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377		5378		5379		2.a.
b. Foreign banks	5380		5381		5382		2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594		1597		1583		3.
4. Commercial and industrial loans	1606		1607		1608		4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575		B576		B577		5.a.
b. Automobile loans.....	K213		K214		K215		5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216		K217		K218		5.c.
6. Loans to foreign governments and official institutions	5389		5390		5391		6.
7. All other loans	5459		5460		5461		7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166		F167		F168		8.a.
b. All other leases	F169		F170		F171		8.b.
9. Total loans and leases (Sum of items 1 through 8.b)	1406		1407		1403		9.

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 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Amounts reported by loan and lease category

12

03/2014

03/2018

DRAFT

March 2018 changes

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	Amount	BHCK	Amount	BHCK	Amount	
10.	9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505		3506		3507		9.
	10. TOTAL (sum of items 1 through 9)	5624		5625		5626		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		K037		K038		11.
	a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039		K040		K041		11.a.
	b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ...	K042		K043		K044		11.b.
	12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:							
	a. Loans secured by real estate in domestic offices:							
	(1) Construction, land development, and other land loans:							
	(a) 1-4 family residential construction loans	BHDM K045		BHDM K046		BHDM K047		12.a.(1)(a)
	(b) Other construction loans and all land development and other land loans	K048		K049		K050		12.a.(1)(b)
	(2) Secured by farmland	K051		K052		K053		12.a.(2)
	(3) Secured by 1-4 family residential properties:							
	(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054		K055		K056		12.a.(3)(a)
	(b) Closed-end loans secured by 1-4 family residential properties:							
	(1) Secured by first liens	K057		K058		K059		12.a.(3)(b)(1)
	(2) Secured by junior liens	K060		K061		K062		12.a.(3)(b)(2)
	(4) Secured by multifamily (5 or more) residential properties	K063		K064		K065		12.a.(4)
	(5) Secured by nonfarm nonresidential properties:							
	(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066		K067		K068		12.a.(5)(a)
	(b) Loans secured by other non-farm nonresidential properties	K069		K070		K071		12.a.(5)(b)
	b. Loans to finance agricultural production and other loans to farmers	BHCK K072		BHCK K073		BHCK K074		12.b.
	c. Commercial and industrial loans	K075		K076		K077		12.c.

B-D not applicable

DRAFT

March 2018 CHANGES

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	Amount	BHCK	Amount	BHCK	Amount
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	
(2) Automobile loans	K081		K082		K083	
(3) Other consumer loans	K084		K085		K086	
e. All other loans and leases	K087		K088		K089	
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.d.(1)
12.d.(2)
12.d.(3)
12.e.

12.f.

12.a and 12.e

Memoranda

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

M.1.a.(1)
M.1.a.(2)
M.1.b.
M.1.c.

M.1.d.(1)
M.1.d.(2)

March 2018 CHANGES

1.g. Total 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 (sum of memorandum items 1.a.(1) through memorandum item 1.f)¹

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	Amount	BHCK	Amount	BHCK	Amount	
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)							
<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 finance agricultural production and other loans to farmers	BHCK		BHCK		BHCK		M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274		K275		K276		M.1.f.(3)(a)
(b) Automobile loan	K277		K278		K279		M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards	K280		K281		K282		M.1.f.(3)(c)
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.....							
	HK26		HK27		HK28		M.1.g
	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 Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.

held for investment

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	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	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
c. Exposures past due 90 days or more or on nonaccrual ⁷	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
d. All other exposures....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
6. LESS: Allowance for loan and lease losses	BHCK 3123	BHCK 3123								
7. Trading Assets	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467
8. All other assets ⁸	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185
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.

held for investment

03/2018

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

held for investment

Dollar Amounts in Thousands	(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 Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Exposure Amount	Risk-Weighted Asset Amount	
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 ¹¹								BHCK H285	BHCK H286	5.c.
d. All other exposures.....								BHCK H287	BHCK H288	5.d.
6. LESS: Allowance for loan and lease losses.....										6.
		BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	
7. Trading Assets.....										7.
		BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
8. All other assets ¹²										8.
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297	8.a.
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299	8.b.

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

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

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.

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

held for investment

Schedule HC-V—Variable Interest Entities

held for investment

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
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		J982		J983		1.a.
b. Held-to-maturity securities	J984		J985		J986		1.b.
c. Available-for-sale securities	J987		J988		J989		1.c.
d. Securities purchased under agreements to resell...	J990		J991		J992		1.d.
e. Loans and leases held for sale	J993		J994		J995		1.e.
f. Loans and leases, net of unearned income	J996		J997		J998		1.f.
g. Less: Allowance for loan and lease losses	J999		K001		K002		1.g.
h. Trading assets (other than derivatives)	K003		K004		K005		1.h.
i. Derivative trading assets	K006		K007		K008		1.i.
j. Other real estate owned	K009		K010		K011		1.j.
k. Other assets	K012		K013		K014		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		K016		K017		2.a.
b. Derivative trading liabilities	K018		K019		K020		2.b.
c. Commercial paper	K021		K022		K023		2.c.
d. Other borrowed money (exclude commercial paper)	K024		K025		K026		2.d.
e. Other liabilities	K027		K028		K029		2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	K030		K031		K032		3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033		K034		K035		4.

held for investment
and held for sale

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	Amount	
1. Average loans and leases (net of unearned income)		3516		1.
2. Average earning assets		3402		2.
3. Average total consolidated assets		3368		3.
4. Average equity capital		3519		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	Amount
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed		
by holding company		
	0000	750

Notes to the Balance Sheet (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
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		1.
2.	5357				
			5357		2.
3.	5358				
			5358		3.
4.	5359				
			5359		4.
5.	5360				
			5360		5.
6.	B027				
			B027		6.