

FR Y-9C Consolidated Financial Statements for Holding Companies

0001404632 -- First Bankers Trustshares, Inc.

ACCEPTED DATA for the Quarterly Period Ended June 30, 2015

Submitted on 2015-07-27 14:45:11.0 Eastern Time

Report at the close of business as of the last calendar day of the quarter**Page 1**

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,
Brian Ippensen, Treasurer,

Name of Chief Financial Officer (or equivalent)

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.


 Signature of Chief Financial Officer (or equivalent)

07/28/2015

Date of Signature

Holding Company Information:

Printed Name of Chief Financial Officer (or Equivalent)	Row: 1981 Column: 1 MDRM: BHCKC490 Brian A. Ippensen
Date of Signature (MM/DD/YYYY)	Row: 1982 Column: 1 MDRM: BHTXJ196 07/28/2015
Legal Title of Holding Company	Row: 1983 Column: 1 MDRM: TEXT9010 FIRST BANKERS TRUSTSHARES, INC.
(Mailing Address of the Holding Company) Street/P.O. Box	Row: 1984 Column: 1 MDRM: TEXT9110 1201 BROADWAY
	City Row: 1985 Column: 1 MDRM: TEXT9130 QUINCY State Row: 1986 Column: 1 MDRM: TEXT9200 IL Zip Code Row: 1987 Column: 1 MDRM: TEXT9220 62301
Person to whom questions about this report should be directed:	
Name/Title	Row: 1988 Column: 1 MDRM: BHTX8901 David Sanders
	Row: 1989 Column: 1

Area Code/Phone Number (format: 555-555-5555)	MDRM: BHTX8902 217-221-8687 FAX Number Row: 1990 Column: 1 MDRM: BHTX9116 217-228-8091
E-mail Address of Contact	Row: 1991 Column: 1 MDRM: BHTX4086 david.sanders@firstbankers.com

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
1. Interest income	
a. Interest and fee income on loans	
(1) In domestic offices:	
(a)	Row: 1 Column: 1
Loans secured by 1-4 family residential properties	MDRM: BHCK4435 1977
(b)	Row: 2 Column: 1
All other loans secured by real estate	MDRM: BHCK4436 5674
(c)	Row: 3 Column: 1
All other loans	MDRM: BHCKF821 2888
(2)	Row: 4 Column: 1
In foreign offices, Edge and Agreement subsidiaries, and IBFs	MDRM: BHCK4059 0
b.	Row: 5 Column: 1
Income from lease financing receivables	MDRM: BHCK4065 0
c.	Row: 6 Column: 1
Interest income on balances due from depository institutions ¹	MDRM: BHCK4115 43
d. Interest and dividend income on securities:	
(1)	Row: 7 Column: 1
U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	MDRM: BHCKB488 1111
(2)	Row: 8 Column: 1
Mortgage-backed securities	MDRM: BHCKB489 978
(3)	Row: 9 Column: 1
All other securities	MDRM: BHCK4060 955
e.	Row: 10 Column: 1
Interest income from trading assets	MDRM: BHCK4069 0
f.	Row: 11 Column: 1
Interest income on federal funds sold and securities purchased under agreements to resell	MDRM: BHCK4020 3
g.	Row: 12 Column: 1
Other interest income	MDRM: BHCK4518 31
h.	Row: 13 Column: 1
Total interest income (sum of items 1.a through 1.g)	MDRM: BHCK4107 13660
2. Interest expense	
a. Interest on deposits	
(1) In domestic offices:	
(a)	Row: 14 Column: 1
Time deposits of \$100,000 or more	MDRM: BHCKA517 477
(b)	Row: 15 Column: 1

Time deposits of less than \$100,000	MDRM: BHCKA518 769
(c) Other deposits	Row: 16 Column: 1 MDRM: BHCK6761 519
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	Row: 17 Column: 1 MDRM: BHCK4172 0
b. Expense on federal funds purchased and securities sold under agreements to repurchase	Row: 18 Column: 1 MDRM: BHCK4180 57
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	Row: 19 Column: 1 MDRM: BHCK4185 3
d. Interest on subordinated notes and debentures and on mandatory convertible securities	Row: 20 Column: 1 MDRM: BHCK4397 0
e. Other interest expense	Row: 21 Column: 1 MDRM: BHCK4398 159
f. Total interest expense (sum of items 2.a through 2.e)	Row: 22 Column: 1 MDRM: BHCK4073 1984
3. Net interest income (item 1.h minus item 2.f)	Row: 23 Column: 1 MDRM: BHCK4074 11676
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	Row: 24 Column: 1 MDRM: BHCK4230 375
5. Noninterest income:	
a. Income from fiduciary activities	Row: 25 Column: 1 MDRM: BHCK4070 4369
b. Service charges on deposit accounts in domestic offices	Row: 26 Column: 1 MDRM: BHCK4483 563
c. Trading revenue ²	Row: 27 Column: 1 MDRM: BHCKA220 0
d. (1) Fees and commissions from securities brokerage	Row: 28 Column: 1 MDRM: BHCKC886 273
(2) Investment banking, advisory, and underwriting fees and commissions	Row: 29 Column: 1 MDRM: BHCKC888 219
(3) Fees and commissions from annuity sales	Row: 30 Column: 1 MDRM: BHCKC887 151
(4) Underwriting income from insurance and reinsurance activities	Row: 31 Column: 1 MDRM: BHCKC386 0
(5) Income from other insurance activities	Row: 32 Column: 1 MDRM: BHCKC387 53
e. Venture capital revenue	Row: 33 Column: 1 MDRM: BHCKB491 0
f. Net servicing fees	Row: 34 Column: 1 MDRM: BHCKB492 309
g. Net securitization income	Row: 35 Column: 1 MDRM: BHCKB493 0
h. Not applicable	
i. Net gains (losses) on sales of loans and leases	Row: 36 Column: 1 MDRM: BHCK8560 204
j. Net gains (losses) on sales of other real estate owned	Row: 37 Column: 1 MDRM: BHCK8561 0
k. Net gains (losses) on sales of other assets (excluding securities)	Row: 38 Column: 1 MDRM: BHCKB496 6
l.	Row: 39 Column: 1

Other noninterest income ³	MDRM: BHCKB497 1526
m. Total noninterest income (sum of items 5.a through 5.l)	Row: 40 Column: 1 MDRM: BHCK4079 7673
6. a. Realized gains (losses) on held-to-maturity securities	Row: 41 Column: 1 MDRM: BHCK3521 0
b. Realized gains (losses) on available-for-sale securities	Row: 42 Column: 1 MDRM: BHCK3196 709
7. Noninterest expense	
a. Salaries and employee benefits	Row: 43 Column: 1 MDRM: BHCK4135 8090
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	Row: 44 Column: 1 MDRM: BHCK4217 1351
c. (1) Goodwill impairment losses	Row: 45 Column: 1 MDRM: BHCKC216 0
(2) Amortization expense and impairment losses for other intangible assets	Row: 46 Column: 1 MDRM: BHCKC232 98
d. Other noninterest expense ⁴	Row: 47 Column: 1 MDRM: BHCK4092 3768
e. Total noninterest expense (sum of items 7.a through 7.d)	Row: 48 Column: 1 MDRM: BHCK4093 13307
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)	Row: 49 Column: 1 MDRM: BHCK4301 6376
9. Applicable income taxes (foreign and domestic)	Row: 50 Column: 1 MDRM: BHCK4302 1876
10. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9)	Row: 51 Column: 1 MDRM: BHCK4300 4500
11. Extraordinary items, and other adjustments, net of income taxes ⁵	Row: 52 Column: 1 MDRM: BHCK4320 0
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	Row: 53 Column: 1 MDRM: BHCKG104 4500
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)	Row: 54 Column: 1 MDRM: BHCKG103 0
14. Net income (loss) attributable to holding company (item 12 minus item 13)	Row: 55 Column: 1 MDRM: BHCK4340 4500
Schedule HI-Footnotes	
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.	
3. See Schedule HI, memoranda item 6.	
4. See Schedule HI, memoranda item 7.	
5. Describe on Schedule HI, memoranda item 8	
Memoranda	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	Row: 56 Column: 1 MDRM: BHCK4519 12291
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above)	Row: 57 Column: 1

on a fully taxable equivalent basis	MDRM: BHCK4592 6991
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)	Row: 58 Column: 1 MDRM: BHCK4313 22
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)	Row: 59 Column: 1 MDRM: BHCK4507 935
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	Row: 60 Column: 1 MDRM: BHCK4150 247
6. Other noninterest income (from Schedule HI, item 5.1, above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.1):	
a. Income and fees from the printing and sale of checks	Row: 61 Column: 1 MDRM: BHCKC013 42
b. Earnings on/increase in value of cash surrender value of life insurance	Row: 62 Column: 1 MDRM: BHCKC014 196
c. Income and fees from automated teller machines (ATMs)	Row: 63 Column: 1 MDRM: BHCKC016 41
d. Rent and other income from other real estate owned	Row: 64 Column: 1 MDRM: BHCK4042 0
e. Safe deposit box rent	Row: 65 Column: 1 MDRM: BHCKC015 26
f. Net change in the fair values of financial instruments accounted for under a fair value option	Row: 66 Column: 1 MDRM: BHCKF229 0
g. Bank card and credit card interchange fees	Row: 67 Column: 1 MDRM: BHCKF555 636
h. Gains on bargain purchases	Row: 68 Column: 1 MDRM: BHCKJ447 0
i. Row: 1992 Column: 1 MDRM: TEXT8562 Data Processing Services	Row: 69 Column: 1 MDRM: BHCK8562 160
j. Row: 1993 Column: 1 MDRM: TEXT8563 Distribution Fees - Trust	Row: 70 Column: 1 MDRM: BHCK8563 265
k. Row: 1994 Column: 1 MDRM: TEXT8564 Change in Cash Surrender Value - Deferred Compensation Policy	Row: 71 Column: 1 MDRM: BHCK8564 26
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3% of the sum of Schedule HI, item 7.d):	
a. Data processing expenses	Row: 72 Column: 1 MDRM: BHCKC017 985
b. Advertising and marketing expenses	Row: 73 Column: 1 MDRM: BHCK0497 156
c. Directors fees	Row: 74 Column: 1 MDRM: BHCK4136 137
d. Printing, stationery, and supplies	Row: 75 Column: 1 MDRM: BHCKC018 165
e. Postage	Row: 76 Column: 1 MDRM: BHCK8403 108
f. Legal fees and expenses	Row: 77 Column: 1 MDRM: BHCK4141 369
g. FDIC deposit insurance assessments	Row: 78 Column: 1 MDRM: BHCK4146 259
h.	Row: 79 Column: 1

Accounting and auditing expenses	MDRM: BHCKF556 79
i. Consulting and advisory expenses	Row: 80 Column: 1 MDRM: BHCKF557 127
j. Automated teller machine (ATM) and interchange expenses	Row: 81 Column: 1 MDRM: BHCKF558 301
k. Telecommunications expenses	Row: 82 Column: 1 MDRM: BHCKF559 62
l. Row: 1995 Column: 1 MDRM: TEXT8565 Regulatory Fees	Row: 83 Column: 1 MDRM: BHCK8565 123
m. Row: 1996 Column: 1 MDRM: TEXT8566 Subscriptions and Dues	Row: 84 Column: 1 MDRM: BHCK8566 124
n. Row: 1997 Column: 1 MDRM: TEXT8567 Insurance and bonds	Row: 85 Column: 1 MDRM: BHCK8567 149
8. Extraordinary items and other adjustments from Schedule HI, item 11 (itemize all extraordinary items and other adjustments):	
a.(1) Row: 1998 Column: 1 MDRM: TEXT3571	Row: 86 Column: 1 MDRM: BHCK3571 0
a.(2) Applicable income tax effect	Row: 87 Column: 1 MDRM: BHCK3572 0
b.(1) Row: 1999 Column: 1 MDRM: TEXT3573	Row: 88 Column: 1 MDRM: BHCK3573 0
b.(2) Applicable income tax effect	Row: 89 Column: 1 MDRM: BHCK3574 0
c.(1) Row: 2000 Column: 1 MDRM: TEXT3575	Row: 90 Column: 1 MDRM: BHCK3575 0
c.(2) Applicable income tax effect	Row: 91 Column: 1 MDRM: BHCK3576 0
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) (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):	
a. Interest rate exposures	Row: 92 Column: 1 MDRM: BHCK8757
b. Foreign exchange exposures	Row: 93 Column: 1 MDRM: BHCK8758
c. Equity security and index exposures	Row: 94 Column: 1 MDRM: BHCK8759
d. Commodity and other exposures	Row: 95 Column: 1 MDRM: BHCK8760
e. Credit exposures	Row: 96 Column: 1 MDRM: BHCKF186
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	
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)	Row: 97 Column: 1 MDRM: BHCKK090 0
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	Row: 98 Column: 1 MDRM: BHCKK094 0

above)	
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	Row: 99 Column: 1 MDRM: BHCKC889 0
b. Net gains (losses) on credit derivatives held for purposes other than trading	Row: 100 Column: 1 MDRM: BHCKC890 0
11. Credit losses on derivatives (see instructions)	Row: 101 Column: 1 MDRM: BHCKA251 0
Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets.¹	
12.a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	Row: 102 Column: 1 MDRM: BHCK8431
b.(1). Premiums on insurance related to the extension of credit	Row: 103 Column: 1 MDRM: BHCKC242 0
b.(2). All other insurance premiums	Row: 104 Column: 1 MDRM: BHCKC243 0
c. Benefits, Losses, and expenses from insurance-related activities	Row: 105 Column: 1 MDRM: BHCKB983 0
	Below, Select "Yes" or "No".
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Select "Yes" or "No".)	Row: 106 Column: 1 MDRM: BHCKA530 0
Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.	
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	Row: 107 Column: 1 MDRM: BHCKF551 0
(1) Estimated net gains (losses) on loans attributable to changes in instrument specific credit risk	Row: 108 Column: 1 MDRM: BHCKF552 0
b. Net gains (losses) on liabilities	Row: 109 Column: 1 MDRM: BHCKF553 0
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	Row: 110 Column: 1 MDRM: BHCKF554 0
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	Row: 111 Column: 1 MDRM: BHCKC409 0
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.	
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))	Row: 112 Column: 1 MDRM: BHCKF228
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:	
a. Total other-than-temporary impairment losses	Row: 113 Column: 1 MDRM: BHCKJ319 0
b. Portion of losses recognized in other comprehensive income (before income taxes)	Row: 114 Column: 1 MDRM: BHCKJ320 0

c. Net impairment losses recognized in earnings (included in Schedule HI, item 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b)	Row: 115 Column: 1 MDRM: BHCKJ321 0
Schedule HI-MEMORANDA Footnotes	
1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2013.	
<i>Footnotes to Schedule HI</i>	
<i>Top of Schedule HI</i>	
<i>Top of FRY9C Report Form</i>	

Schedule HI-A--Changes in Holding Company Equity Capital	
	Dollar Amounts in Thousands
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	Row: 116 Column: 1 MDRM: BHCK3217 79050
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	Row: 117 Column: 1 MDRM: BHCKB507 0
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	Row: 118 Column: 1 MDRM: BHCKB508 79050
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	Row: 119 Column: 1 MDRM: BHCT4340 4500
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	
a. Sale of perpetual preferred stock, gross	Row: 120 Column: 1 MDRM: BHCK3577 0
b. Conversion or retirement of perpetual preferred stock	Row: 121 Column: 1 MDRM: BHCK3578 0
6. Sale of common stock:	
a. Sale of common stock, gross	Row: 122 Column: 1 MDRM: BHCK3579 0
b. Conversion or retirement of common stock	Row: 123 Column: 1 MDRM: BHCK3580 0
7. Sale of treasury stock	Row: 124 Column: 1 MDRM: BHCK4782 0
8. LESS: Purchase of treasury stock	Row: 125 Column: 1 MDRM: BHCK4783 0
9. Changes incident to business combinations, net	Row: 126 Column: 1 MDRM: BHCK4356 0
10. LESS: Cash dividends declared on preferred stock	Row: 127 Column: 1 MDRM: BHCK4598 50
11. LESS: Cash dividends declared on common stock	Row: 128 Column: 1 MDRM: BHCK4460 739
12. Other comprehensive income ¹	Row: 129 Column: 1 MDRM: BHCKB511 -424
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company	Row: 130 Column: 1 MDRM: BHCK4591 0
14. Other adjustments to equity capital (not included above)	Row: 131 Column: 1 MDRM: BHCK3581 0

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)	Row: 132 Column: 1 MDRM: BHCT3210 82337
Schedule HI-A Footnote	
1. Includes 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 changes other than net periodic benefit cost.	
<i>Footnote to Schedule HI-A</i>	
<i>Top of Schedule HI-A</i>	
<i>Top of FRY9C Report Form</i>	

Schedule HI-B--Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses		
Dollar Amounts in Thousands	Charge-offs ¹ (Column A)	Recoveries (Column B)
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	Row: 133 Column: 1 MDRM: BHCKC891 0	Row: 156 Column: 1 MDRM: BHCKC892 0
(2) Other construction loans and all land development and other land loans	Row: 134 Column: 1 MDRM: BHCKC893 0	Row: 157 Column: 1 MDRM: BHCKC894 0
b. Secured by farmland in domestic offices	Row: 135 Column: 1 MDRM: BHCK3584 0	Row: 158 Column: 1 MDRM: BHCK3585 0
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	Row: 136 Column: 1 MDRM: BHCK5411 9	Row: 159 Column: 1 MDRM: BHCK5412 1
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:		
(a) Secured by first liens	Row: 137 Column: 1 MDRM: BHCKC234 49	Row: 160 Column: 1 MDRM: BHCKC217 0
(b) Secured by junior liens	Row: 138 Column: 1 MDRM: BHCKC235 0	Row: 161 Column: 1 MDRM: BHCKC218 0
d. Secured by multifamily (5 or more) residential properties in domestic offices	Row: 139 Column: 1 MDRM: BHCK3588 0	Row: 162 Column: 1 MDRM: BHCK3589 0
e. Secured by nonfarm nonresidential properties in domestic offices:		
(1) Loans secured by owner-occupied nonfarm nonresidential properties	Row: 140 Column: 1 MDRM: BHCKC895 0	Row: 163 Column: 1 MDRM: BHCKC896 0
(2) Loans secured by other nonfarm nonresidential properties	Row: 141 Column: 1 MDRM: BHCKC897 0	Row: 164 Column: 1 MDRM: BHCKC898 0
f. In foreign offices	Row: 142 Column: 1 MDRM: BHCKB512	Row: 165 Column: 1 MDRM: BHCKB513

	0	0
2. Loans to depository institutions and acceptances of other banks:		
a. To U.S. banks and other U.S. depository institutions	Row: 143 Column: 1 MDRM: BHCK4653 0	Row: 166 Column: 1 MDRM: BHCK4663 0
b. To foreign banks	Row: 144 Column: 1 MDRM: BHCK4654 0	Row: 167 Column: 1 MDRM: BHCK4664 0
3. Loans to finance agricultural production and other loans to farmers	Row: 145 Column: 1 MDRM: BHCK4655 0	Row: 168 Column: 1 MDRM: BHCK4665 0
4. Commercial and industrial loans:		
a. To U.S. addressees (domicile)	Row: 146 Column: 1 MDRM: BHCK4645 18	Row: 169 Column: 1 MDRM: BHCK4617 17
b. To non-U.S. addressees (domicile)	Row: 147 Column: 1 MDRM: BHCK4646 0	Row: 170 Column: 1 MDRM: BHCK4618 0
5. Loans to individuals for household, family, and other personal expenditures:		
a. Credit cards	Row: 148 Column: 1 MDRM: BHCKB514 0	Row: 171 Column: 1 MDRM: BHCKB515 0
b. Automobile loans	Row: 149 Column: 1 MDRM: BHCKK129 56	Row: 172 Column: 1 MDRM: BHCKK133 13
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	Row: 150 Column: 1 MDRM: BHCKK205 5	Row: 173 Column: 1 MDRM: BHCKK206 16
6. Loans to foreign governments and official institutions	Row: 151 Column: 1 MDRM: BHCK4643 0	Row: 174 Column: 1 MDRM: BHCK4627 0
7. All other loans	Row: 152 Column: 1 MDRM: BHCK4644 0	Row: 175 Column: 1 MDRM: BHCK4628 0
8. Lease financing receivables:		
a. Leases to individuals for household, family, and other personal expenditures	Row: 153 Column: 1 MDRM: BHCKF185 0	Row: 176 Column: 1 MDRM: BHCKF187 0
b. All other leases	Row: 154 Column: 1 MDRM: BHCKC880 0	Row: 177 Column: 1 MDRM: BHCKF188 0
9. Total (sum of items 1 through 8)	Row: 155 Column: 1 MDRM: BHCK4635 137	Row: 178 Column: 1 MDRM: BHCK4605 47
Memoranda		
	(Column A)	(Column B)
Dollar Amounts in Thousands	Charge-offs ¹	Recoveries
	Calendar year-to-date	
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	Row: 179 Column: 1 MDRM: BHCK5409 0	Row: 181 Column: 1 MDRM: BHCK5410 0
2. Loans secured by real estate to non-U.S. addressees (domicile)(included in Schedule HI-B, part I, item 1, above)	Row: 180 Column: 1 MDRM: BHCK4652 0	Row: 182 Column: 1 MDRM: BHCK4662 0

<i>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)</i>	Calendar year-to-date
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)	Row: 183 Column: 1 MDRM: BHCKC388 0

II. Changes in allowance for loan and lease losses	
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	Row: 184 Column: 1 MDRM: BHCKB522 8177
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	Row: 185 Column: 1 MDRM: BHCT4605 47
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4)	Row: 186 Column: 1 MDRM: BHCKC079 137
4. Less: Write-downs arising from transfers of loans to a held-for-sale account	Row: 187 Column: 1 MDRM: BHCK5523 0
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	Row: 188 Column: 1 MDRM: BHCT4230 375
6. Adjustments (see instructions for this schedule)	Row: 189 Column: 1 MDRM: BHCKC233 0
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)	Row: 190 Column: 1 MDRM: BHCT3123 8462
Schedule HI-B footnote	
1. Include write-down arising from transfers to a held-for-sale-account.	

Memoranda	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	Row: 191 Column: 1 MDRM: BHCKC435 0
<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	Row: 192 Column: 1 MDRM: BHCKC389 0
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)	Row: 193 Column: 1 MDRM: BHCKC390 0
Memoranda items 4 is to be completed by all holding companies.	
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	Row: 194 Column: 1 MDRM: BHCKC781 0
<i>Footnote to Schedule HI-B</i>	

Top of Schedule HI-B

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Schedule HI-C--Disaggregated Data on the Allowance for Loans and Lease Losses						
To Be Completed by Institutions with \$1 Billion or More in Total Assets ¹	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310- 10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310- 10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450- 20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450- 20)	(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310- 30)	(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310- 30)
	Dollar Amounts in Thousands					
1. Real estate loans:						
a. Construction loans	Row: 195 Column: 1 MDRM: BHCKM708	Row: 202 Column: 1 MDRM: BHCKM709	Row: 209 Column: 1 MDRM: BHCKM710	Row: 216 Column: 1 MDRM: BHCKM711	Row: 224 Column: 1 MDRM: BHCKM712	Row: 231 Column: 1 MDRM: BHCKM713
b. Commercial real estate loans	Row: 196 Column: 1 MDRM: BHCKM714	Row: 203 Column: 1 MDRM: BHCKM715	Row: 210 Column: 1 MDRM: BHCKM716	Row: 217 Column: 1 MDRM: BHCKM717	Row: 225 Column: 1 MDRM: BHCKM719	Row: 232 Column: 1 MDRM: BHCKM720
c. Residential real estate loans	Row: 197 Column: 1 MDRM: BHCKM721	Row: 204 Column: 1 MDRM: BHCKM722	Row: 211 Column: 1 MDRM: BHCKM723	Row: 218 Column: 1 MDRM: BHCKM724	Row: 226 Column: 1 MDRM: BHCKM725	Row: 233 Column: 1 MDRM: BHCKM726
2. Commercial loans ²	Row: 198 Column: 1 MDRM: BHCKM727	Row: 205 Column: 1 MDRM: BHCKM728	Row: 212 Column: 1 MDRM: BHCKM729	Row: 219 Column: 1 MDRM: BHCKM730	Row: 227 Column: 1 MDRM: BHCKM731	Row: 234 Column: 1 MDRM: BHCKM732
3. Credit cards	Row: 199 Column: 1 MDRM: BHCKM733	Row: 206 Column: 1 MDRM: BHCKM734	Row: 213 Column: 1 MDRM: BHCKM735	Row: 220 Column: 1 MDRM: BHCKM736	Row: 228 Column: 1 MDRM: BHCKM737	Row: 235 Column: 1 MDRM: BHCKM738
4. Other consumer loans	Row: 200 Column: 1 MDRM: BHCKM739	Row: 207 Column: 1 MDRM: BHCKM740	Row: 214 Column: 1 MDRM: BHCKM741	Row: 221 Column: 1 MDRM: BHCKM742	Row: 229 Column: 1 MDRM: BHCKM743	Row: 236 Column: 1 MDRM: BHCKM744
5. Unallocated, if any				Row: 222 Column: 1 MDRM: BHCKM745		
6. Total (sum of items 1.a through 5)	Row: 201 Column: 1 MDRM: BHCKM746	Row: 208 Column: 1 MDRM: BHCKM747	Row: 215 Column: 1 MDRM: BHCKM748	Row: 223 Column: 1 MDRM: BHCKM749	Row: 230 Column: 1 MDRM: BHCKM750	Row: 237 Column: 1 MDRM: BHCKM751
Schedule HI-C Footnotes						
1. The asset size test is generally based on the total assets reported as of June 30, 2013.						
2. Includes 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

1. Total interest income	Row: 238 Column: 1 MDRM: BHBC4107
a. Interest income on loans and leases	Row: 239 Column: 1 MDRM: BHBC4094
b. Interest income on investment securities	Row: 240 Column: 1 MDRM: BHBC4218
2. Total interest expense	Row: 241 Column: 1 MDRM: BHBC4073
a. Interest expense on deposits	Row: 242 Column: 1 MDRM: BHBC4421
3. Net interest income	Row: 243 Column: 1 MDRM: BHBC4074
4. Provision for loan and lease losses	Row: 244 Column: 1 MDRM: BHBC4230
5. Total noninterest income	Row: 245 Column: 1 MDRM: BHBC4079
a. Income from fiduciary activities	Row: 246 Column: 1 MDRM: BHBC4070
b. Trading revenue	Row: 247 Column: 1 MDRM: BHBCA220
c. Investment banking, advisory, brokerage and underwriting fees and commissions	Row: 248 Column: 1 MDRM: BHBCB490
d. Venture capital revenue	Row: 249 Column: 1 MDRM: BHBCB491
e. Net securitization income	Row: 250 Column: 1 MDRM: BHBCB493
f. Insurance commissions and fees	Row: 251 Column: 1 MDRM: BHBCB494
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	Row: 252 Column: 1 MDRM: BHBC4091
7. Total noninterest expense	Row: 253 Column: 1 MDRM: BHBC4093
a. Salaries and employee benefits	Row: 254 Column: 1 MDRM: BHBC4135
b. Goodwill impairment losses	Row: 255 Column: 1 MDRM: BHBC216
8. Income (loss) before taxes, extraordinary items, and other adjustments	Row: 256 Column: 1 MDRM: BHBC4301
9. Applicable income taxes	Row: 257 Column: 1 MDRM: BHBC4302
10. Noncontrolling (minority) interest	Row: 258 Column: 1 MDRM: BHBC4484
11. Extraordinary items, net of applicable income taxes and minority interest	Row: 259 Column: 1 MDRM: BHBC4320
12. Net income (loss)	Row: 260 Column: 1 MDRM: BHBC4340
13. Cash dividends declared	Row: 261 Column: 1 MDRM: BHBC4475
14. Net charge-offs	Row: 262 Column: 1 MDRM: BHBC6061
15.	Row: 263 Column: 1

Net interest income (item 3 above) on a fully taxable equivalent basis

MDRM: BHBC4519

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 the 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.

Notes to the Income Statement-Other

	Dollar Amounts in Thousands
1. Row: 2001 Column: 1 MDRM: TEXT5351	Row: 264 Column: 1 MDRM: BHCK5351 0
2. Row: 2002 Column: 1 MDRM: TEXT5352	Row: 265 Column: 1 MDRM: BHCK5352 0
3. Row: 2003 Column: 1 MDRM: TEXT5353	Row: 266 Column: 1 MDRM: BHCK5353 0
4. Row: 2004 Column: 1 MDRM: TEXT5354	Row: 267 Column: 1 MDRM: BHCK5354 0
5. Row: 2005 Column: 1 MDRM: TEXT5355	Row: 268 Column: 1 MDRM: BHCK5355 0
6. Row: 2006 Column: 1 MDRM: TEXTB042	Row: 269 Column: 1 MDRM: BHCKB042 0
7. Row: 2007 Column: 1 MDRM: TEXTB043	Row: 270 Column: 1 MDRM: BHCKB043 0
8. Row: 2008 Column: 1 MDRM: TEXTB044	Row: 271 Column: 1 MDRM: BHCKB044 0
9. Row: 2009 Column: 1 MDRM: TEXTB045	Row: 272 Column: 1 MDRM: BHCKB045 0
10. Row: 2010 Column: 1 MDRM: TEXTB046	Row: 273 Column: 1 MDRM: BHCKB046 0
11. Row: 2011 Column: 1 MDRM: TEXTB047	Row: 274 Column: 1 MDRM: BHCKB047 0
12. Row: 2012 Column: 1 MDRM: TEXTB048	Row: 275 Column: 1 MDRM: BHCKB048 0
13. Row: 2013 Column: 1 MDRM: TEXTB049	Row: 276 Column: 1 MDRM: BHCKB049 0
14. Row: 2014 Column: 1 MDRM: TEXTB050	Row: 277 Column: 1 MDRM: BHCKB050 0
15. Row: 2015 Column: 1 MDRM: TEXTB051	Row: 278 Column: 1 MDRM: BHCKB051 0
16. Row: 2016 Column: 1 MDRM: TEXTB052	Row: 279 Column: 1 MDRM: BHCKB052 0

17. Row: 2017 Column: 1 MDRM: TEXTB053	Row: 280 Column: 1 MDRM: BHCKB053 0
18. Row: 2018 Column: 1 MDRM: TEXTB054	Row: 281 Column: 1 MDRM: BHCKB054 0
19. Row: 2019 Column: 1 MDRM: TEXTB055	Row: 282 Column: 1 MDRM: BHCKB055 0
20. Row: 2020 Column: 1 MDRM: TEXTB056	Row: 283 Column: 1 MDRM: BHCKB056 0
<i>Footnote to Schedule HI-C</i>	
<i>Top of Schedule HI-C</i>	
<i>Top of FRY9C Report Form</i>	

Consolidated Financial Statements for Holding Companies		
Schedule HC--Consolidated Balance Sheet		
		Dollar Amounts in Thousands
ASSETS		
1. Cash and balances due from depository institutions:		
a.		Row: 284 Column: 1
Noninterest-bearing balances and currency and coin ¹		MDRM: BHCK0081 11797
b. Interest-bearing balances: ²		
(1)		Row: 285 Column: 1
In U.S. offices		MDRM: BHCK0395 25099
(2)		Row: 286 Column: 1
In foreign offices, Edge and Agreement subsidiaries, and IBFs		MDRM: BHCK0397 0
2. Securities:		
a.		Row: 287 Column: 1
Held-to-maturity securities (from Schedule HC-B, column A)		MDRM: BHCK1754 1359
b.		Row: 288 Column: 1
Available-for-sale securities (from Schedule HC-B, column D)		MDRM: BHCK1773 296831
3. Federal funds sold and securities purchased under agreements to resell:		
a.		Row: 289 Column: 1
Federal funds sold in domestic offices		MDRM: BHDMB987 3074
b.		Row: 290 Column: 1
Securities purchased under agreements to resell ³		MDRM: BHCKB989 0
4. Loans and lease financing receivables:		
a.		Row: 291 Column: 1
Loans and leases held for sale		MDRM: BHCK5369 147
b.	Row: 292 Column: 1	
Loans and leases, net of unearned income	MDRM: BHCKB528 484895	
c.	Row: 293 Column: 1	
LESS: Allowance for loan and lease losses	MDRM: BHCK3123 8462	
d.		Row: 294 Column: 1
Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)		MDRM: BHCKB529 476433

5.	Trading assets (from Schedule HC-D)	Row: 295 Column: 1 MDRM: BHCK3545 0
6.	Premises and fixed assets (including capitalized leases)	Row: 296 Column: 1 MDRM: BHCK2145 19256
7.	Other real estate owned (from Schedule HC-M)	Row: 297 Column: 1 MDRM: BHCK2150 0
8.	Investments in unconsolidated subsidiaries and associated companies	Row: 298 Column: 1 MDRM: BHCK2130 310
9.	Direct and indirect investments in real estate ventures	Row: 299 Column: 1 MDRM: BHCK3656 0
10.	Intangible assets:	
a.	Goodwill	Row: 300 Column: 1 MDRM: BHCK3163 3050
b.	Other intangible assets (from Schedule HC-M)	Row: 301 Column: 1 MDRM: BHCK0426 973
11.	Other assets (from Schedule HC-F)	Row: 302 Column: 1 MDRM: BHCK2160 21652
12.	Total assets (sum of items 1 through 11)	Row: 303 Column: 1 MDRM: BHCK2170 859981
Schedule HC Assets Footnote		
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.		
		Dollar Amounts in Thousands
LIABILITIES		
13.	Deposits:	
a.	In domestic offices (from Schedule HC-E):	
(1)	Noninterest-bearing ¹	Row: 304 Column: 1 MDRM: BHDM6631 92087
(2)	Interest-bearing	Row: 305 Column: 1 MDRM: BHDM6636 585792
b.	In foreign offices, Edge and Agreement subsidiaries, and IBFs:	
(1)	Noninterest-bearing	Row: 306 Column: 1 MDRM: BHFN6631 0
(2)	Interest-bearing	Row: 307 Column: 1 MDRM: BHFN6636 0
14.	Federal funds purchased and securities sold under agreements to repurchase:	
a.	Federal funds purchased in domestic offices ²	Row: 308 Column: 1 MDRM: BHDMB993 0
b.	Securities sold under agreements to repurchase ³	Row: 309 Column: 1 MDRM: BHCKB995 80776
15.	Trading liabilities (from Schedule HC-D)	Row: 310 Column: 1 MDRM: BHCK3548 0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	Row: 311 Column: 1 MDRM: BHCK3190 0
17.	Not applicable	

18. Not applicable		
19.a. Subordinated notes and debentures ⁴		Row: 312 Column: 1 MDRM: BHCK4062 0
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities		Row: 313 Column: 1 MDRM: BHCK699 10310
20. Other liabilities (from Schedule HC-G)		Row: 314 Column: 1 MDRM: BHCK2750 8679
21. Total liabilities (sum of items 13 through 20)		Row: 315 Column: 1 MDRM: BHCK2948 777644
22. Not applicable		
EQUITY CAPITAL		
Holding Company Equity Capital		
23. Perpetual preferred stock and related surplus		Row: 316 Column: 1 MDRM: BHCK3283 10000
24. Common stock (par value)		Row: 317 Column: 1 MDRM: BHCK3230 3606
25. Surplus (exclude all surplus related to preferred stock)		Row: 318 Column: 1 MDRM: BHCK3240 1243
26.a. Retained earnings		Row: 319 Column: 1 MDRM: BHCK3247 71181
b. Accumulated other comprehensive income ⁵		Row: 320 Column: 1 MDRM: BHCKB530 3674
c. Other equity capital components ⁶		Row: 321 Column: 1 MDRM: BHCKA130 -7367
27.a. Total bank company equity capital (sum of items 23 through 26.c)		Row: 322 Column: 1 MDRM: BHCK3210 82337
b. Noncontrolling (minority) interests in consolidated subsidiaries		Row: 323 Column: 1 MDRM: BHCK3000 0
28. Total equity capital (sum of items 27.a and 27.b)		Row: 324 Column: 1 MDRM: BHCKG105 82337
29. Total liabilities, and equity capital (sum of items 21 and 28)		Row: 325 Column: 1 MDRM: BHCK3300 859981
MEMORANDUM (to be completed annually only by top-tier holding companies for the December 31 report date)		
Below, Select "Yes", "No" or "N/A".		
1. Has the holding company engaged in a full scope independent external audit at any time during the calendar year?		Row: 326 Column: 1 MDRM: BHCKC884
2. If response to Memorandum 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. (The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.)		
a.1. Name of External Auditing Firm		Row: 2021 Column: 1 MDRM: TEXTC703
2. City		Row: 2022 Column: 1 MDRM: TEXTC708
3. State		Row: 2023 Column: 1 MDRM: TEXTC714
4. Zip Code		Row: 2024 Column: 1

	MDRM: TEXTC715
b.1. Name of Engagement Partner	Row: 2025 Column: 1 MDRM: TEXTC704
2. E-mail Address	Row: 2026 Column: 1 MDRM: TEXTC705

Schedule HC Liabilities/Equity Capital Footnotes
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 net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
6. Includes treasury stock and unearned Employee Stock-Ownership Plan shares.
7. The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.
<i>Footnotes to Schedule HC Assets</i>
<i>Footnotes to Schedule HC Liabilities/Equity Capital</i>
<i>Top of Schedule HC</i>
<i>Top of FRY9C Report Form</i>

Schedule HC-B--Securities				
Dollar Amounts in Thousands	Held-to-Maturity		Available-for-Sale	
	(Column A) Amortized Cost	(Column B) Fair Value	(Column C) Amortized Cost	(Column D) Fair Value
1. U.S. Treasury securities	Row: 327 Column: 1 MDRM: BHCK0211 0	Row: 348 Column: 1 MDRM: BHCK0213 0	Row: 369 Column: 1 MDRM: BHCK1286 0	Row: 391 Column: 1 MDRM: BHCK1287 0
2. U.S. government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. government agencies ¹	Row: 328 Column: 1 MDRM: BHCK1289 0	Row: 349 Column: 1 MDRM: BHCK1290 0	Row: 370 Column: 1 MDRM: BHCK1291 0	Row: 392 Column: 1 MDRM: BHCK1293 0
b. Issued by U.S. government sponsored agencies ²	Row: 329 Column: 1 MDRM: BHCK1294 0	Row: 350 Column: 1 MDRM: BHCK1295 0	Row: 371 Column: 1 MDRM: BHCK1297 120012	Row: 393 Column: 1 MDRM: BHCK1298 120238
3. Securities issued by states and political subdivisions in the U.S.	Row: 330 Column: 1 MDRM: BHCK8496 1359	Row: 351 Column: 1 MDRM: BHCK8497 1556	Row: 372 Column: 1 MDRM: BHCK8498 54244	Row: 394 Column: 1 MDRM: BHCK8499 56163
4. Mortgage-backed securities (MBS)				
a. Residential pass-through securities:				
(1) Guaranteed by GNMA	Row: 331 Column: 1 MDRM: BHCKG300 0	Row: 352 Column: 1 MDRM: BHCKG301 0	Row: 373 Column: 1 MDRM: BHCKG302 6593	Row: 395 Column: 1 MDRM: BHCKG303 6738
	Row: 332 Column: 1	Row: 353	Row: 374 Column: 1	Row: 396

(2) Issued by FNMA and FHLMC	1 MDRM: BHCKG304 0	Column: 1 MDRM: BHCKG305 0	1 MDRM: BHCKG306 94825	Column: 1 MDRM: BHCKG307 98799
(3) Other pass-through securities	Row: 333 Column: 1 MDRM: BHCKG308 0	Row: 354 Column: 1 MDRM: BHCKG309 0	Row: 375 Column: 1 MDRM: BHCKG310 0	Row: 397 Column: 1 MDRM: BHCKG311 0
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	Row: 334 Column: 1 MDRM: BHCKG312 0	Row: 355 Column: 1 MDRM: BHCKG313 0	Row: 376 Column: 1 MDRM: BHCKG314 13624	Row: 398 Column: 1 MDRM: BHCKG315 - 13837
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ³	Row: 335 Column: 1 MDRM: BHCKG316 0	Row: 356 Column: 1 MDRM: BHCKG317 0	Row: 377 Column: 1 MDRM: BHCKG318 0	Row: 399 Column: 1 MDRM: BHCKG319 0
(3) All other residential mortgage-backed securities	Row: 336 Column: 1 MDRM: BHCKG320 0	Row: 357 Column: 1 MDRM: BHCKG321 0	Row: 378 Column: 1 MDRM: BHCKG322 0	Row: 400 Column: 1 MDRM: BHCKG323 0
c. Commercial MBS:				
(1) Commercial pass-through securities:				
(a) Issued or guaranteed by FNMA, FHLMC or GNMA	Row: 337 Column: 1 MDRM: BHCKK142 0	Row: 358 Column: 1 MDRM: BHCKK143 0	Row: 379 Column: 1 MDRM: BHCKK144 0	Row: 401 Column: 1 MDRM: BHCKK145 0
(b) Other pass-through securities	Row: 338 Column: 1 MDRM: BHCKK146 0	Row: 359 Column: 1 MDRM: BHCKK147 0	Row: 380 Column: 1 MDRM: BHCKK148 0	Row: 402 Column: 1 MDRM: BHCKK149 0
(2) Other commercial MBS:				
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ³	Row: 339 Column: 1 MDRM: BHCKK150 0	Row: 360 Column: 1 MDRM: BHCKK151 0	Row: 381 Column: 1 MDRM: BHCKK152 0	Row: 403 Column: 1 MDRM: BHCKK153 0
(b) All other commercial MBS	Row: 340 Column: 1 MDRM: BHCKK154 0	Row: 361 Column: 1 MDRM: BHCKK155 0	Row: 382 Column: 1 MDRM: BHCKK156 0	Row: 404 Column: 1 MDRM: BHCKK157 0
5. Asset-backed securities and structured financial products:				
a. Asset-backed securities (ABS)	Row: 341 Column: 1 MDRM: BHCKC026 0	Row: 362 Column: 1 MDRM: BHCKC988 0	Row: 383 Column: 1 MDRM: BHCKC989 0	Row: 405 Column: 1 MDRM: BHCKC027 0
b. Structured financial products:				
(1) Cash	Row: 342 Column: 1 MDRM: BHCKG336 0	Row: 363 Column: 1 MDRM: BHCKG337 0	Row: 384 Column: 1 MDRM: BHCKG338 1189	Row: 406 Column: 1 MDRM: BHCKG339 640
(2) Synthetic	Row: 343 Column: 1 MDRM: BHCKG340 0	Row: 364 Column: 1 MDRM: BHCKG341 0	Row: 385 Column: 1 MDRM: BHCKG342 0	Row: 407 Column: 1 MDRM: BHCKG343 0
(3) Hybrid	Row: 344 Column: 1 MDRM: BHCKG344 0	Row: 365 Column: 1 MDRM: BHCKG345 0	Row: 386 Column: 1 MDRM: BHCKG346 0	Row: 408 Column: 1 MDRM: BHCKG347 0

6. Other debt securities:				
a. Other domestic debt securities	Row: 345 Column: 1 MDRM: BHCK1737 0	Row: 366 Column: 1 MDRM: BHCK1738 0	Row: 387 Column: 1 MDRM: BHCK1739 0	Row: 409 Column: 1 MDRM: BHCK1741 0
b. Other foreign debt securities	Row: 346 Column: 1 MDRM: BHCK1742 0	Row: 367 Column: 1 MDRM: BHCK1743 0	Row: 388 Column: 1 MDRM: BHCK1744 0	Row: 410 Column: 1 MDRM: BHCK1746 0
7. Investments in mutual funds and other equity securities with readily determinable fair values			Row: 389 Column: 1 MDRM: BHCKA510 416	Row: 411 Column: 1 MDRM: BHCKA511 416
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)	Row: 347 Column: 1 MDRM: BHCT1754 1359	Row: 368 Column: 1 MDRM: BHCK1771 1556	Row: 390 Column: 1 MDRM: BHCK1772 290903	Row: 412 Column: 1 MDRM: BHCT1773 296831
Schedule HC-B Footnotes				
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).				
Memoranda				
1. Pledged securities ¹				Row: 413 Column: 1 MDRM: BHCK0416 277331
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				Row: 414 Column: 1 MDRM: BHCK0383 2018
b. Over 1 year to 5 years				Row: 415 Column: 1 MDRM: BHCK0384 76630
c. Over 5 years				Row: 416 Column: 1 MDRM: BHCK0387 218486
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)				Row: 417 Column: 1 MDRM: BHCK1778 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				Row: 418 Column: 1 MDRM: BHCK8782

				1189
b. Fair value				Row: 419 Column: 1 MDRM: BHCK8783 640
<i>Memorandum Item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices.⁴</i>				
5. Asset-backed securities(ABS)(sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):				
a. Credit card receivables	Row: 420 Column: 1 MDRM: BHCKB838	Row: 433 Column: 1 MDRM: BHCKB839	Row: 446 Column: 1 MDRM: BHCKB840	Row: 459 Column: 1 MDRM: BHCKB841
b. Home equity lines	Row: 421 Column: 1 MDRM: BHCKB842	Row: 434 Column: 1 MDRM: BHCKB843	Row: 447 Column: 1 MDRM: BHCKB844	Row: 460 Column: 1 MDRM: BHCKB845
c. Automobile loans	Row: 422 Column: 1 MDRM: BHCKB846	Row: 435 Column: 1 MDRM: BHCKB847	Row: 448 Column: 1 MDRM: BHCKB848	Row: 461 Column: 1 MDRM: BHCKB849
d. Other consumer loans	Row: 423 Column: 1 MDRM: BHCKB850	Row: 436 Column: 1 MDRM: BHCKB851	Row: 449 Column: 1 MDRM: BHCKB852	Row: 462 Column: 1 MDRM: BHCKB853
e. Commercial and industrial loans	Row: 424 Column: 1 MDRM: BHCKB854	Row: 437 Column: 1 MDRM: BHCKB855	Row: 450 Column: 1 MDRM: BHCKB856	Row: 463 Column: 1 MDRM: BHCKB857
f. Other	Row: 425 Column: 1 MDRM: BHCKB858	Row: 438 Column: 1 MDRM: BHCKB859	Row: 451 Column: 1 MDRM: BHCKB860	Row: 464 Column: 1 MDRM: BHCKB861
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	Row: 426 Column: 1 MDRM: BHCKG348 0	Row: 439 Column: 1 MDRM: BHCKG349 0	Row: 452 Column: 1 MDRM: BHCKG350 1189	Row: 465 Column: 1 MDRM: BHCKG351 640
b. Trust preferred securitites issued by real estate investment trusts	Row: 427 Column: 1 MDRM: BHCKG352 0	Row: 440 Column: 1 MDRM: BHCKG353 0	Row: 453 Column: 1 MDRM: BHCKG354 0	Row: 466 Column: 1 MDRM: BHCKG355 0
c. Corporate and similar loans	Row: 428 Column: 1 MDRM: BHCKG356 0	Row: 441 Column: 1 MDRM: BHCKG357 0	Row: 454 Column: 1 MDRM: BHCKG358 0	Row: 467 Column: 1 MDRM: BHCKG359 0
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	Row: 429 Column: 1 MDRM: BHCKG360 0	Row: 442 Column: 1 MDRM: BHCKG361 0	Row: 455 Column: 1 MDRM: BHCKG362 0	Row: 468 Column: 1 MDRM: BHCKG363 0
e. 1-4 family residential MBS not issued or guaranteed by GSEs	Row: 430 Column: 1 MDRM: BHCKG364 0	Row: 443 Column: 1 MDRM: BHCKG365 0	Row: 456 Column: 1 MDRM: BHCKG366 0	Row: 469 Column: 1 MDRM: BHCKG367 0
f. Diversified (mixed) pools of structured financial products	Row: 431 Column: 1 MDRM: BHCKG368 0	Row: 444 Column: 1 MDRM: BHCKG369 0	Row: 457 Column: 1 MDRM: BHCKG370 0	Row: 470 Column: 1 MDRM: BHCKG371 0
g. Other collateral or reference assets	Row: 432 Column: 1 MDRM:	Row: 445 Column: 1 MDRM:	Row: 458 Column: 1 MDRM:	Row: 471 Column: 1 MDRM:

BHCKG372 0

BHCKG373 0

BHCKG374 0

BHCKG375 0

Schedule HC-B Memoranda Footnote

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.
4. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2013.

*Footnotes to Schedule HC-B**Footnotes to Schedule HC-B Memoranda**Top of Schedule HC-B**Top of FRY9C Report Form***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
1.	Loans secured by real estate	Row: 472 Column: 1 MDRM: BHCK1410 370744	
a. Construction, land development, and other land loans:			
(1)	1-4 family residential construction loans		Row: 490 Column: 1 MDRM: BHCKF158 5424
(2)	Other construction loans and all land development and other land loans		Row: 491 Column: 1 MDRM: BHCKF159 21280
b.	Secured by farmland		Row: 492 Column: 1 MDRM: BHDM1420 47026
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		Row: 493 Column: 1 MDRM: BHDM1797 23721
(2) Closed-end loans secured by 1-4 family residential properties:			
(a)	Secured by first liens		Row: 494 Column: 1 MDRM: BHDM5367 64188
(b)	Secured by junior liens		Row: 495 Column: 1 MDRM: BHDM5368 8982
d.	Secured by multifamily (5 or more) residential		Row: 496 Column: 1 MDRM: BHDM1460 15139
e. Secured by nonfarm nonresidential properties:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties		Row: 497 Column: 1 MDRM: BHCKF160 82292

(2) Loans secured by other nonfarm nonresidential properties		Row: 498 Column: 1 MDRM: BHCKF161 102692
2. Loans to depository institutions and acceptances of other banks		Row: 499 Column: 1 MDRM: BHDM1288 0
a. To U.S. banks and other U.S. depository institutions	Row: 473 Column: 1 MDRM: BHCK1292 0	
b. To foreign banks	Row: 474 Column: 1 MDRM: BHCK1296 0	
3. Loans to finance agricultural production and other loans to farmers	Row: 475 Column: 1 MDRM: BHCK1590 30945	Row: 500 Column: 1 MDRM: BHDM1590 30945
4. Commercial and industrial loans		Row: 501 Column: 1 MDRM: BHDM1766 38315
a. To U.S. addressees (domicile)	Row: 476 Column: 1 MDRM: BHCK1763 38315	
b. To non-U.S. addressees (domicile)	Row: 477 Column: 1 MDRM: BHCK1764 0	
5. Not applicable		
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		Row: 502 Column: 1 MDRM: BHDM1975 40695
a. Credit cards	Row: 478 Column: 1 MDRM: BHCKB538 0	
b. Other revolving credit plans	Row: 479 Column: 1 MDRM: BHCKB539 169	
c. Automobile loans	Row: 480 Column: 1 MDRM: BHCKK137 32090	
d. Other consumer loans (includes single payment, installment, and all student loans)	Row: 481 Column: 1 MDRM: BHCKK207 8436	
7. Loans to foreign governments and official institutions (including foreign central banks)	Row: 482 Column: 1 MDRM: BHCK2081 0	Row: 503 Column: 1 MDRM: BHDM2081 0
8. Not applicable		
9. Loans to nondepository financial institutions and other loans:		
a Loans to nondepository financial institutions	Row: 483 Column: 1 MDRM: BHCKJ454 0	Row: 504 Column: 1 MDRM: BHDMJ454 0
b. Other loans		
(1) Loans for purchasing and carrying securities (secured and unsecured)	Row: 484 Column: 1 MDRM: BHCK1545 493	Row: 505 Column: 1 MDRM: BHDM1545 493
(2) All other loans (exclude consumer loans)	Row: 485 Column: 1 MDRM: BHCKJ451 3880	Row: 506 Column: 1 MDRM: BHDMJ451 3880
10. Lease financing receivables (net of unearned income)		Row: 507 Column: 1 MDRM: BHDM2165

		0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	Row: 486 Column: 1 MDRM: BHCKF162 0	
b. All other leases	Row: 487 Column: 1 MDRM: BHCKF163 0	
11. LESS: Any unearned income on loans reflected in items 1-9 above	Row: 488 Column: 1 MDRM: BHCK2123 30	Row: 508 Column: 1 MDRM: BHDMM2123 30
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)	Row: 489 Column: 1 MDRM: BHCK2122 485042	Row: 509 Column: 1 MDRM: BHDMM2122 485042
Memoranda		Consolidated
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		Row: 510 Column: 1 MDRM: BHDMM158 0
(2) All other construction loans and all land development and other land loans		Row: 511 Column: 1 MDRM: BHDMM159 0
b. Loans secured by 1-4 family residential properties in domestic offices		Row: 512 Column: 1 MDRM: BHDMM576 138
c. Secured by multifamily (5 or more) residential properties in domestic offices		Row: 513 Column: 1 MDRM: BHDMM160 0
d. Secured by nonfarm nonresidential properties in domestic offices:		
(1) Loans secured by owner-occupied nonfarm nonresidential properties		Row: 514 Column: 1 MDRM: BHDMM161 296
(2) Loans secured by other nonfarm nonresidential properties		Row: 515 Column: 1 MDRM: BHDMM162 1921
e. Commercial and industrial loans:		
(1) To U.S. addressees (domicile)		Row: 516 Column: 1 MDRM: BHCKK163 0
(2) To non-U.S. addressees (domicile)		Row: 517 Column: 1 MDRM: BHCKK164 0
f. All other loans (include loans to individuals for household, family, and other personal expenditures)		Row: 518 Column: 1 MDRM: BHCKK165 0
(1) Loans secured by farmland in domestic offices		Row: 519 Column: 1 MDRM: BHDMM166 0
(2) Loans to depository institutions and acceptances of other banks		Row: 520 Column: 1 MDRM: BHCKK167 0
(3) Loans to finance agricultural production and other loans to farmers		Row: 521 Column: 1 MDRM: BHCKK168 0

(4) Loans to individuals for household, family, and other personal expenditures:	
a. Credit Cards	Row: 522 Column: 1 MDRM: BHCKK098 0
b. Automobile loans	Row: 523 Column: 1 MDRM: BHCKK203 0
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	Row: 524 Column: 1 MDRM: BHCKK204 0
(5) Loans to foreign governments and official institutions	Row: 525 Column: 1 MDRM: BHCKK212 0
(6) Other loans ¹	Row: 526 Column: 1 MDRM: BHCKK267 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	Row: 527 Column: 1 MDRM: BHCK2746 0
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	Row: 528 Column: 1 MDRM: BHCKB837 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)	Row: 529 Column: 1 MDRM: BHCKC391 0
<i>Memorandum item 5 is to be completed by all holding companies.</i>	
5. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):	
a. Outstanding balance	Row: 530 Column: 1 MDRM: BHCKC779 0
b. Amount included in Schedule HC-C, items 1 through 9	Row: 531 Column: 1 MDRM: BHCKC780 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))	Row: 532 Column: 1 MDRM: BHCKF230 0
<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, 2013, 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>	
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	Row: 533 Column: 1 MDRM: BHCKF231
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	Row: 534 Column: 1 MDRM: BHCKF232
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))		Row: 535 Column: 1 MDRM: BHDMF577	0
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.			
10. Loans measured at fair value:			
a. Loans secured by real estate	Row: 536 Column: 1 MDRM: BHCKF608		
(1) Construction, land development, and other land loans		Row: 550 Column: 1 MDRM: BHDMF578	
(2) Secured by farmland (including farm residential and other improvements)		Row: 551 Column: 1 MDRM: BHDMF579	
(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		Row: 552 Column: 1 MDRM: BHDMF580	
(b). Closed-end loans secured by 1-4 family residential properties:			
(i) Secured by first liens		Row: 553 Column: 1 MDRM: BHDMF581	
(ii) Secured by junior liens		Row: 554 Column: 1 MDRM: BHDMF582	
(4) Secured by multifamily (5 or more) residential properties		Row: 555 Column: 1 MDRM: BHDMF583	
(5) Secured by nonfarm nonresidential properties		Row: 556 Column: 1 MDRM: BHDMF584	
b. Commercial and industrial loans	Row: 537 Column: 1 MDRM: BHCKF585	Row: 557 Column: 1 MDRM: BHDMF585	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	Row: 538 Column: 1 MDRM: BHCKF586	Row: 558 Column: 1 MDRM: BHDMF586	
(2) Other revolving credit plans	Row: 539 Column: 1 MDRM: BHCKF587	Row: 559 Column: 1 MDRM: BHDMF587	
(3) Automobile loans	Row: 540 Column: 1 MDRM: BHCKK196	Row: 560 Column: 1 MDRM: BHDMK196	
(4) Other consumer loans (includes single payment, installment, and all student loans)	Row: 541 Column: 1 MDRM: BHCKK208	Row: 561 Column: 1 MDRM: BHDMK208	
d. Other loans	Row: 542 Column: 1 MDRM: BHCKF589	Row: 562 Column: 1 MDRM: BHDMF589	
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):			
a. Loans secured by real estate	Row: 543 Column: 1 MDRM: BHCKF609		

(1) Construction, land development, and other land loans		Row: 563 Column: 1 MDRM: BHDMF590	
(2) Secured by farmland (including farm residential and other improvements)		Row: 564 Column: 1 MDRM: BHDMF591	
(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		Row: 565 Column: 1 MDRM: BHDMF592	
(b). Closed-end loans secured by 1–4 family residential properties:			
(i) Secured by first liens		Row: 566 Column: 1 MDRM: BHDMF593	
(ii) Secured by junior liens		Row: 567 Column: 1 MDRM: BHDMF594	
(4) Secured by multifamily (5 or more) residential properties		Row: 568 Column: 1 MDRM: BHDMF595	
(5) Secured by nonfarm nonresidential properties		Row: 569 Column: 1 MDRM: BHDMF596	
b. Commercial and industrial loans	Row: 544 Column: 1 MDRM: BHCKF597	Row: 570 Column: 1 MDRM: BHDMF597	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	Row: 545 Column: 1 MDRM: BHCKF598	Row: 571 Column: 1 MDRM: BHDMF598	
(2) Other revolving credit plans	Row: 546 Column: 1 MDRM: BHCKF599	Row: 572 Column: 1 MDRM: BHDMF599	
(3) Automobile loans	Row: 547 Column: 1 MDRM: BHCKK195	Row: 573 Column: 1 MDRM: BHDMK195	
(4) Other consumer loans (includes single payment, installment, and all student loans)	Row: 548 Column: 1 MDRM: BHCKK209	Row: 574 Column: 1 MDRM: BHDMK209	
d. Other loans	Row: 549 Column: 1 MDRM: BHCKF601	Row: 575 Column: 1 MDRM: BHDMF601	
	(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 comtractual cash flows not expected to be collected
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	Row: 576 Column: 1 MDRM: BHCKG091 0	Row: 580 Column: 1 MDRM: BHCKG092 0	Row: 584 Column: 1 MDRM: BHCKG093 0

b. Commercial and industrial loans	Row: 577 Column: 1 MDRM: BHCKG094 0	Row: 581 Column: 1 MDRM: BHCKG095 0	Row: 585 Column: 1 MDRM: BHCKG096 0
c. Loans to individuals for household, family, and other personal expenditures	Row: 578 Column: 1 MDRM: BHCKG097 0	Row: 582 Column: 1 MDRM: BHCKG098 0	Row: 586 Column: 1 MDRM: BHCKG099 0
d. All other loans and all leases	Row: 579 Column: 1 MDRM: BHCKG100 0	Row: 583 Column: 1 MDRM: BHCKG101 0	Row: 587 Column: 1 MDRM: BHCKG102 0
13. Not applicable			
14. Pledged loans and leases		Row: 588 Column: 1 MDRM: BHCKG378 127057	
Schedule HC-C Footnotes			
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.			
<i>Top of Schedule HC-C</i>			
<i>Top of FRY9C Report Form</i>			

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.

	Dollar Amounts in Thousands	
	(Column A) Consolidated	(Column B) Domestic Offices
ASSETS		
1. U.S. Treasury securities	Row: 589 Column: 1 MDRM: BHCM3531	Row: 617 Column: 1 MDRM: BHCK3531
2. U.S. Government agency obligations (exclude mortgage-backed securities)	Row: 590 Column: 1 MDRM: BHCM3532	Row: 618 Column: 1 MDRM: BHCK3532
3. Securities issued by states and political subdivisions in the U.S.	Row: 591 Column: 1 MDRM: BHCM3533	Row: 619 Column: 1 MDRM: BHCK3533
4. Mortgage-backed securities (MBS):		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	Row: 592 Column: 1 MDRM: BHCKG379	Row: 620 Column: 1 MDRM: BHDMG379
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped	Row: 593 Column: 1 MDRM: BHCKG380	Row: 621 Column: 1 MDRM: BHDMG380

MBS) ¹		
c. All other residential mortgage-backed securities	Row: 594 Column: 1 MDRM: BHCKG381	Row: 622 Column: 1 MDRM: BHDMG381
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	Row: 595 Column: 1 MDRM: BHCKK197	Row: 623 Column: 1 MDRM: BHDMK197
e. All other commercial MBS	Row: 596 Column: 1 MDRM: BHCKK198	Row: 624 Column: 1 MDRM: BHDMK198
5. Other debt securities		
a. Structured financial products:		
(1) Cash	Row: 597 Column: 1 MDRM: BHCKG383	Row: 625 Column: 1 MDRM: BHDMG383
(2) Synthetic	Row: 598 Column: 1 MDRM: BHCKG384	Row: 626 Column: 1 MDRM: BHDMG384
(3) Hybrid	Row: 599 Column: 1 MDRM: BHCKG385	Row: 627 Column: 1 MDRM: BHDMG385
b. All other debt securities	Row: 600 Column: 1 MDRM: BHCKG386	Row: 628 Column: 1 MDRM: BHDMG386
6.Loans:		
a. Loans secured by real estate	Row: 601 Column: 1 MDRM: BHCKF610	
(1) Construction, land development, and other land loans		Row: 629 Column: 1 MDRM: BHDMF604
(2) Secured by farmland (including farm residential and other improvements)		Row: 630 Column: 1 MDRM: BHDMF605
(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		Row: 631 Column: 1 MDRM: BHDMF606
(b) Closed-end loans secured by 1–4 family residential properties:		
(i) Secured by first liens		Row: 632 Column: 1 MDRM: BHDMF607

(ii) Secured by junior liens		Row: 633 Column: 1 MDRM: BHDMF611
(4) Secured by multifamily (5 or more) residential properties		Row: 634 Column: 1 MDRM: BHDMF612
(5) Secured by nonfarm nonresidential properties		Row: 635 Column: 1 MDRM: BHDMF613
b. Commercial and industrial loans	Row: 602 Column: 1 MDRM: BHCKF614	Row: 636 Column: 1 MDRM: BHDMF614
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
(1) Credit cards	Row: 603 Column: 1 MDRM: BHCKF615	Row: 637 Column: 1 MDRM: BHDMF615
(2) Other revolving credit plans	Row: 604 Column: 1 MDRM: BHCKF616	Row: 638 Column: 1 MDRM: BHDMF616
(3) Automobile loans	Row: 605 Column: 1 MDRM: BHCKK199	Row: 639 Column: 1 MDRM: BHDMK199
(4) Other consumer loans (includes single payment, installment, and all student loans)	Row: 606 Column: 1 MDRM: BHCKK210	Row: 640 Column: 1 MDRM: BHDMK210
d. Other loans	Row: 607 Column: 1 MDRM: BHCKF618	Row: 641 Column: 1 MDRM: BHDMF618
7.-8. Not applicable		
9. Other trading assets	Row: 608 Column: 1 MDRM: BHCM3541	Row: 642 Column: 1 MDRM: BHCK3541
10. Not applicable		
11. Derivatives with a positive fair value	Row: 609 Column: 1 MDRM: BHCM3543	Row: 643 Column: 1 MDRM: BHCK3543
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5)	Row: 610 Column: 1 MDRM: BHCT3545	Row: 644 Column: 1 MDRM: BHDM3545

LIABILITIES		
13.a. Liability for short positions:		
(1) Equity securities	Row: 611 Column: 1 MDRM: BHCKG209	Row: 645 Column: 1 MDRM: BHDMG209
(2) Debt securities	Row: 612 Column: 1 MDRM: BHCKG210	Row: 646 Column: 1 MDRM: BHDMG210
(3) All other assets	Row: 613 Column: 1 MDRM: BHCKG211	Row: 647 Column: 1 MDRM: BHDMG211
b. All other trading liabilities	Row: 614 Column: 1 MDRM: BHCKF624	Row: 648 Column: 1 MDRM: BHDMF624
14. Derivatives with a negative fair value	Row: 615 Column: 1 MDRM: BHCK3547	Row: 649 Column: 1 MDRM: BHDM3547
15. Total trading liabilities (sum of items 13 and 14)(must equal Schedule HC, item 15)	Row: 616 Column: 1 MDRM: BHCT3548	Row: 650 Column: 1 MDRM: BHDM3548
Schedule HC-D Footnote		
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).		
MEMORANDA		
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	Row: 651 Column: 1 MDRM: BHCKF790	
(1) Construction, land development, and other land loans		Row: 669 Column: 1 MDRM: BHDMF625
(2) Secured by farmland (including farm residential and other improvements)		Row: 670 Column: 1 MDRM: BHDMF626
(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		Row: 671 Column: 1 MDRM: BHDMF627
(b) Closed-end loans secured by 1–4 family residential properties:		

(i) Secured by first liens		Row: 672 Column: 1 MDRM: BHDMF628
(ii) Secured by junior liens		Row: 673 Column: 1 MDRM: BHDMF629
(4) Secured by multifamily (5 or more) residential properties		Row: 674 Column: 1 MDRM: BHDMF630
(5) Secured by nonfarm nonresidential properties		Row: 675 Column: 1 MDRM: BHDMF631
b. Commercial and industrial loans	Row: 652 Column: 1 MDRM: BHCKF632	Row: 676 Column: 1 MDRM: BHDMF632
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
(1) Credit cards	Row: 653 Column: 1 MDRM: BHCKF633	Row: 677 Column: 1 MDRM: BHDMF633
(2) Other revolving credit plans	Row: 654 Column: 1 MDRM: BHCKF634	Row: 678 Column: 1 MDRM: BHDMF634
(3) Automobile loans	Row: 655 Column: 1 MDRM: BHCKK200	Row: 679 Column: 1 MDRM: BHDMK200
(4) Other consumer loans (includes single payment, installment, and all student loans)	Row: 656 Column: 1 MDRM: BHCKK211	Row: 680 Column: 1 MDRM: BHDMK211
d. Other loans	Row: 657 Column: 1 MDRM: BHCKF636	Row: 681 Column: 1 MDRM: BHDMF636
2. Loans measured at fair value that are past due 90 days or more:		
a. Fair value	Row: 658 Column: 1 MDRM: BHCKF639	Row: 682 Column: 1 MDRM: BHDMF639
b. Unpaid principal balance	Row: 659 Column: 1 MDRM: BHCKF640	Row: 683 Column: 1 MDRM: BHDMF640
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	Row: 660 Column: 1 MDRM: BHCKG299	Row: 684 Column: 1 MDRM: BHDMG299
b. Trust preferred securities issued by real estate investment trusts	Row: 661 Column: 1 MDRM: BHCKG332	Row: 685 Column: 1 MDRM: BHDMG332
c. Corporate and similar loans	Row: 662 Column: 1 MDRM: BHCKG333	Row: 686 Column: 1 MDRM: BHDMG333
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	Row: 663 Column: 1 MDRM: BHCKG334	Row: 687 Column: 1 MDRM: BHDMG334
e. 1-4 family residential MBS not issued or guaranteed by GSEs	Row: 664 Column: 1 MDRM: BHCKG335	Row: 688 Column: 1 MDRM: BHDMG335
f. Diversified (mixed) pools of structured financial products	Row: 665 Column: 1 MDRM: BHCKG651	Row: 689 Column: 1 MDRM: BHDMG651
g. Other collateral or reference assets	Row: 666 Column: 1 MDRM: BHCKG652	Row: 690 Column: 1 MDRM: BHDMG652
4.Pledged trading assets:		
a. Pledged securities	Row: 667 Column: 1 MDRM: BHCKG387	Row: 691 Column: 1 MDRM: BHDMG387
b. Pledged loans	Row: 668 Column: 1 MDRM: BHCKG388	Row: 692 Column: 1 MDRM: BHDMG388
		Dollar Amounts in Thousands
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>		
5. Asset-backed securities:		
a. Credit card receivables	Row: 693 Column: 1 MDRM: BHCKF643	
b. Home equity lines	Row: 694 Column: 1 MDRM: BHCKF644	
c. Automobile loans	Row: 695 Column: 1 MDRM: BHCKF645	
d. Other consumer loans	Row: 696 Column: 1 MDRM: BHCKF646	
e.	Row: 697 Column: 1	

Commercial and industrial loans	MDRM: BHCKF647
f. Other	Row: 698 Column: 1 MDRM: BHCKF648
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	Row: 699 Column: 1 MDRM: BHCKF651
7. Equity securities:	
a. Readily determinable fair values	Row: 700 Column: 1 MDRM: BHCKF652
b. Other	Row: 701 Column: 1 MDRM: BHCKF653
8. Loans pending securitization	Row: 702 Column: 1 MDRM: BHCKF654
9.a.(1) Gross fair value of commodity contracts	Row: 703 Column: 1 MDRM: BHCKG212
(2) Gross fair value of physical commodities held in inventory	Row: 704 Column: 1 MDRM: BHCKG213
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda item 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of the item 9 less Memoranda items 9.a.(1) and 9.a.(2)):	
(1) Row: 2027 Column: 1 MDRM: BHTXF655	Row: 705 Column: 1 MDRM: BHCKF655
(2) Row: 2028 Column: 1 MDRM: BHTXF656	Row: 706 Column: 1 MDRM: BHCKF656
(3) Row: 2029 Column: 1 MDRM: BHTXF657	Row: 707 Column: 1 MDRM: BHCKF657
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)	
a. Row: 2030 Column: 1 MDRM: BHTXF658	Row: 708 Column: 1 MDRM: BHCKF658
b. Row: 2031 Column: 1 MDRM: BHTXF659	Row: 709 Column: 1 MDRM: BHCKF659
c. Row: 2032 Column: 1 MDRM: BHTXF660	Row: 710 Column: 1 MDRM: BHCKF660
<i>Footnotes to Schedule HC-D</i>	
<i>Top of Schedule HC-D</i>	
<i>Top of FRY9C Report Form</i>	

Schedule HC-E--Deposit Liabilities¹	
	Dollar Amounts in Thousands
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:	
a. Noninterest-bearing balances ²	Row: 711 Column: 1 MDRM: BHCB2210 92087
b.	Row: 712 Column: 1

Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	MDRM: BHCB3187 36621
c. Money market deposit accounts and other savings accounts	Row: 713 Column: 1 MDRM: BHCB2389 315871
d. Time deposits of less than \$100,000	Row: 714 Column: 1 MDRM: BHCB6648 138257
e. Time deposits of \$100,000 or more	Row: 715 Column: 1 MDRM: BHCB2604 95043
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	
a. Noninterest-bearing balances ²	Row: 716 Column: 1 MDRM: BHOD3189 0
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	Row: 717 Column: 1 MDRM: BHOD3187 0
c. Money market deposit accounts and other savings accounts	Row: 718 Column: 1 MDRM: BHOD2389 0
d. Time deposits of less than \$100,000	Row: 719 Column: 1 MDRM: BHOD6648 0
e. Time deposits of \$100,000 or more	Row: 720 Column: 1 MDRM: BHOD2604 0
Memoranda	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	Row: 721 Column: 1 MDRM: BHDMA243 1155
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year	Row: 722 Column: 1 MDRM: BHDMA164 122
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less	Row: 723 Column: 1 MDRM: BHDMA242 51921
4. Foreign office time deposits with a remaining maturity of one year or less	Row: 724 Column: 1 MDRM: BHFNA245 0
Schedule HC-E Footnote	
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.	
<i>Footnotes to Schedule HC-E</i>	
<i>Top of Schedule HC-E</i>	
<i>Top of FRY9C Report Form</i>	

Schedule HC-F--Other Assets	
	Dollar Amounts in Thousands
1. Accrued interest receivable ¹	Row: 725 Column: 1 MDRM: BHCKB556 3427
2. Net deferred tax assets ²	Row: 726 Column: 1 MDRM: BHCK2148 0
3. Interest-only strips receivable (not in the form of a security) ³ on:	
a. Mortgage loans	Row: 727 Column: 1 MDRM: BHCKA519 0
b.	Row: 728 Column: 1

Other financial assets	MDRM: BHCKA520 0
4. Equity securities that DO NOT have readily determinable fair values ⁴	Row: 729 Column: 1 MDRM: BHCK1752 2647
5. Life insurance assets:	
a. General account life insurance assets	Row: 730 Column: 1 MDRM: BHCKK201 13940
b. Sepatate account life insurance assets	Row: 731 Column: 1 MDRM: BHCKK202 0
c. Hybrid account life insurance assets	Row: 732 Column: 1 MDRM: BHCKK270 0
6. Other	Row: 733 Column: 1 MDRM: BHCK2168 1638
7. Total (sum of items 1 through 6)(must equal Schedule HC, item 11)	Row: 734 Column: 1 MDRM: BHCT2160 21652
Schedule HC-F Footnotes	
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.	
<i>Footnotes to Schedule HC-F</i>	
<i>Top of Schedule HC-F</i>	
<i>Top of FRY9C Report Form</i>	

Schedule HC-G--Other Liabilities	
	Dollar Amounts in Thousands
1. Not applicable	
2. Net deferred tax liabilities ¹	Row: 735 Column: 1 MDRM: BHCK3049 987
3. Allowance for credit losses on off-balance sheet credit exposures	Row: 736 Column: 1 MDRM: BHCKB557 0
4. Other	Row: 737 Column: 1 MDRM: BHCKB984 7692
5. Total (sum of items 2 through 4)(must equal Schedule HC, item 20)	Row: 738 Column: 1 MDRM: BHCT2750 8679
Schedule HC-G Footnotes	
1. See discussion of deferred income taxes in Glossary entry on "income taxes."	
<u>Footnotes to Schedule HC-G</u>	
<u>Top of Schedule HC-G</u>	
<u>Top of FRY9C Report Form</u>	

Schedule HC-H--Interest Sensitivity ¹	
	Dollar Amounts in Thousands
1. Earning assets that are repriceable within one year or mature within one year	Row: 739 Column: 1 MDRM: BHCK3197 188113
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	Row: 740 Column: 1 MDRM: BHCK3296 117831
3. Long-term debt that reprices within one year included in items 16 and 19 on Schedule HC, Balance Sheet	Row: 741 Column: 1 MDRM: BHCK3298 0
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	Row: 742 Column: 1 MDRM: BHCK3408 0
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	Row: 743 Column: 1 MDRM: BHCK3409 0
Schedule HC-H Footnotes	
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.	
<u>Footnotes to Schedule HC-H</u>	
<u>Top of Schedule HC-H</u>	
<u>Top of FRY9C Report Form</u>	

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
ASSETS	
1. Reinsurance recoverables	Row: 744 Column: 1 MDRM: BHCKB988 0
2. Total assets	Row: 745 Column: 1 MDRM: BHCKC244 0
LIABILITIES	
3. Claims and claims adjustment expense reserves	Row: 746 Column: 1 MDRM: BHCKB990 0
4. Unearned premiums	Row: 747 Column: 1 MDRM: BHCKB991 0
5. Total equity	Row: 748 Column: 1 MDRM: BHCKC245 0
6. Net income	Row: 749 Column: 1 MDRM: BHCKC246 0
II. Life and Health Underwriting	
ASSETS	
1. Reinsurance recoverables	Row: 750 Column: 1 MDRM: BHCKC247 0

2. Separate account assets	Row: 751 Column: 1 MDRM: BHCKB992 0
3. Total assets	Row: 752 Column: 1 MDRM: BHCKC248 0
LIABILITIES	
4. Policyholder benefits and contractholder funds	Row: 753 Column: 1 MDRM: BHCKB994 0
5. Separate account liabilities	Row: 754 Column: 1 MDRM: BHCKB996 0
6. Total equity	Row: 755 Column: 1 MDRM: BHCKC249 0
7. Net income	Row: 756 Column: 1 MDRM: BHCKC250 0
<i>Top of Schedule HC-I</i>	
<i>Top of FRY9C Report Form</i>	

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)	Row: 757 Column: 1 MDRM: BHCKB558 115098
b. Mortgage-backed securities	Row: 758 Column: 1 MDRM: BHCKB559 113446
c. All other securities (included securities issued by states and political subdivisions in the U.S.)	Row: 759 Column: 1 MDRM: BHCKB560 57508
2. Federal funds sold and securities purchased under agreements to resell	Row: 760 Column: 1 MDRM: BHCK3365 5719
3.a. Total loans and leases in domestic offices	Row: 761 Column: 1 MDRM: BHDM3516 480838
(1) Loans secured by 1-4 family residential properties in domestic offices	Row: 762 Column: 1 MDRM: BHDM3465 94691
(2) All other loans secured by real estate in domestic offices	Row: 763 Column: 1 MDRM: BHDM3466 272183
(3) Loans to finance agricultural production and other loans to farmers	Row: 764 Column: 1 MDRM: BHDM3386 30937
(4) Commercial and industrial loans	Row: 765 Column: 1 MDRM: BHDM3387 39759
(5) Loans to individuals for household, family, and other personal expenditures:	
(a) Credit cards	Row: 766 Column: 1 MDRM: BHDMB561 0
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	Row: 767 Column: 1 MDRM: BHDMB562 39472
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	Row: 768 Column: 1 MDRM: BHFN3360 0

4.a. Trading assets	Row: 769 Column: 1 MDRM: BHCK3401 0
b. Other earning assets	Row: 770 Column: 1 MDRM: BHCKB985 54978
5. Total consolidated assets	Row: 771 Column: 1 MDRM: BHCK3368 872154
LIABILITIES	
6. Interest-bearing deposits (domestic) ¹	Row: 772 Column: 1 MDRM: BHCK3517 569045
7. Interest-bearing deposits (foreign) ¹	Row: 773 Column: 1 MDRM: BHCK3404 0
8. Federal funds purchased and securities sold under agreements to repurchase	Row: 774 Column: 1 MDRM: BHCK3353 71973
9. All other borrowed money	Row: 775 Column: 1 MDRM: BHCK2635 2154
10. Not applicable	
EQUITY CAPITAL	
11. Total equity capital (excludes limited-life preferred stock)	Row: 776 Column: 1 MDRM: BHCK3519 77515
Schedule HC-K Footnote	
1. Includes interest-bearing demand deposits.	
<i>Footnotes to Schedule HC-K</i>	
<i>Top of Schedule HC-K</i>	
<i>Top of FRY9C Report Form</i>	

(Report only transactions with nonrelated institutions)		
Schedule HC-L--Derivatives and Off-Balance Sheet Items		
	Dollar Amounts in Thousands	
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	Row: 777 Column: 1 MDRM: BHCK3814 18871	
b.(1) Unused consumer credit card lines	Row: 778 Column: 1 MDRM: BHCKJ455 0	
(2) Other unused credit card lines	Row: 779 Column: 1 MDRM: BHCKJ456 0	
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))	Row: 780 Column: 1 MDRM: BHCK3816 20532	
(a) 1-4 family residential construction loan commitments	Row: 781 Column: 1 MDRM: BHCKF164 1790	
(b) Commercial real estate, other construction loan, and land development	Row: 782 Column: 1 MDRM: BHCKF165	

loan commitments	18742	
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate		Row: 783 Column: 1 MDRM: BHCK6550 0
d. Securities underwriting		Row: 784 Column: 1 MDRM: BHCK3817 0
e. Other unused commitments:		
(1) Commercial and industrial loans		Row: 785 Column: 1 MDRM: BHCKJ457 32247
(2) Loans to financial institutions		Row: 786 Column: 1 MDRM: BHCKJ458 0
(3) All other unused commitments		Row: 787 Column: 1 MDRM: BHCKJ459 19414
2. Financial standby letters of credit and foreign office guarantees		Row: 788 Column: 1 MDRM: BHCK6566 0
<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		Row: 789 Column: 1 MDRM: BHCK3820
3. Performance standby letters of credit and foreign office guarantees		Row: 790 Column: 1 MDRM: BHCK6570 931
<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		Row: 791 Column: 1 MDRM: BHCK3822
4. Commercial and similar letters of credit		Row: 792 Column: 1 MDRM: BHCK3411 0
5. Not applicable		
6. Securities		
a. Securities lent		
b. Securities borrowed		
7. Credit derivatives:	Guarantor (Column A)	Beneficiary (Column B)
a. Notional amounts:		
(1) Credit default swaps	Row: 795 Column: 1 MDRM: BHCKC968 0	Row: 801 Column: 1 MDRM: BHCKC969 0
(2) Total return swaps	Row: 796 Column: 1 MDRM: BHCKC970 0	Row: 802 Column: 1 MDRM: BHCKC971 0
(3) Credit options	Row: 797 Column: 1 MDRM: BHCKC972 0	Row: 803 Column: 1 MDRM: BHCKC973 0
(4) Other credit derivatives	Row: 798 Column: 1 MDRM: BHCKC974 0	Row: 804 Column: 1 MDRM: BHCKC975 0
b. Gross fair values:		
(1) Gross positive fair value	Row: 799 Column: 1 MDRM: BHCKC219 0	Row: 805 Column: 1 MDRM: BHCKC221 0
(2)	Row: 800 Column: 1 MDRM: BHCKC220	Row: 806 Column: 1

Gross negative fair value		0	MDRM: BHCKC222	0
c. Notional amounts by regulatory capital treatment				
(1) Positions covered under the Market Risk Rule:				
(a) Sold Protection			Row: 807 Column: 1 MDRM: BHCKG401	0
(b) Purchased protection			Row: 808 Column: 1 MDRM: BHCKG402	0
(2) All other positions:				
(a) Sold protection			Row: 809 Column: 1 MDRM: BHCKG403	0
(b) Purchased protections that is recognized as a guarantee for regulatory capital purposes			Row: 810 Column: 1 MDRM: BHCKG404	0
(c) Purchased protection that is not recognized as a guarantee for regulatory captial purchases			Row: 811 Column: 1 MDRM: BHCKG405	0
d. Notional amounts by remaining maturity:	(Column A) One year or less	(Column B) Over One Year Through Five Years	(Column C) Over Five Years	
(1) Sold credit protection:				
(a) Investment grade	Row: 812 Column: 1 MDRM: BHCKG406	0	Row: 816 Column: 1 MDRM: BHCKG407	0
(b) Subinvestment grade	Row: 813 Column: 1 MDRM: BHCKG409	0	Row: 817 Column: 1 MDRM: BHCKG410	0
(2) Purchased credit protection:				
(a) Investment grade	Row: 814 Column: 1 MDRM: BHCKG412	0	Row: 818 Column: 1 MDRM: BHCKG413	0
(b) Subinvestment grade	Row: 815 Column: 1 MDRM: BHCKG415	0	Row: 819 Column: 1 MDRM: BHCKG416	0
8. Spot foreign exchange contracts			Row: 824 Column: 1 MDRM: BHCK8765	0

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 percent of Schedule HC, item 27.a)	Row: 825 Column: 1 MDRM: BHCK3430
a. Commitments to purchase when-issued securities	Row: 826 Column: 1 MDRM: BHCK3434
b. Commitments to sell when-issued securities	Row: 827 Column: 1 MDRM: BHCK3435
c. Row: 2033 Column: 1 MDRM: TEXT6561	Row: 828 Column: 1 MDRM: BHCK6561
d. Row: 2034 Column: 1 MDRM: TEXT6562	Row: 829 Column: 1 MDRM: BHCK6562
e. Row: 2035 Column: 1 MDRM: TEXT6568	Row: 830 Column: 1 MDRM: BHCK6568

f. Row: 2036 Column: 1 MDRM: TEXT6586				Row: 831 Column: 1 MDRM: BHCK6586 0
10. Not applicable				
Dollar Amounts in Thousands				
Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):				
a. Future contracts	Row: 832 Column: 1 MDRM: BHCK8693 0	Row: 841 Column: 1 MDRM: BHCK8694 0	Row: 850 Column: 1 MDRM: BHCK8695 0	Row: 859 Column: 1 MDRM: BHCK8696 0
b. Forward contracts	Row: 833 Column: 1 MDRM: BHCK8697 1931	Row: 842 Column: 1 MDRM: BHCK8698 0	Row: 851 Column: 1 MDRM: BHCK8699 0	Row: 860 Column: 1 MDRM: BHCK8700 0
c. Exchange-traded option contracts:				
(1) Written options	Row: 834 Column: 1 MDRM: BHCK8701 0	Row: 843 Column: 1 MDRM: BHCK8702 0	Row: 852 Column: 1 MDRM: BHCK8703 0	Row: 861 Column: 1 MDRM: BHCK8704 0
(2) Purchased options	Row: 835 Column: 1 MDRM: BHCK8705 0	Row: 844 Column: 1 MDRM: BHCK8706 0	Row: 853 Column: 1 MDRM: BHCK8707 0	Row: 862 Column: 1 MDRM: BHCK8708 0
d. Over-the-counter option contracts:				
(1) Written options	Row: 836 Column: 1 MDRM: BHCK8709 1784	Row: 845 Column: 1 MDRM: BHCK8710 0	Row: 854 Column: 1 MDRM: BHCK8711 0	Row: 863 Column: 1 MDRM: BHCK8712 0
(2) Purchased options	Row: 837 Column: 1 MDRM: BHCK8713 0	Row: 846 Column: 1 MDRM: BHCK8714 0	Row: 855 Column: 1 MDRM: BHCK8715 0	Row: 864 Column: 1 MDRM: BHCK8716 0
e. Swaps	Row: 838 Column: 1 MDRM: BHCK3450 0	Row: 847 Column: 1 MDRM: BHCK3826 0	Row: 856 Column: 1 MDRM: BHCK8719 0	Row: 865 Column: 1 MDRM: BHCK8720 0
12. Total gross notional amount of derivative contracts held for trading	Row: 839 Column: 1 MDRM: BHCKA126 0	Row: 848 Column: 1 MDRM: BHCKA127 0	Row: 857 Column: 1 MDRM: BHCK8723 0	Row: 866 Column: 1 MDRM: BHCK8724 0
13. Total gross notional amount of derivative contracts held for purposes other than trading	Row: 840 Column: 1 MDRM: BHCK8725 3715	Row: 849 Column: 1 MDRM: BHCK8726 0	Row: 858 Column: 1 MDRM: BHCK8727 0	Row: 867 Column: 1 MDRM: BHCK8728 0
14. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value	Row: 868 Column: 1 MDRM: BHCK8733 0	Row: 872 Column: 1 MDRM: BHCK8734 0	Row: 876 Column: 1 MDRM: BHCK8735 0	Row: 880 Column: 1 MDRM: BHCK8736 0
	Row: 869	Row: 873	Row: 877	Row: 881 Column:

(2) Gross negative fair value	Column: 1 MDRM: BHCK8737 0	Column: 1 MDRM: BHCK8738 0	Column: 1 MDRM: BHCK8739 0	1 MDRM: BHCK8740 0
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value	Row: 870 Column: 1 MDRM: BHCK8741 0	Row: 874 Column: 1 MDRM: BHCK8742 0	Row: 878 Column: 1 MDRM: BHCK8743 0	Row: 882 Column: 1 MDRM: BHCK8744 0
(2) Gross negative fair value	Row: 871 Column: 1 MDRM: BHCK8745 0	Row: 875 Column: 1 MDRM: BHCK8746 0	Row: 879 Column: 1 MDRM: BHCK8747 0	Row: 883 Column: 1 MDRM: BHCK8748 0

Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.²

Dollar Amounts in Thousands	(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
15. Over-the counter derivatives:					
a. Net current credit exposure	Row: 884 Column: 1 MDRM: BHCKG418	Row: 893 Column: 1 MDRM: BHCKG419	Row: 902 Column: 1 MDRM: BHCKG420	Row: 911 Column: 1 MDRM: BHCKG421	Row: 920 Column: 1 MDRM: BHCKG422
b. Fair value of collateral:					
(1) Cash-U.S. dollar	Row: 885 Column: 1 MDRM: BHCKG423	Row: 894 Column: 1 MDRM: BHCKG424	Row: 903 Column: 1 MDRM: BHCKG425	Row: 912 Column: 1 MDRM: BHCKG426	Row: 921 Column: 1 MDRM: BHCKG427
(2) Cash-Other currencies	Row: 886 Column: 1 MDRM: BHCKG428	Row: 895 Column: 1 MDRM: BHCKG429	Row: 904 Column: 1 MDRM: BHCKG430	Row: 913 Column: 1 MDRM: BHCKG431	Row: 922 Column: 1 MDRM: BHCKG432
(3) U.S. Treasury securities	Row: 887 Column: 1 MDRM: BHCKG433	Row: 896 Column: 1 MDRM: BHCKG434	Row: 905 Column: 1 MDRM: BHCKG435	Row: 914 Column: 1 MDRM: BHCKG436	Row: 923 Column: 1 MDRM: BHCKG437
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	Row: 888 Column: 1 MDRM: BHCKG438	Row: 897 Column: 1 MDRM: BHCKG439	Row: 906 Column: 1 MDRM: BHCKG440	Row: 915 Column: 1 MDRM: BHCKG441	Row: 924 Column: 1 MDRM: BHCKG442
(5) Corporate bonds	Row: 889 Column: 1 MDRM: BHCKG443	Row: 898 Column: 1 MDRM: BHCKG444	Row: 907 Column: 1 MDRM: BHCKG445	Row: 916 Column: 1 MDRM: BHCKG446	Row: 925 Column: 1 MDRM: BHCKG447
(6) Equity securities >	Row: 890 Column: 1 MDRM: BHCKG448	Row: 899 Column: 1 MDRM: BHCKG449	Row: 908 Column: 1 MDRM: BHCKG450	Row: 917 Column: 1 MDRM: BHCKG451	Row: 926 Column: 1 MDRM: BHCKG452
(7) All other collateral	Row: 891 Column: 1 MDRM: BHCKG453	Row: 900 Column: 1 MDRM: BHCKG454	Row: 909 Column: 1 MDRM: BHCKG455	Row: 918 Column: 1 MDRM: BHCKG456	Row: 927 Column: 1 MDRM: BHCKG457
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	Row: 892 Column: 1 MDRM: BHCKG458	Row: 901 Column: 1 MDRM: BHCKG459	Row: 910 Column: 1 MDRM: BHCKG460	Row: 919 Column: 1 MDRM: BHCKG461	Row: 928 Column: 1 MDRM: BHCKG462

Footnotes

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2013.

2. The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2013.

Footnotes to Schedule HC-LTop of Schedule HC-LTop of FRY9C Report Form**Schedule HC-M--Memoranda**

		Dollar Amounts in Thousands
	Number (Unrounded)	
1. Total number of holding company common shares outstanding	Row: 929 Column: 1 MDRM: BHCK3459 3079521	
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries		Row: 930 Column: 1 MDRM: BHCK6555 0
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries		Row: 931 Column: 1 MDRM: BHCK6556 0
4. Other assets acquired in satisfaction of debts previously contracted		Row: 932 Column: 1 MDRM: BHCK6557 0
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		Row: 933 Column: 1 MDRM: BHCKA288 0
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:		
(1) 1-4 family residential construction loans		Row: 934 Column: 1 MDRM: BHDMK169 0
(2) Other construction loans and all land development and other land loans		Row: 935 Column: 1 MDRM: BHDMK170 0
(b) Secured by farmland		Row: 936 Column: 1 MDRM: BHDMK171 0
(c) Secured by 1-4 family residential properties:		
		Row: 937 Column: 1

(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	MDRM: BHDMK172 0
(2) Closed-end loans secured by 1-4 family residential properties:	
(a) Secured by first liens	Row: 938 Column: 1 MDRM: BHDMK173 0
(b) Secured by junior liens	Row: 939 Column: 1 MDRM: BHDMK174 0
(d) Secured by multifamily (5 or more) residential properties	Row: 940 Column: 1 MDRM: BHDMK175 0
(e) Secured by nonfarm nonresidential properties:	
(1) Loans secured by owner-occupied nonfarm nonresidential properties	Row: 941 Column: 1 MDRM: BHDMK176 0
(2) Loans secured by other nonfarm nonresidential properties	Row: 942 Column: 1 MDRM: BHDMK177 0
(2) Loans to finance agricultural production and other loans to farmers	Row: 943 Column: 1 MDRM: BHCKK178 0
(3) Commercial and industrial loans	Row: 944 Column: 1 MDRM: BHCKK179 0
(4) Loans to individuals for household, family, and other personal expenditures	
(a) Credit cards	Row: 945 Column: 1 MDRM: BHCKK180 0
(b) Automobile Loans	Row: 946 Column: 1 MDRM: BHCKK181 0
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)	Row: 947 Column: 1 MDRM: BHCKK182 0
(5) All other loans and leases	Row: 948 Column: 1 MDRM: BHCKK183 0
Itemize the categories of loans and leases (as defined in Schedule HC-C) included in item 6.a.(5) above that exceed 10% 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	Row: 949 Column: 1 MDRM: BHCKK184 0
(b) Loans to foreign governments and official institutions	Row: 950 Column: 1 MDRM: BHCKK185 0
(c) Other loans ¹	Row: 951 Column: 1 MDRM: BHCKK186 0
(d) Lease financing receivables	Row: 952 Column: 1 MDRM: BHCKK273 0
b. Other real estate owned (included in Schedule HC, item 7):	
(1) Construction, land development, and other land in domestic offices	Row: 953 Column: 1 MDRM: BHDMK187 0
(2) Farmland in domestic offices	Row: 954 Column: 1 MDRM: BHDMK188 0
(3) 1-4 family residential properties in domestic offices	Row: 955 Column: 1 MDRM: BHDMK189 0
(4) Multifamily (5 or more) residential properties in domestic offices	Row: 956 Column: 1 MDRM: BHDMK190 0
(5) Nonfarm nonresidential properties in domestic offices	Row: 957 Column: 1 MDRM: BHDMK191 0
(6) In foreign offices	Row: 958 Column: 1 MDRM: BHFNK260 0
(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	Row: 959 Column: 1 MDRM: BHCKK192 0
c. Debt securities (included in Schedule HC, items 2.a and 2.b)	Row: 960 Column: 1 MDRM: BHCKJ461 0
d. Other assets (exclude FDIC loss-sharing indemnification assets)	Row: 961 Column: 1 MDRM: BHCKJ462 0

7. Captive insurance and reinsurance subsidiaries:		
a. Total assets of captive insurance subsidiaries ²		Row: 962 Column: 1 MDRM: BHCKK193 0
b. Total assets of captive reinsurance subsidiaries ²		Row: 963 Column: 1 MDRM: BHCKK194 0
		Below, Select "Yes" or "No".
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Select "Yes" or "No".)		Row: 964 Column: 1 MDRM: BHCKC251 0
		Below, Select "Yes" or "No".
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? (Select "Yes" or "No".)		Row: 965 Column: 1 MDRM: BHCK6689 0
10. Not applicable		
		Below, select "Yes," "No," or "N/A". (See instructions to the left of the item.)
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.		Row: 966 Column: 1 MDRM: BHCK6416 1
Holding Company Official verifying FR Y-10 reporting:		
Name / Title	Row: 2037 Column: 1 MDRM: TEXT6428 Brian A. Ippensen	
Area Code/Phone Number (format: 555-555-5555)	Row: 2038 Column: 1 MDRM: TEXT9009 217-221- 8658	
12. Intangible assets other than goodwill:		
a. Mortgage servicing assets		Row: 967 Column: 1 MDRM: BHCK3164

		0
(1) Estimated fair value of mortgage servicing assets	Row: 968 Column: 1 MDRM: BHCK6438	0
b. Purchased credit card relationships and nonmortgage servicing assets	Row: 969 Column: 1 MDRM: BHCKB026	0
c. All other identifiable intangible assets	Row: 970 Column: 1 MDRM: BHCK5507	973
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	Row: 971 Column: 1 MDRM: BHCT0426	973
13. Other real estate owned	Row: 972 Column: 1 MDRM: BHCT2150	0
14. Other borrowed money:		
a. Commercial paper	Row: 973 Column: 1 MDRM: BHCK2309	0
b. Other borrowed money with a remaining maturity of one year or less	Row: 974 Column: 1 MDRM: BHCK2332	0
c. Other borrowed money with a remaining maturity of more than one year	Row: 975 Column: 1 MDRM: BHCK2333	0
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	Row: 976 Column: 1 MDRM: BHCT3190	0
		Below, Select "Yes" or "No".
15. Does the holding company sell private label or third party mutual funds and annuities? (Select "Yes" or "No".)	Row: 977 Column: 1 MDRM: BHCKB569	1
16. Assets under management in proprietary mutual funds and annuities	Row: 978 Column: 1 MDRM: BHCKB570	0
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). In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.		

	For questions 17, 18, 19a and 19b below, 1 for "Yes," 0 for "No" or N/A. (See instructions above and left of each item.)
17. Does the holding company hold, directly or indirectly through a subsidiary or affiliate, any nonfinancial 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? (Select "Yes" or "No".)	Row: 979 Column: 1 MDRM: BHCKC161 0
<i>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.</i>	
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 holding company's consolidated Tier 1 capital as of the report date? (Select "Yes" or "No".)	Row: 980 Column: 1 MDRM: BHCKC159
<i>If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Select "N/A" for items 19.a and 19.b and proceed to item 20 below.</i>	
<i>If the answer to either item 17 or 18 is no, your organization does not need to complete the FR Y-12. Answer yes or no to items 19.a and 19.b below.</i>	
<i>Items 19.a and 19.b are to be completed by all holding companies that are not required to file the FR Y-12.</i>	
19.a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Select "Yes" or "No".)	Row: 981 Column: 1 MDRM: BHCKC700 0
b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Select "Yes" or "No".)	Row: 982 Column: 1 MDRM: BHCKC701 0
<i>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.</i>	
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	Row: 983 Column: 1 MDRM: BHCKC252 0
b. Balances due from related institutions:	
(1) Due from the holding company (parent company only), gross	Row: 984 Column: 1 MDRM: BHCK4832 0
(2) Due from subsidiary banks of the holding company, gross	Row: 985 Column: 1 MDRM: BHCK4833 0

(3) Due from nonbank subsidiaries of the holding company, gross	Row: 986 Column: 1 MDRM: BHCK4834 0
c. Balances due to related institutions:	
(1) Due to holding company (parent company only), gross	Row: 987 Column: 1 MDRM: BHCK5041 0
(2) Due to subsidiary banks of the holding company, gross	Row: 988 Column: 1 MDRM: BHCK5043 0
(3) Due to nonbank subsidiaries of the holding company, gross	Row: 989 Column: 1 MDRM: BHCK5045 0
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	Row: 990 Column: 1 MDRM: BHCK5047 0
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 ¹	Row: 991 Column: 1 MDRM: BHCK253 0
<i>Memoranda items 22 is to be completed by holding companies with total assets of \$30 billion or more.</i>	
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)	Row: 2039 Column: 1 MDRM: TEXTC497
<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)	Row: 992 Column: 1 MDRM: BHCKF064 0
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	Row: 993 Column: 1 MDRM: BHCKF065 0
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:	
a. Senior perpetual preferred stock or similar items	Row: 994 Column: 1 MDRM: BHCKG234 0
b. Warrants to purchase common stock or similar items	Row: 995 Column: 1 MDRM: BHCKG235 0
Schedule HC-M Footnotes	
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.

2. 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.

3. 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)).

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

	(Column A) Past Due 30 through 89 days and still accruing	(Column B) Past Due 90 days or more and still accruing	(Column C) Nonaccrual
1. Loans secured by real estate:			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans	Row: 996 Column: 1 MDRM: BHCKF172 350	Row: 1042 Column: 1 MDRM: BHCKF174 0	Row: 1088 Column: 1 MDRM: BHCKF176 0
(2) Other construction loans and all land development and other land loans	Row: 997 Column: 1 MDRM: BHCKF173 0	Row: 1043 Column: 1 MDRM: BHCKF175 0	Row: 1089 Column: 1 MDRM: BHCKF177 0
b. Secured by farmland in domestic offices	Row: 998 Column: 1 MDRM: BHCK3493 211	Row: 1044 Column: 1 MDRM: BHCK3494 0	Row: 1090 Column: 1 MDRM: BHCK3495 73
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	Row: 999 Column: 1 MDRM: BHCK5398 83	Row: 1045 Column: 1 MDRM: BHCK5399 0	Row: 1091 Column: 1 MDRM: BHCK5400 21
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	Row: 1000 Column: 1 MDRM: BHCKC236 2308	Row: 1046 Column: 1 MDRM: BHCKC237 280	Row: 1092 Column: 1 MDRM: BHCKC229 235
(b) Secured by junior liens	Row: 1001 Column: 1 MDRM: BHCKC238 281	Row: 1047 Column: 1 MDRM: BHCKC239 0	Row: 1093 Column: 1 MDRM: BHCKC230 84
d. Secured by multifamily (5 or more) residential properties in domestic offices	Row: 1002 Column: 1 MDRM: BHCK3499 28	Row: 1048 Column: 1 MDRM: BHCK3500 0	Row: 1094 Column: 1 MDRM: BHCK3501 0
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	Row: 1003 Column: 1 MDRM: BHCKF178 397	Row: 1049 Column: 1 MDRM: BHCKF180 0	Row: 1095 Column: 1 MDRM: BHCKF182 740
(2)	Row: 1004 Column: 1 MDRM: BHCKF179	Row: 1050 Column: 1 MDRM: BHCKF181	Row: 1096 Column: 1 MDRM: BHCKF183

Loans secured by other nonfarm nonresidential properties	466	0	2310
f. In foreign offices	Row: 1005 Column: 1 MDRM: BHCKB572 0	Row: 1051 Column: 1 MDRM: BHCKB573 0	Row: 1097 Column: 1 MDRM: BHCKB574 0
2. Loans to depository institutions and acceptances of other banks:			
a. U.S. banks and other U.S. depository institutions	Row: 1006 Column: 1 MDRM: BHCK5377 0	Row: 1052 Column: 1 MDRM: BHCK5378 0	Row: 1098 Column: 1 MDRM: BHCK5379 0
b. Foreign banks	Row: 1007 Column: 1 MDRM: BHCK5380 0	Row: 1053 Column: 1 MDRM: BHCK5381 0	Row: 1099 Column: 1 MDRM: BHCK5382 0
3. Loans to finance agricultural production and other loans to farmers	Row: 1008 Column: 1 MDRM: BHCK1594 0	Row: 1054 Column: 1 MDRM: BHCK1597 0	Row: 1100 Column: 1 MDRM: BHCK1583 0
4. Commercial and industrial loans	Row: 1009 Column: 1 MDRM: BHCK1606 384	Row: 1055 Column: 1 MDRM: BHCK1607 0	Row: 1101 Column: 1 MDRM: BHCK1608 126
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	Row: 1010 Column: 1 MDRM: BHCKB575 0	Row: 1056 Column: 1 MDRM: BHCKB576 0	Row: 1102 Column: 1 MDRM: BHCKB577 0
b. Automobile Loans	Row: 1011 Column: 1 MDRM: BHCKK213 406	Row: 1057 Column: 1 MDRM: BHCKK214 19	Row: 1103 Column: 1 MDRM: BHCKK215 0
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	Row: 1012 Column: 1 MDRM: BHCKK216 117	Row: 1058 Column: 1 MDRM: BHCKK217 28	Row: 1104 Column: 1 MDRM: BHCKK218 0
6. Loans to foreign governments and official institutions	Row: 1013 Column: 1 MDRM: BHCK5389 0	Row: 1059 Column: 1 MDRM: BHCK5390 0	Row: 1105 Column: 1 MDRM: BHCK5391 0
7. All other loans	Row: 1014 Column: 1 MDRM: BHCK5459 16	Row: 1060 Column: 1 MDRM: BHCK5460 0	Row: 1106 Column: 1 MDRM: BHCK5461 0
8. Lease financing receivables:			
a. Leases to individuals for household, family, and other personal expenditures	Row: 1015 Column: 1 MDRM: BHCKF166 0	Row: 1061 Column: 1 MDRM: BHCKF167 0	Row: 1107 Column: 1 MDRM: BHCKF168 0
b. All other leases	Row: 1016 Column: 1 MDRM: BHCKF169 0	Row: 1062 Column: 1 MDRM: BHCKF170 0	Row: 1108 Column: 1 MDRM: BHCKF171 0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	Row: 1017 Column: 1 MDRM: BHCK3505 0	Row: 1063 Column: 1 MDRM: BHCK3506 0	Row: 1109 Column: 1 MDRM: BHCK3507 640
10. TOTAL (sum of items 1 through 9)	Row: 1018 Column: 1 MDRM: BHCK5524 5047	Row: 1064 Column: 1 MDRM: BHCK5525 327	Row: 1110 Column: 1 MDRM: BHCK5526 4229

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.

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)	Row: 1019 Column: 1 MDRM: BHCKK036 20	Row: 1065 Column: 1 MDRM: BHCKK037 0	Row: 1111 Column: 1 MDRM: BHCKK038 0
a. Guaranteed portion of loans and leases(exclude rebooked "GNMA loans") included in item 11 above	Row: 1020 Column: 1 MDRM: BHCKK039 10	Row: 1066 Column: 1 MDRM: BHCKK040 0	Row: 1112 Column: 1 MDRM: BHCKK041 0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	Row: 1021 Column: 1 MDRM: BHCKK042 0	Row: 1067 Column: 1 MDRM: BHCKK043 0	Row: 1113 Column: 1 MDRM: BHCKK044 0
12. Loans and leases reported 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	Row: 1022 Column: 1 MDRM: BHDMK045 0	Row: 1068 Column: 1 MDRM: BHDMK046 0	Row: 1114 Column: 1 MDRM: BHDMK047 0
(b) Other construction loans and all land development and other land loans	Row: 1023 Column: 1 MDRM: BHDMK048 0	Row: 1069 Column: 1 MDRM: BHDMK049 0	Row: 1115 Column: 1 MDRM: BHDMK050 0
(2) Secured by farmland	Row: 1024 Column: 1 MDRM: BHDMK051 0	Row: 1070 Column: 1 MDRM: BHDMK052 0	Row: 1116 Column: 1 MDRM: BHDMK053 0
(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	Row: 1025 Column: 1 MDRM: BHDMK054 0	Row: 1071 Column: 1 MDRM: BHDMK055 0	Row: 1117 Column: 1 MDRM: BHDMK056 0
(b)			
(1) Secured by first liens	Row: 1026 Column: 1 MDRM: BHDMK057 0	Row: 1072 Column: 1 MDRM: BHDMK058 0	Row: 1118 Column: 1 MDRM: BHDMK059 0
(2) Secured by junior liens	Row: 1027 Column: 1 MDRM: BHDMK060 0	Row: 1073 Column: 1 MDRM: BHDMK061 0	Row: 1119 Column: 1 MDRM: BHDMK062 0
(4) Secured by multifamily (5 or more) residential properties	Row: 1028 Column: 1 MDRM: BHDMK063 0	Row: 1074 Column: 1 MDRM: BHDMK064 0	Row: 1120 Column: 1 MDRM: BHDMK065 0
(5) Secured by nonfarm nonresidential properties:			
(a) Loans secured by owner-occupied nonfarm nonresidential properties	Row: 1029 Column: 1 MDRM: BHDMK066 0	Row: 1075 Column: 1 MDRM: BHDMK067 0	Row: 1121 Column: 1 MDRM: BHDMK068 0
(b) Loans secured by other nonfarm nonresidential properties	Row: 1030 Column: 1 MDRM: BHDMK069 0	Row: 1076 Column: 1 MDRM: BHDMK070 0	Row: 1122 Column: 1 MDRM: BHDMK071 0

b. Loans to finance agricultural production and other loans to farmers	Row: 1031 Column: MDRM: BHCKK072 0	Row: 1077 Column: MDRM: BHCKK073 0	Row: 1123 Column: MDRM: BHCKK074 0
c. Commercial and industrial loans	Row: 1032 Column: MDRM: BHCKK075 0	Row: 1078 Column: MDRM: BHCKK076 0	Row: 1124 Column: MDRM: BHCKK077 0
d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper:			
(1) Credit cards	Row: 1033 Column: MDRM: BHCKK078 0	Row: 1079 Column: MDRM: BHCKK079 0	Row: 1125 Column: MDRM: BHCKK080 0
(2) Automobile loans	Row: 1034 Column: MDRM: BHCKK081 0	Row: 1080 Column: MDRM: BHCKK082 0	Row: 1126 Column: MDRM: BHCKK083 0
(3) Other consumer loans	Row: 1035 Column: MDRM: BHCKK084 0	Row: 1081 Column: MDRM: BHCKK085 0	Row: 1127 Column: MDRM: BHCKK086 0
e. All other loans and leases	Row: 1036 Column: MDRM: BHCKK087 0	Row: 1082 Column: MDRM: BHCKK088 0	Row: 1128 Column: MDRM: BHCKK089 0
<i>Itemize 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	Row: 1037 Column: MDRM: BHCKK091 0	Row: 1083 Column: MDRM: BHCKK092 0	Row: 1129 Column: MDRM: BHCKK093 0
(2) Loans to foreign governments and official institutions	Row: 1038 Column: MDRM: BHCKK095 0	Row: 1084 Column: MDRM: BHCKK096 0	Row: 1130 Column: MDRM: BHCKK097 0
(3) Other loans ¹	Row: 1039 Column: MDRM: BHCKK099 0	Row: 1085 Column: MDRM: BHCKK100 0	Row: 1131 Column: MDRM: BHCKK101 0
(4) Lease financing receivables	Row: 1040 Column: MDRM: BHCKK269 0	Row: 1086 Column: MDRM: BHCKK271 0	Row: 1132 Column: MDRM: BHCKK272 0
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	Row: 1041 Column: MDRM: BHCKK102 0	Row: 1087 Column: MDRM: BHCKK103 0	Row: 1133 Column: MDRM: BHCKK104 0
Memoranda	(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
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)	Row: 1134 Column: MDRM: BHDMK105 1	Row: 1156 Column: MDRM: BHDMK106 1	Row: 1178 Column: MDRM: BHDMK107 1

1-4 family residential construction loans	0	0	0
(2) Other construction loans and all land development and other land loans	Row: 1135 Column: 1 MDRM: BHDMK108 0	Row: 1157 Column: 1 MDRM: BHDMK109 0	Row: 1179 Column: 1 MDRM: BHDMK110 0
b. Loans secured by 1-4 family residential properties in domestic offices	Row: 1136 Column: 1 MDRM: BHCKF661 0	Row: 1158 Column: 1 MDRM: BHCKF662 0	Row: 1180 Column: 1 MDRM: BHCKF663 0
c. Secured by multifamily (5 or more) residential properties in domestic offices	Row: 1137 Column: 1 MDRM: BHDMK111 0	Row: 1159 Column: 1 MDRM: BHDMK112 0	Row: 1181 Column: 1 MDRM: BHDMK113 0
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	Row: 1138 Column: 1 MDRM: BHDMK114 0	Row: 1160 Column: 1 MDRM: BHDMK115 0	Row: 1182 Column: 1 MDRM: BHDMK116 0
(2) Loans secured by other nonfarm nonresidential properties	Row: 1139 Column: 1 MDRM: BHDMK117 0	Row: 1161 Column: 1 MDRM: BHDMK118 0	Row: 1183 Column: 1 MDRM: BHDMK119 1154
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile)	Row: 1140 Column: 1 MDRM: BHCKK120 0	Row: 1162 Column: 1 MDRM: BHCKK121 0	Row: 1184 Column: 1 MDRM: BHCKK122 0
(2) To non-U.S. addressees (domicile)	Row: 1141 Column: 1 MDRM: BHCKK123 0	Row: 1163 Column: 1 MDRM: BHCKK124 0	Row: 1185 Column: 1 MDRM: BHCKK125 0
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	Row: 1142 Column: 1 MDRM: BHCKK126 0	Row: 1164 Column: 1 MDRM: BHCKK127 0	Row: 1186 Column: 1 MDRM: BHCKK128 0
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):			
(1) Loans secured by farmland in domestic offices	Row: 1143 Column: 1 MDRM: BHDMK130 0	Row: 1165 Column: 1 MDRM: BHDMK131 0	Row: 1187 Column: 1 MDRM: BHDMK132 0
(2) Loans to depository institutions and acceptances of other banks	Row: 1144 Column: 1 MDRM: BHCKK134 0	Row: 1166 Column: 1 MDRM: BHCKK135 0	Row: 1188 Column: 1 MDRM: BHCKK136 0
(3) Loans to finance agricultural production and other loans to farmers	Row: 1145 Column: 1 MDRM: BHCKK138 0	Row: 1167 Column: 1 MDRM: BHCKK139 0	Row: 1189 Column: 1 MDRM: BHCKK140 0
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	Row: 1146 Column: 1 MDRM: BHCKK274 0	Row: 1168 Column: 1 MDRM: BHCKK275 0	Row: 1190 Column: 1 MDRM: BHCKK276 0

(b) Automobile loans	Row: 1147 Column: 1 MDRM: BHCKK277 0	Row: 1169 Column: 1 MDRM: BHCKK278 0	Row: 1191 Column: 1 MDRM: BHCKK279 0
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	Row: 1148 Column: 1 MDRM: BHCKK280 0	Row: 1170 Column: 1 MDRM: BHCKK281 0	Row: 1192 Column: 1 MDRM: BHCKK282 0
(5) Loans to foreign governments and official institutions	Row: 1149 Column: 1 MDRM: BHCKK283 0	Row: 1171 Column: 1 MDRM: BHCKK284 0	Row: 1193 Column: 1 MDRM: BHCKK285 0
(6) Other loans ¹	Row: 1150 Column: 1 MDRM: BHCKK286 0	Row: 1172 Column: 1 MDRM: BHCKK287 0	Row: 1194 Column: 1 MDRM: BHCKK288 0
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	Row: 1151 Column: 1 MDRM: BHCK6558 0	Row: 1173 Column: 1 MDRM: BHCK6559 0	Row: 1195 Column: 1 MDRM: BHCK6560 0
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees	Row: 1152 Column: 1 MDRM: BHCK3508 0	Row: 1174 Column: 1 MDRM: BHCK1912 0	Row: 1196 Column: 1 MDRM: BHCK1913 0
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	Row: 1153 Column: 1 MDRM: BHCKC240 0	Row: 1175 Column: 1 MDRM: BHCKC241 0	Row: 1197 Column: 1 MDRM: BHCKC226 0
b. Loans measured at fair value:			
(1) Fair value	Row: 1154 Column: 1 MDRM: BHCKF664 0	Row: 1176 Column: 1 MDRM: BHCKF665 0	Row: 1198 Column: 1 MDRM: BHCKF666 0
(2) Unpaid principal balance	Row: 1155 Column: 1 MDRM: BHCKF667 0	Row: 1177 Column: 1 MDRM: BHCKF668 0	Row: 1199 Column: 1 MDRM: BHCKF669 0
<i>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).</i>			
	(Column A) Past Due 30 through 89 days	(Column B) Past Due 90 days or more	
6. Derivative contracts:			
Fair value of amounts carried as assets	Row: 1200 Column: 1 MDRM: BHCK3529 0	Row: 1201 Column: 1 MDRM: BHCK3530 0	
7. Additions to nonaccrual assets during the quarter			Row: 1202 Column: 1 MDRM: BHCK410 84
8. Nonaccrual assets sold during the quarter			Row: 1203 Column: 1 MDRM: BHCK411

			0
	(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
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):			
a. Outstanding balance	Row: 1204 Column: 1 MDRM: BHCKL183 0	Row: 1205 Column: 1 MDRM: BHCKL184 0	Row: 1206 Column: 1 MDRM: BHCKL185 0
b. Amount included in Schedule HC-N, items 1 through 7, above	Row: 1207 Column: 1 MDRM: BHCKL186 0	Row: 1208 Column: 1 MDRM: BHCKL187 0	Row: 1209 Column: 1 MDRM: BHCKL188 0
Schedule HC-N Footnotes			
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.			
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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 assets ¹ and (2) holding companies with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale ² 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
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²	
a. Closed-end first liens	Row: 1210 Column: 1 MDRM: BHCKF066
b. Closed-end junior liens	Row: 1211 Column: 1 MDRM: BHCKF067
c. Open-end loans extended under lines of credit:	
(1) Total commitment under the lines of credit	Row: 1212 Column: 1 MDRM: BHDMF670
(2) Principal amount funded under the lines of credit	Row: 1213 Column: 1 MDRM: BHDMF671
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²	
a. Closed-end first liens	Row: 1214 Column: 1 MDRM: BHCKF068
b. Closed-end junior liens	Row: 1215 Column: 1 MDRM: BHCKF069
c. Open-end loans extended under lines of credit:	
(1) Total commitment under the lines of credit	Row: 1216 Column: 1 MDRM: BHDMF672
(2)	Row: 1217 Column: 1

Principal amount funded under the lines of credit	MDRM: BHDMF673
3. 1-4 family residential mortgages sold during the quarter:	
a. Closed-end first liens	Row: 1218 Column: 1 MDRM: BHCKF070
b. Closed-end junior liens	Row: 1219 Column: 1 MDRM: BHCKF071
c. Open-end loans extended under lines of credit:	
(1) Total commitment under the lines of credit	Row: 1220 Column: 1 MDRM: BHDMF674
(2) Principal amount funded under the lines of credit	Row: 1221 Column: 1 MDRM: BHDMF675
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in schedule HC, items 4.a and 5):	
a. Closed-end first liens	Row: 1222 Column: 1 MDRM: BHCKF072
b. Closed-end junior liens	Row: 1223 Column: 1 MDRM: BHCKF073
c. Open-end loans extended under lines of credit:	
(1) Total commitment under the lines of credit	Row: 1224 Column: 1 MDRM: BHDMF676
(2) Principal amount funded under the lines of credit	Row: 1225 Column: 1 MDRM: BHDMF677
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):	
a. Closed-end 1-4 family residential mortgage loans	Row: 1226 Column: 1 MDRM: BHCKF184
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	Row: 1227 Column: 1 MDRM: BHDMF560

6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	
a. Closed-end first liens	Row: 1228 Column: 1 MDRM: BHDMF678
b. Closed-end junior liens	Row: 1229 Column: 1 MDRM: BHDMF679
c. Open-end loans extended under lines of credit:	
(1) Total commitment under the lines of credit	Row: 1230 Column: 1 MDRM: BHDMF680
(2) Principal amount funded under the lines of credit	Row: 1231 Column: 1 MDRM: BHDMF681
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	Row: 1232 Column: 1 MDRM: BHCKL191

b. For representations and warranties made to other parties	Row: 1233 Column: 1 MDRM: BHCKL192
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	Row: 1234 Column: 1 MDRM: BHCKM288 0
Schedule HC-P Footnote	
1.The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2013 .	
2.Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment..	
<i>Top of Schedule HC-P</i>	
<i>Top of FRY9C Report Form</i>	

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.					
Dollar Amount in Thousands	(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
ASSETS					
1. Available-for-sale securities	Row: 1235 Column: 1 MDRM: BHCY1773 296831	Row: 1252 Column: 1 MDRM: BHCKG474 0	Row: 1269 Column: 1 MDRM: BHCKG475 0	Row: 1286 Column: 1 MDRM: BHCKG476 296831	Row: 1303 Column: 1 MDRM: BHCKG477 0
2. Federal funds sold and securities purchased under agreements to resell	Row: 1236 Column: 1 MDRM: BHCKG478 0	Row: 1253 Column: 1 MDRM: BHCKG479 0	Row: 1270 Column: 1 MDRM: BHCKG480 0	Row: 1287 Column: 1 MDRM: BHCKG481 0	Row: 1304 Column: 1 MDRM: BHCKG482 0
3. Loans and leases held for sale	Row: 1237 Column: 1 MDRM: BHCKG483 0	Row: 1254 Column: 1 MDRM: BHCKG484 0	Row: 1271 Column: 1 MDRM: BHCKG485 0	Row: 1288 Column: 1 MDRM: BHCKG486 0	Row: 1305 Column: 1 MDRM: BHCKG487 0
4. Loans and leases held for investment	Row: 1238 Column: 1 MDRM: BHCKG488 0	Row: 1255 Column: 1 MDRM: BHCKG489 0	Row: 1272 Column: 1 MDRM: BHCKG490 0	Row: 1289 Column: 1 MDRM: BHCKG491 0	Row: 1306 Column: 1 MDRM: BHCKG492 0
5. Trading assets:					
a. Derivative assets	Row: 1239 Column: 1 MDRM: BHCT3543 0	Row: 1256 Column: 1 MDRM: BHCKG493 0	Row: 1273 Column: 1 MDRM: BHCKG494 0	Row: 1290 Column: 1 MDRM: BHCKG495 0	Row: 1307 Column: 1 MDRM: BHCKG496 0
b. Other trading assets	Row: 1240 Column: 1 MDRM: BHCKG497 0	Row: 1257 Column: 1 MDRM: BHCKG498 0	Row: 1274 Column: 1 MDRM: BHCKG499 0	Row: 1291 Column: 1 MDRM: BHCKG500 0	Row: 1308 Column: 1 MDRM: BHCKG501 0
(1). Nontrading securities at fair value with changes in fair value reported in current	Row: 1241 Column: 1 MDRM: BHCKF240	Row: 1258 Column: 1 MDRM: BHCKF684	Row: 1275 Column: 1 MDRM: BHCKF692	Row: 1292 Column: 1 MDRM: BHCKF241	Row: 1309 Column: 1 MDRM: BHCKF242

earnings (included in Schedule HC-Q, item 5.b, above)	0	0	0	0	0
6. All other assets	Row: 1242 Column: 1 MDRM: BHCKG391 0	Row: 1259 Column: 1 MDRM: BHCKG392 0	Row: 1276 Column: 1 MDRM: BHCKG395 0	Row: 1293 Column: 1 MDRM: BHCKG396 0	Row: 1310 Column: 1 MDRM: BHCKG804 0
7. Total assets measured at fair value on a recurring basis	Row: 1243 Column: 1 MDRM: BHCKG502 296831	Row: 1260 Column: 1 MDRM: BHCKG503 0	Row: 1277 Column: 1 MDRM: BHCKG504 0	Row: 1294 Column: 1 MDRM: BHCKG505 296831	Row: 1311 Column: 1 MDRM: BHCKG506 0
LIABILITIES					
8. Deposits	Row: 1244 Column: 1 MDRM: BHCKF252 0	Row: 1261 Column: 1 MDRM: BHCKF686 0	Row: 1278 Column: 1 MDRM: BHCKF694 0	Row: 1295 Column: 1 MDRM: BHCKF253 0	Row: 1312 Column: 1 MDRM: BHCKF254 0
9. Federal funds purchased and securities sold under agreements to repurchase	Row: 1245 Column: 1 MDRM: BHCKG507 0	Row: 1262 Column: 1 MDRM: BHCKG508 0	Row: 1279 Column: 1 MDRM: BHCKG509 0	Row: 1296 Column: 1 MDRM: BHCKG510 0	Row: 1313 Column: 1 MDRM: BHCKG511 0
10. Trading liabilities:					
a. Derivative liabilities	Row: 1246 Column: 1 MDRM: BHCT3547 0	Row: 1263 Column: 1 MDRM: BHCKG512 0	Row: 1280 Column: 1 MDRM: BHCKG513 0	Row: 1297 Column: 1 MDRM: BHCKG514 0	Row: 1314 Column: 1 MDRM: BHCKG515 0
b. Other trading liabilities	Row: 1247 Column: 1 MDRM: BHCKG516 0	Row: 1264 Column: 1 MDRM: BHCKG517 0	Row: 1281 Column: 1 MDRM: BHCKG518 0	Row: 1298 Column: 1 MDRM: BHCKG519 0	Row: 1315 Column: 1 MDRM: BHCKG520 0
11. Other borrowed money	Row: 1248 Column: 1 MDRM: BHCKG521 0	Row: 1265 Column: 1 MDRM: BHCKG522 0	Row: 1282 Column: 1 MDRM: BHCKG523 0	Row: 1299 Column: 1 MDRM: BHCKG524 0	Row: 1316 Column: 1 MDRM: BHCKG525 0
12. Subordinated notes and debentures	Row: 1249 Column: 1 MDRM: BHCKG526 0	Row: 1266 Column: 1 MDRM: BHCKG527 0	Row: 1283 Column: 1 MDRM: BHCKG528 0	Row: 1300 Column: 1 MDRM: BHCKG529 0	Row: 1317 Column: 1 MDRM: BHCKG530 0
13. All other liabilities	Row: 1250 Column: 1 MDRM: BHCKG805 0	Row: 1267 Column: 1 MDRM: BHCKG806 0	Row: 1284 Column: 1 MDRM: BHCKG807 0	Row: 1301 Column: 1 MDRM: BHCKG808 0	Row: 1318 Column: 1 MDRM: BHCKG809 0
14. Total liabilities measured at fair value on a recurring basis	Row: 1251 Column: 1 MDRM: BHCKG531 0	Row: 1268 Column: 1 MDRM: BHCKG532 0	Row: 1285 Column: 1 MDRM: BHCKG533 0	Row: 1302 Column: 1 MDRM: BHCKG534 0	Row: 1319 Column: 1 MDRM: BHCKG535 0
Memoranda					
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	Row: 1320 Column: 1 MDRM: BHCKG536 0	Row: 1332 Column: 1 MDRM: BHCKG537 0	Row: 1344 Column: 1 MDRM: BHCKG538 0	Row: 1356 Column: 1 MDRM: BHCKG539 0	Row: 1368 Column: 1 MDRM: BHCKG540 0
b.	Row: 1321 Column: 1	Row: 1333 Column: 1	Row: 1345 Column: 1	Row: 1357 Column: 1	Row: 1369 Column: 1

Nontrading derivative assets	MDRM: BHCKG541 0	MDRM: BHCKG542 0	MDRM: BHCKG543 0	MDRM: BHCKG544 0	MDRM: BHCKG545 0
c. Row: 2040 Column: 1 MDRM: BHTXG546	Row: 1322 Column: 1 MDRM: BHCKG546 0	Row: 1334 Column: 1 MDRM: BHCKG547 0	Row: 1346 Column: 1 MDRM: BHCKG548 0	Row: 1358 Column: 1 MDRM: BHCKG549 0	Row: 1370 Column: 1 MDRM: BHCKG550 0
d. Row: 2041 Column: 1 MDRM: BHTXG551	Row: 1323 Column: 1 MDRM: BHCKG551 0	Row: 1335 Column: 1 MDRM: BHCKG552 0	Row: 1347 Column: 1 MDRM: BHCKG553 0	Row: 1359 Column: 1 MDRM: BHCKG554 0	Row: 1371 Column: 1 MDRM: BHCKG555 0
e. Row: 2042 Column: 1 MDRM: BHTXG556	Row: 1324 Column: 1 MDRM: BHCKG556 0	Row: 1336 Column: 1 MDRM: BHCKG557 0	Row: 1348 Column: 1 MDRM: BHCKG558 0	Row: 1360 Column: 1 MDRM: BHCKG559 0	Row: 1372 Column: 1 MDRM: BHCKG560 0
f. Row: 2043 Column: 1 MDRM: BHTXG561	Row: 1325 Column: 1 MDRM: BHCKG561 0	Row: 1337 Column: 1 MDRM: BHCKG562 0	Row: 1349 Column: 1 MDRM: BHCKG563 0	Row: 1361 Column: 1 MDRM: BHCKG564 0	Row: 1373 Column: 1 MDRM: BHCKG565 0
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):					
a. Loan commitments (not accounted for as derivatives)	Row: 1326 Column: 1 MDRM: BHCKF261 0	Row: 1338 Column: 1 MDRM: BHCKF689 0	Row: 1350 Column: 1 MDRM: BHCKF697 0	Row: 1362 Column: 1 MDRM: BHCKF262 0	Row: 1374 Column: 1 MDRM: BHCKF263 0
b. Nontrading derivative liabilities	Row: 1327 Column: 1 MDRM: BHCKG566 0	Row: 1339 Column: 1 MDRM: BHCKG567 0	Row: 1351 Column: 1 MDRM: BHCKG568 0	Row: 1363 Column: 1 MDRM: BHCKG569 0	Row: 1375 Column: 1 MDRM: BHCKG570 0
c. Row: 2044 Column: 1 MDRM: BHTXG571	Row: 1328 Column: 1 MDRM: BHCKG571 0	Row: 1340 Column: 1 MDRM: BHCKG572 0	Row: 1352 Column: 1 MDRM: BHCKG573 0	Row: 1364 Column: 1 MDRM: BHCKG574 0	Row: 1376 Column: 1 MDRM: BHCKG575 0
d. Row: 2045 Column: 1 MDRM: BHTXG576	Row: 1329 Column: 1 MDRM: BHCKG576 0	Row: 1341 Column: 1 MDRM: BHCKG577 0	Row: 1353 Column: 1 MDRM: BHCKG578 0	Row: 1365 Column: 1 MDRM: BHCKG579 0	Row: 1377 Column: 1 MDRM: BHCKG580 0
e. Row: 2046 Column: 1 MDRM: BHTXG581	Row: 1330 Column: 1 MDRM: BHCKG581 0	Row: 1342 Column: 1 MDRM: BHCKG582 0	Row: 1354 Column: 1 MDRM: BHCKG583 0	Row: 1366 Column: 1 MDRM: BHCKG584 0	Row: 1378 Column: 1 MDRM: BHCKG585 0
f. Row: 2047 Column: 1 MDRM: BHTXG586	Row: 1331 Column: 1 MDRM: BHCKG586 0	Row: 1343 Column: 1 MDRM: BHCKG587 0	Row: 1355 Column: 1 MDRM: BHCKG588 0	Row: 1367 Column: 1 MDRM: BHCKG589 0	Row: 1379 Column: 1 MDRM: BHCKG590 0
<i>Top of Schedule HC-Q</i>					
<i>Top of FRY9C Report Form</i>					

Schedule HC-R--Regulatory Capital	
Part I. Regulatory Capital Components and Ratios	
	Dollar Amounts in Thousands
Common Equity Tier 1 Capital	
1. Common stock plus related surplus, net of treasury stock and unearned employee stock	Row: 1380 Column: 1

ownership plan (ESOP) shares	MDRM: BHCAP742 -2518
2. Retained earnings	Row: 1381 Column: 1 MDRM: BHCT3247 71181
3. Accumulated other comprehensive income (AOCI)	Row: 1382 Column: 1 MDRM: BHCAB530 3674
a. AOCI opt-out election (Select "Yes" or "No") (Advanced approaches institutions must select "No")	Row: 1383 Column: 1 MDRM: BHCAP838 1
4. Common equity Tier 1 minority interest includable in common equity Tier 1 capital	Row: 1384 Column: 1 MDRM: BHCAP839 0
5. Common equity Tier 1 capital before adjustments and deductions (sum of items 1 through 4)	Row: 1385 Column: 1 MDRM: BHCAP840 72337
Common Equity Tier 1 Capital: Adjustments and Deductions	
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	Row: 1386 Column: 1 MDRM: BHCAP841 3050
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	Row: 1387 Column: 1 MDRM: BHCAP842 389
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	Row: 1388 Column: 1 MDRM: BHCAP843 0
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)	Row: 1389 Column: 1 MDRM: BHCAP844 3674
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)	Row: 1390 Column: 1 MDRM: BHCAP845 0
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)	Row: 1391 Column: 1 MDRM: BHCAP846 0
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)	Row: 1392 Column: 1 MDRM: BHCAP847 0
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)	Row: 1393 Column: 1 MDRM: BHCAP848 0
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)	Row: 1394 Column: 1 MDRM: BHCAP849
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)	Row: 1395 Column: 1 MDRM: BHCAQ258 0
b. LESS: All other deductions from (additions to) common equity Tier 1 capital before	Row: 1396 Column: 1 MDRM: BHCAP850 0

threshold-based deductions	
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	Row: 1397 Column: 1 MDRM: BHCAP851 0
12. Subtotal (item 5 minus items 6 through 11)	Row: 1398 Column: 1 MDRM: BHCAP852 65224
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	Row: 1399 Column: 1 MDRM: BHCAP853 0
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold	Row: 1400 Column: 1 MDRM: BHCAP854 0
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	Row: 1401 Column: 1 MDRM: BHCAP855 0
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	Row: 1402 Column: 1 MDRM: BHCAP856 0
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	Row: 1403 Column: 1 MDRM: BHCAP857 0
18. Total adjustments and deductions for common equity Tier 1 capital (sum of items 13 through 17)	Row: 1404 Column: 1 MDRM: BHCAP858 0
19. Common equity Tier 1 capital (item 12 minus item 18)	Row: 1405 Column: 1 MDRM: BHCAP859 65224
Additional Tier 1 Capital	
20. Additional Tier 1 capital instruments plus related surplus	Row: 1406 Column: 1 MDRM: BHCAP860 20000
21. Non-qualifying capital instruments subject to phase out from additional Tier 1 capital	Row: 1407 Column: 1 MDRM: BHCAP861 0
22. Tier 1 minority interest not included in common equity Tier 1 capital	Row: 1408 Column: 1 MDRM: BHCAP862 0
23. Additional Tier 1 capital before deductions (sum of items 20, 21, and 22)	Row: 1409 Column: 1 MDRM: BHCAP863 20000
24. LESS: Additional Tier 1 capital deductions	Row: 1410 Column: 1 MDRM: BHCAP864 0
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	Row: 1411 Column: 1 MDRM: BHCAP865 20000
Tier 1 Capital	
26. Tier 1 capital (sum of items 19 and 25)	Row: 1412 Column: 1 MDRM: BHCA8274 85224
Tier 2 Capital	
	Row: 1413 Column: 1

27. Tier 2 capital instruments plus related surplus	MDRM: BHCAP866 0
28. Non-qualifying capital instruments subject to phase out from Tier 2 capital	Row: 1414 Column: 1 MDRM: BHCAP867 0
29. Total capital minority interest that is not included in Tier 1 capital	Row: 1415 Column: 1 MDRM: BHCAP868 0
30. a. Allowance for loan and lease losses includable in Tier 2 capital	Row: 1416 Column: 1 MDRM: BHCA5310 7615
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in Tier 2 capital	Row: 1417 Column: 1 MDRM: BHCW5310
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	Row: 1418 Column: 1 MDRM: BHCAQ257 0
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	Row: 1419 Column: 1 MDRM: BHCAP870 7615
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)	Row: 1420 Column: 1 MDRM: BHCWP870
33. LESS: Tier 2 capital deductions	Row: 1421 Column: 1 MDRM: BHCAP872 0
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	Row: 1422 Column: 1 MDRM: BHCA5311 7615
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	Row: 1423 Column: 1 MDRM: BHCW5311
Total Capital	
35. a. Total capital (sum of items 26 and 34.a)	Row: 1424 Column: 1 MDRM: BHCA3792 92839
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	Row: 1425 Column: 1 MDRM: BHCW3792
Total Assets for the Leverage Ratio	
36. Average total consolidated assets	Row: 1426 Column: 1 MDRM: BHCX3368 872154
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)	Row: 1427 Column: 1 MDRM: BHCAP875 3439
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	Row: 1428 Column: 1 MDRM: BHCAB596 0
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	Row: 1429 Column: 1 MDRM: BHCAA224 868715
Total Risk-Weighted Assets	
40. a. Total risk-weighted assets (from Schedule HC-R, Part II item 62)	Row: 1430 Column: 1 MDRM: BHCAA223 608367
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)	Row: 1431 Column: 1 MDRM: BHCWA223
(Column (Column	

	A)	B)
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)	Row: 1432 Column: 1 MDRM: BHCAP793 10.72	Row: 1433 Column: 1 MDRM: BHCWP793
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)	Row: 1434 Column: 1 MDRM: BHCA7206 14.01	Row: 1435 Column: 1 MDRM: BHCW7206
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)	Row: 1436 Column: 1 MDRM: BHCA7205 15.26	Row: 1437 Column: 1 MDRM: BHCW7205
Leverage Capital Ratios		
44. Tier 1 leverage ratio (item 26 divided by item 39)		Row: 1438 Column: 1 MDRM: BHCA7204 9.81
45. Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)		
Capital Buffers		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):		
a. Capital conservation buffer		
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer		
Effective January 1, 2016: 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		
48. Distributions and discretionary bonus payments during the quarter		

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 rules ¹ and not deducted from tier 1 or tier 2 capital.							
Balance Sheet Asset Categories ²							
Dollar Amounts in Thousands	(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)
			0%	2%	4%	10%	20%
1. Cash and balances due from depository institutions	Row: 1439 Column: 1 MDRM: BHCKD957 36896	Row: 1440 Column: 1 MDRM: BHCKS396 0	Row: 1441 Column: 1 MDRM: BHCKD958 24597				Row: 144 Column: MDRM: BHCKD95 12299
2. Securities:							
a. Held-to-maturity securities	Row: 1446 Column: 1 MDRM: BHCKD961 1359	Row: 1447 Column: 1 MDRM: BHCKS399 0	Row: 1448 Column: 1 MDRM: BHCKD962 0				Row: 144 Column: MDRM: BHCKD96 1359
b. Available-for-sale securities	Row: 1453 Column: 1 MDRM: BHCKD966 296191	Row: 1454 Column: 1 MDRM: BHCKS402 6477	Row: 1455 Column: 1 MDRM: BHCKD967 9711				Row: 145 Column: MDRM: BHCKD96 277739
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold (in domestic offices)	Row: 1464 Column: 1 MDRM: BHCKD971 3074		Row: 1465 Column: 1 MDRM: BHCKD972 0				Row: 146 Column: MDRM: BHCKD97 3074
b. Securities purchased under agreements to resell	Row: 1470 Column: 1 MDRM: BHCKH171 0	Row: 1471 Column: 1 MDRM: BHCKH172 0					
4. Loans and leases held for sale:							
a. Residential mortgage exposures	Row: 1472 Column: 1 MDRM: BHCKS413 147	Row: 1473 Column: 1 MDRM: BHCKS414 0	Row: 1474 Column: 1 MDRM: BHCKH173 0				Row: 147 Column: MDRM: BHCKS41 0
b. High volatility commercial real estate exposures	Row: 1480 Column: 1 MDRM: BHCKS419 0	Row: 1481 Column: 1 MDRM: BHCKS420 0	Row: 1482 Column: 1 MDRM: BHCKH174 0				Row: 148 Column: MDRM: BHCKH17 0
c. Exposures past due 90 days or more	Row: 1489 Column: 1 MDRM: BHCKS423	Row: 1490 Column: 1 MDRM:	Row: 1491 Column: 1 MDRM: BHCKS425				Row: 149 Column: MDRM: BHCKS42

or on nonaccrual ³	0	BHCKS424 0	0				0
d. All other exposures	Row: 1498 Column: 1 MDRM: BHCKS431 0	Row: 1499 Column: 1 MDRM: BHCKS432 0	Row: 1500 Column: 1 MDRM: BHCKS433 0				Row: 150 Column: 1 MDRM: BHCKS433 0
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures	Row: 1507 Column: 1 MDRM: BHCKS439 64041	Row: 1508 Column: 1 MDRM: BHCKS440 0	Row: 1509 Column: 1 MDRM: BHCKH178 0				Row: 151 Column: 1 MDRM: BHCKS440 0
b. High volatility commercial real estate exposures	Row: 1515 Column: 1 MDRM: BHCKS445 0	Row: 1516 Column: 1 MDRM: BHCKS446 0	Row: 1517 Column: 1 MDRM: BHCKH179 0				Row: 151 Column: 1 MDRM: BHCKH18 0
c. Exposures past due 90 days or more or on nonaccrual ⁷	Row: 1524 Column: 1 MDRM: BHCKS449 3401	Row: 1525 Column: 1 MDRM: BHCKS450 0	Row: 1526 Column: 1 MDRM: BHCKS451 0				Row: 152 Column: 1 MDRM: BHCKS451 0
d. All other exposures	Row: 1533 Column: 1 MDRM: BHCKS457 417453	Row: 1534 Column: 1 MDRM: BHCKS458 0	Row: 1535 Column: 1 MDRM: BHCKS459 0				Row: 153 Column: 1 MDRM: BHCKS460 3451
6. LESS: Allowance for loan and lease losses	Row: 1542 Column: 1 MDRM: BHCKX3123 8462	Row: 1543 Column: 1 MDRM: BHCKY3123 8462					
7. Trading assets	Row: 1544 Column: 1 MDRM: BHCKD976 0	Row: 1545 Column: 1 MDRM: BHCKS466 0	Row: 1546 Column: 1 MDRM: BHCKD977 0				Row: 154 Column: 1 MDRM: BHCKD97 0
8. All other assets ⁸	Row: 1556 Column: 1 MDRM: BHCKD981 45241	Row: 1557 Column: 1 MDRM: BHCKS469 3749	Row: 1558 Column: 1 MDRM: BHCKD982 853				Row: 155 Column: 1 MDRM: BHCKD98 2647
a. Separate account bank-owned life insurance.							
b. Default fund contributions to central counterparties							

Schedule HC-R Balance Sheet Asset Categories Footnote

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.

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 is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

6. 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.

7. 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

Securitization Exposures: On- and Off-Balance Sheet

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)
			Exposure Amount	Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA ⁸	Gross-Up
	Bill Mill Thou				
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities	Row: 1572 Column: 1 MDRM: BHCKS475 0	Row: 1573 Column: 1 MDRM: BHCKS476 0	Row: 1574 Column: 1 MDRM: BHCKS477 0	Row: 1575 Column: 1 MDRM: BHCKS478 0	Row: 1576 Column: 1 MDRM: BHCKS479 0
b. Available-for-sale securities	Row: 1577 Column: 1 MDRM: BHCKS480 640	Row: 1578 Column: 1 MDRM: BHCKS481 - 549	Row: 1579 Column: 1 MDRM: BHCKS482 1189	Row: 1580 Column: 1 MDRM: BHCKS483 0	Row: 1581 Column: 1 MDRM: BHCKS484 0
c. Trading assets	Row: 1582 Column: 1 MDRM: BHCKS485 0	Row: 1583 Column: 1 MDRM: BHCKS486 0	Row: 1584 Column: 1 MDRM: BHCKS487 0	Row: 1585 Column: 1 MDRM: BHCKS488 0	Row: 1586 Column: 1 MDRM: BHCKS489 0
d. All other on-balance sheet securitization exposures	Row: 1587 Column: 1 MDRM: BHCKS490 0	Row: 1588 Column: 1 MDRM: BHCKS491 0	Row: 1589 Column: 1 MDRM: BHCKS492 0	Row: 1590 Column: 1 MDRM: BHCKS493 0	Row: 1591 Column: 1 MDRM: BHCKS494 0
10. Off-balance sheet securitization exposures	Row: 1592 Column: 1 MDRM: BHCKS495 1966	Row: 1593 Column: 1 MDRM: BHCKS496 0	Row: 1594 Column: 1 MDRM: BHCKS497 1966	Row: 1595 Column: 1 MDRM: BHCKS498 0	Row: 1596 Column: 1 MDRM: BHCKS499 0

Total Balance Sheet Assets

Dollar Amounts in Thousands	(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)
			0%	2%	4%	10%	20%
11. Total Balance Sheet Assets ¹⁰	Row: 1597 Column: 1 MDRM: BHCT2170 859981	Row: 1598 Column: 1 MDRM: BHCKS500 1215	Row: 1599 Column: 1 MDRM: BHCKD987 35161				Row: 160 Column: MDRM: BHCKD98 300569

Schedule HC-R Securitization Exposures: On- and Off-Balance Sheet and Total Balance Sheet Assets Footnote

8. Simplified Supervisory Formula Approach.

9. Effective January 1, 2018.

10. 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.

Schedule HC-R--Continued**Part II. Risk-Weighted Assets****Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposure)**

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF ¹²	(Column B) Credit Equivalent Amount ¹³	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
				A				
				0%	2%	4%	10%	
12. Financial standby letters of credit	Row: 1609 Column: 1 MDRM: BHCKD991 0	1.0	Row: 1610 Column: 1 MDRM: BHCKD992 0	Row: 1611 Column: 1 MDRM: BHCKD993 0				
13. Performance standby letters of credit and transaction-related contingent items	Row: 1616 Column: 1 MDRM: BHCKD997 931	0.5	Row: 1617 Column: 1 MDRM: BHCKD998 466	Row: 1618 Column: 1 MDRM: BHCKD999 0				
14. Commercial and similar letters of credit with an original maturity of one year or less	Row: 1623 Column: 1 MDRM: BHCKG606 0	0.2	Row: 1624 Column: 1 MDRM: BHCKG607 0	Row: 1625 Column: 1 MDRM: BHCKG608 0				
15. Retained recourse on small business obligations sold with recourse	Row: 1630 Column: 1 MDRM: BHCKG612 0	1.0	Row: 1631 Column: 1 MDRM: BHCKG613 0	Row: 1632 Column: 1 MDRM: BHCKG614 0				
16. Repo-style transactions ¹⁵	Row: 1637 Column: 1 MDRM: BHCKS515 0	1.0	Row: 1638 Column: 1 MDRM: BHCKS516 0	Row: 1639 Column: 1 MDRM: BHCKS517 0	Row: 1640 Column: 1 MDRM: BHCKS518 0	Row: 1641 Column: 1 MDRM: BHCKS519 0		
17. All other off-balance sheet liabilities	Row: 1648 Column: 1 MDRM: BHCKG618 0	1.0	Row: 1649 Column: 1 MDRM: BHCKG619 0	Row: 1650 Column: 1 MDRM: BHCKG620 0				
18. Unused commitments:								
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	Row: 1655 Column: 1 MDRM: BHCKS525 63899	0.2	Row: 1656 Column: 1 MDRM: BHCKS526 12780	Row: 1657 Column: 1 MDRM: BHCKS527 0				
b. Original maturity of one year or less to ABCP conduits								
c. Original maturity exceeding one year	Row: 1664 Column: 1 MDRM: BHCKG624 27165	0.5	Row: 1665 Column: 1 MDRM: BHCKG625 13583	Row: 1666 Column: 1 MDRM: BHCKG626 0				
19. Unconditionally cancelable commitments	Row: 1673 Column: 1 MDRM: BHCKS540 0	0.0	Row: 1674 Column: 1 MDRM: BHCKS541 0					
			Row: 1675	Row: 1676				Row: 1677

20. Over-the-counter derivatives			Column: 1 MDRM: BHCKS542 0	Column: 1 MDRM: BHCKS543 0			Column: 1 MDRM: BHCKS544 0
21. Centrally cleared derivatives			Row: 1684 Column: 1 MDRM: BHCKS549 0	Row: 1685 Column: 1 MDRM: BHCKS550 0	Row: 1686 Column: 1 MDRM: BHCKS551 0	Row: 1687 Column: 1 MDRM: BHCKS552 0	
22. Unsettled transactions (failed trades) 16	Row: 1692 Column: 1 MDRM: BHCKH191 0			Row: 1693 Column: 1 MDRM: BHCKH193 0			

Schedule HC-R Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) Footnote

11. 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.

12. Credit conversion factor.

13. 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.

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

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

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

Schedule HC-R--Continued

Part II. Risk-Weighted Assets

Totals

Dollar Amounts in Thousands	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)
	Allocation						
	0%	2%	4%	10%	20%	50%	100%
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)	Row: 1701 Column: 1 MDRM: BHCKG630 35161	Row: 1702 Column: 1 MDRM: BHCKS558 0	Row: 1703 Column: 1 MDRM: BHCKS559 0	Row: 1704 Column: 1 MDRM: BHCKS560 0	Row: 1705 Column: 1 MDRM: BHCKG631 300569	Row: 1706 Column: 1 MDRM: BHCKG632 81430	Row: 1707 Column: 1 MDRM: BHCKG633 46384
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	Row: 1715 Column: 1 MDRM: BHCKG634 0	Row: 1716 Column: 1 MDRM: BHCKS569 0	Row: 1717 Column: 1 MDRM: BHCKS570 0	Row: 1718 Column: 1 MDRM: BHCKS571 0	Row: 1719 Column: 1 MDRM: BHCKG635 60114	Row: 1720 Column: 1 MDRM: BHCKG636 40715	Row: 1721 Column: 1 MDRM: BHCKG637 46384

Dollar Amounts in Thousands	Totals
	Bill Mill Thou
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	Row: 1729 Column: 1 MDRM: BHCKS580 609214
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	Row: 1730 Column: 1 MDRM: BHCKS581 0
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated	Row: 1731 Column: 1 MDRM: BHCKB704

risk transfer risk reserve ¹⁸	609214
29. LESS: Excess allowance for loan and lease losses	Row: 1732 Column: 1 MDRM: BHCKA222 847
30. LESS: Allocated transfer risk reserve	Row: 1733 Column: 1 MDRM: BHCK3128 0
31. Total risk-weighted assets (item 28 minus items 29 and 30)	Row: 1734 Column: 1 MDRM: BHCKG641 608367

Schedule HC-R Totals Footnote

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

18. 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****Memoranda**

Dollar Amounts in Thousands	Bill Mill Thou			
1. Current credit exposure across all derivative contracts covered by the regulatory capital rule	Row: 1735 Column: 1 MDRM: BHCKG642 0			
Dollar Amounts in Thousands	With a remaining maturity of			
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over five years	
	Bill Mill Thou			
2. Notional principal amounts of over-the-counter derivative contracts:				
a. Interest rate	Row: 1736 Column: 1 MDRM: BHCKS582 1931	Row: 1737 Column: 1 MDRM: BHCKS583 0	Row: 1738 Column: 1 MDRM: BHCKS584 0	
b. Foreign exchange rate and gold	Row: 1739 Column: 1 MDRM: BHCKS585 0	Row: 1740 Column: 1 MDRM: BHCKS586 0	Row: 1741 Column: 1 MDRM: BHCKS587 0	
c. Credit (investment grade reference asset)	Row: 1742 Column: 1 MDRM: BHCKS588 0	Row: 1743 Column: 1 MDRM: BHCKS589 0	Row: 1744 Column: 1 MDRM: BHCKS590 0	
d. Credit(non-investment grade reference asset)	Row: 1745 Column: 1 MDRM: BHCKS591 0	Row: 1746 Column: 1 MDRM: BHCKS592 0	Row: 1747 Column: 1 MDRM: BHCKS593 0	
e. Equity	Row: 1748 Column: 1 MDRM: BHCKS594 0	Row: 1749 Column: 1 MDRM: BHCKS595 0	Row: 1750 Column: 1 MDRM: BHCKS596 0	
f. Precious metals(except gold)	Row: 1751 Column: 1 MDRM: BHCKS597 0	Row: 1752 Column: 1 MDRM: BHCKS598 0	Row: 1753 Column: 1 MDRM: BHCKS599 0	
g. Other	Row: 1754 Column: 1 MDRM: BHCKS600 0	Row: 1755 Column: 1 MDRM: BHCKS601 0	Row: 1756 Column: 1 MDRM: BHCKS602 0	

3. Notional principal amounts of centrally cleared derivative contracts:			
a. Interest rate	Row: 1757 Column: 1 MDRM: BHCKS603 0	Row: 1758 Column: 1 MDRM: BHCKS604 0	Row: 1759 Column: 1 MDRM: BHCKS605 0
b. Foreign exchange rate and gold	Row: 1760 Column: 1 MDRM: BHCKS606 0	Row: 1761 Column: 1 MDRM: BHCKS607 0	Row: 1762 Column: 1 MDRM: BHCKS608 0
c. Credit (investment grade reference asset)	Row: 1763 Column: 1 MDRM: BHCKS609 0	Row: 1764 Column: 1 MDRM: BHCKS610 0	Row: 1765 Column: 1 MDRM: BHCKS611 0
d. Credit(non-investment grade reference asset)	Row: 1766 Column: 1 MDRM: BHCKS612 0	Row: 1767 Column: 1 MDRM: BHCKS613 0	Row: 1768 Column: 1 MDRM: BHCKS614 0
e. Equity	Row: 1769 Column: 1 MDRM: BHCKS615 0	Row: 1770 Column: 1 MDRM: BHCKS616 0	Row: 1771 Column: 1 MDRM: BHCKS617 0
f. Precious metals(except gold)	Row: 1772 Column: 1 MDRM: BHCKS618 0	Row: 1773 Column: 1 MDRM: BHCKS619 0	Row: 1774 Column: 1 MDRM: BHCKS620 0
g. Other	Row: 1775 Column: 1 MDRM: BHCKS621 0	Row: 1776 Column: 1 MDRM: BHCKS622 0	Row: 1777 Column: 1 MDRM: BHCKS623 0

Dollar Amounts in Thousands	Bill Mill Thou
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)	Row: 1778 Column: 1 MDRM: BHCKS624 0

Footnote to Schedule HC-R

Footnote to Schedule HC-R Balance Sheet Asset Categories

Footnote to Schedule HC-R Securitization Exposures: On- and Off-Balance Sheet and Total Balance Sheet Assets

Footnote to Schedule HC-R Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)

Footnote to Schedule HC-R Totals

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Top of FRY9C Report Form

Schedule HC-S--Servicing, Securitization, and Asset Sale Activities							
Dollar Amounts in Thousands	(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
Securitization Activities							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	Row: 1779 Column: 1 MDRM: BHCKB705 0	Row: 1792 Column: 1 MDRM: BHCKB706 0	Row: 1811 Column: 1 MDRM: BHCKB707 0	Row: 1830 Column: 1 MDRM: BHCKB708 0	Row: 1843 Column: 1 MDRM: BHCKB709 0	Row: 1856 Column: 1 MDRM: BHCKB710 0	Row: 1875 Column: 1 MDRM: BHCKB711 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)	Row: 1780 Column: 1 MDRM: BHCKB712 0	Row: 1793 Column: 1 MDRM: BHCKB713 0	Row: 1812 Column: 1 MDRM: BHCKB714 0	Row: 1831 Column: 1 MDRM: BHCKB715 0	Row: 1844 Column: 1 MDRM: BHCKB716 0	Row: 1857 Column: 1 MDRM: BHCKB717 0	Row: 1876 Column: 1 MDRM: BHCKB718 0
b. Subordinated securities and other residual interests	Row: 1781 Column: 1 MDRM: BHCKC393 0	Row: 1794 Column: 1 MDRM: BHCKC394 0	Row: 1813 Column: 1 MDRM: BHCKC395 0	Row: 1832 Column: 1 MDRM: BHCKC396 0	Row: 1845 Column: 1 MDRM: BHCKC397 0	Row: 1858 Column: 1 MDRM: BHCKC398 0	Row: 1877 Column: 1 MDRM: BHCKC399 0
c. Standby letters of credit and other enhancements	Row: 1782 Column: 1 MDRM: BHCKC400 0	Row: 1795 Column: 1 MDRM: BHCKC401 0	Row: 1814 Column: 1 MDRM: BHCKC402 0	Row: 1833 Column: 1 MDRM: BHCKC403 0	Row: 1846 Column: 1 MDRM: BHCKC404 0	Row: 1859 Column: 1 MDRM: BHCKC405 0	Row: 1878 Column: 1 MDRM: BHCKC406 0
3. Reporting institutions unused commitments to provide liquidity to structures reported in item 1	Row: 1783 Column: 1 MDRM: BHCKB726 0	Row: 1796 Column: 1 MDRM: BHCKB727 0	Row: 1815 Column: 1 MDRM: BHCKB728 0	Row: 1834 Column: 1 MDRM: BHCKB729 0	Row: 1847 Column: 1 MDRM: BHCKB730 0	Row: 1860 Column: 1 MDRM: BHCKB731 0	Row: 1879 Column: 1 MDRM: BHCKB732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	Row: 1784 Column: 1 MDRM: BHCKB733 0	Row: 1797 Column: 1 MDRM: BHCKB734 0	Row: 1816 Column: 1 MDRM: BHCKB735 0	Row: 1835 Column: 1 MDRM: BHCKB736 0	Row: 1848 Column: 1 MDRM: BHCKB737 0	Row: 1861 Column: 1 MDRM: BHCKB738 0	Row: 1880 Column: 1 MDRM: BHCKB739 0
b. 90 days or more past due	Row: 1785 Column: 1 MDRM: BHCKB740 0	Row: 1798 Column: 1 MDRM: BHCKB741 0	Row: 1817 Column: 1 MDRM: BHCKB742 0	Row: 1836 Column: 1 MDRM: BHCKB743 0	Row: 1849 Column: 1 MDRM: BHCKB744 0	Row: 1862 Column: 1 MDRM: BHCKB745 0	Row: 1881 Column: 1 MDRM: BHCKB746 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	Row: 1786 Column: 1 MDRM: BHCKB747 0	Row: 1799 Column: 1 MDRM: BHCKB748 0	Row: 1818 Column: 1 MDRM: BHCKB749 0	Row: 1837 Column: 1 MDRM: BHCKB750 0	Row: 1850 Column: 1 MDRM: BHCKB751 0	Row: 1863 Column: 1 MDRM: BHCKB752 0	Row: 1882 Column: 1 MDRM: BHCKB753 0
b. Recoveries	Row: 1787 Column: 1 MDRM: BHCKB754 0	Row: 1800 Column: 1 MDRM: BHCKB755 0	Row: 1819 Column: 1 MDRM: BHCKB756 0	Row: 1838 Column: 1 MDRM: BHCKB757 0	Row: 1851 Column: 1 MDRM: BHCKB758 0	Row: 1864 Column: 1 MDRM: BHCKB759 0	Row: 1883 Column: 1 MDRM: BHCKB760 0
6. Amount of ownership (or seller's) interests carried as:							

a. Securities (included in HC-B)		Row: 1801 Column: 1 MDRM: BHCKB761 0	Row: 1820 Column: 1 MDRM: BHCKB762 0			Row: 1865 Column: 1 MDRM: BHCKB763 0	
b. Loans (included in HC-C)		Row: 1802 Column: 1 MDRM: BHCKB500 0	Row: 1821 Column: 1 MDRM: BHCKB501 0			Row: 1866 Column: 1 MDRM: BHCKB502 0	
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due		Row: 1803 Column: 1 MDRM: BHCKB764 0	Row: 1822 Column: 1 MDRM: BHCKB765 0			Row: 1867 Column: 1 MDRM: BHCKB766 0	
b. 90 days or more past due		Row: 1804 Column: 1 MDRM: BHCKB767 0	Row: 1823 Column: 1 MDRM: BHCKB768 0			Row: 1868 Column: 1 MDRM: BHCKB769 0	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs		Row: 1805 Column: 1 MDRM: BHCKB770 0	Row: 1824 Column: 1 MDRM: BHCKB771 0			Row: 1869 Column: 1 MDRM: BHCKB772 0	
b. Recoveries		Row: 1806 Column: 1 MDRM: BHCKB773 0	Row: 1825 Column: 1 MDRM: BHCKB774 0			Row: 1870 Column: 1 MDRM: BHCKB775 0	
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	Row: 1788 Column: 1 MDRM: BHCKB776 0	Row: 1807 Column: 1 MDRM: BHCKB777 0	Row: 1826 Column: 1 MDRM: BHCKB778 0	Row: 1839 Column: 1 MDRM: BHCKB779 0	Row: 1852 Column: 1 MDRM: BHCKB780 0	Row: 1871 Column: 1 MDRM: BHCKB781 0	Row: 1884 Column: 1 MDRM: BHCKB782 0
10. Reporting institutions unused commitments to provide liquidity to other institutions securitization structures	Row: 1789 Column: 1 MDRM: BHCKB783 0	Row: 1808 Column: 1 MDRM: BHCKB784 0	Row: 1827 Column: 1 MDRM: BHCKB785 0	Row: 1840 Column: 1 MDRM: BHCKB786 0	Row: 1853 Column: 1 MDRM: BHCKB787 0	Row: 1872 Column: 1 MDRM: BHCKB788 0	Row: 1885 Column: 1 MDRM: BHCKB789 0
Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	Row: 1790 Column: 1 MDRM: BHCKB790 7781	Row: 1809 Column: 1 MDRM: BHCKB791 0	Row: 1828 Column: 1 MDRM: BHCKB792 0	Row: 1841 Column: 1 MDRM: BHCKB793 0	Row: 1854 Column: 1 MDRM: BHCKB794 0	Row: 1873 Column: 1 MDRM: BHCKB795 0	Row: 1886 Column: 1 MDRM: BHCKB796 0
12. Maximum amount of credit exposure arising from recourse or other seller-	Row: 1791 Column: 1 MDRM: BHCKB797	Row: 1810 Column: 1 MDRM: BHCKB798	Row: 1829 Column: 1 MDRM: BHCKB799	Row: 1842 Column: 1 MDRM: BHCKB800	Row: 1855 Column: 1 MDRM: BHCKB801	Row: 1874 Column: 1 MDRM: BHCKB802	Row: 1887 Column: 1 MDRM: BHCKB803

provided credit enhancements provided to assets reported in item 11	1966	0	0	0	0	0	0
Schedule HC-S--Continued							
Memoranda							
							Dollar Amounts in Thousands
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							Row: 1888 Column: 1 MDRM: BHCKA249 0
b. Amount of retained recourse on these obligations as of the report date							Row: 1889 Column: 1 MDRM: BHCKA250 0
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							Row: 1890 Column: 1 MDRM: BHCKB804 7781
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements							Row: 1891 Column: 1 MDRM: BHCKB805 176878
c. Other financial assets ¹							Row: 1892 Column: 1 MDRM: BHCKA591 13498
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)							Row: 1893 Column: 1 MDRM: BHCKF699 29
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							Row: 1894 Column: 1 MDRM: BHCKB806 0
(2) Conduits sponsored by other unrelated institutions							Row: 1895 Column: 1 MDRM: BHCKB807 0
b. Unused commitments to provide liquidity to conduit structures:							
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company							Row: 1896 Column: 1 MDRM: BHCKB808 0
(2) Conduits sponsored by other unrelated institutions							Row: 1897 Column: 1 MDRM: BHCKB809 0
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ²²							Row: 1898 Column: 1 MDRM: BHCKC407 0
Schedule HC-S Memoranda Footnotes							
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).							
<i>Footnote to Schedule HC-S Memoranda</i>							
<i>Top of Schedule HC-S</i>							
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Schedule HC-V--Variable Interest Entities

	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs
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	Row: 1899 Column: 1 MDRM: BHCKJ981 0	Row: 1917 Column: 1 MDRM: BHCKJ982 0	Row: 1935 Column: 1 MDRM: BHCKJ983 0
b. Held-to-maturity securities	Row: 1900 Column: 1 MDRM: BHCKJ984 0	Row: 1918 Column: 1 MDRM: BHCKJ985 0	Row: 1936 Column: 1 MDRM: BHCKJ986 0
c. Available-for-sale securities	Row: 1901 Column: 1 MDRM: BHCKJ987 0	Row: 1919 Column: 1 MDRM: BHCKJ988 0	Row: 1937 Column: 1 MDRM: BHCKJ989 0
d. Securities purchased under agreements to resell	Row: 1902 Column: 1 MDRM: BHCKJ990 0	Row: 1920 Column: 1 MDRM: BHCKJ991 0	Row: 1938 Column: 1 MDRM: BHCKJ992 0
e. Loans and leases held for sale	Row: 1903 Column: 1 MDRM: BHCKJ993 0	Row: 1921 Column: 1 MDRM: BHCKJ994 0	Row: 1939 Column: 1 MDRM: BHCKJ995 0
f. Loans and leases, net of unearned income	Row: 1904 Column: 1 MDRM: BHCKJ996 0	Row: 1922 Column: 1 MDRM: BHCKJ997 0	Row: 1940 Column: 1 MDRM: BHCKJ998 0
g. Less: Allowance for loan and lease losses	Row: 1905 Column: 1 MDRM: BHCKJ999 0	Row: 1923 Column: 1 MDRM: BHCKK001 0	Row: 1941 Column: 1 MDRM: BHCKK002 0
h. Trading assets (other than derivatives)	Row: 1906 Column: 1 MDRM: BHCKK003 0	Row: 1924 Column: 1 MDRM: BHCKK004 0	Row: 1942 Column: 1 MDRM: BHCKK005 0
i. Derivative trading assets	Row: 1907 Column: 1 MDRM: BHCKK006 0	Row: 1925 Column: 1 MDRM: BHCKK007 0	Row: 1943 Column: 1 MDRM: BHCKK008 0
j. Other real estate owned	Row: 1908 Column: 1 MDRM: BHCKK009 0	Row: 1926 Column: 1 MDRM: BHCKK010 0	Row: 1944 Column: 1 MDRM: BHCKK011 0
k. Other assets	Row: 1909 Column: 1 MDRM: BHCKK012 0	Row: 1927 Column: 1 MDRM: BHCKK013 0	Row: 1945 Column: 1 MDRM: BHCKK014 0
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	Row: 1910 Column: 1 MDRM: BHCKK015 0	Row: 1928 Column: 1 MDRM: BHCKK016 0	Row: 1946 Column: 1 MDRM: BHCKK017 0

b. Derivative trading liabilities	Row: 1911 Column: 1 MDRM: BHCKK018 0	Row: 1929 Column: 1 MDRM: BHCKK019 0	Row: 1947 Column: 1 MDRM: BHCKK020 0
c. Commercial paper	Row: 1912 Column: 1 MDRM: BHCKK021 0	Row: 1930 Column: 1 MDRM: BHCKK022 0	Row: 1948 Column: 1 MDRM: BHCKK023 0
d. Other borrowed money (exclude commercial paper)	Row: 1913 Column: 1 MDRM: BHCKK024 0	Row: 1931 Column: 1 MDRM: BHCKK025 0	Row: 1949 Column: 1 MDRM: BHCKK026 0
e. Other liabilities	Row: 1914 Column: 1 MDRM: BHCKK027 0	Row: 1932 Column: 1 MDRM: BHCKK028 0	Row: 1950 Column: 1 MDRM: BHCKK029 0
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	Row: 1915 Column: 1 MDRM: BHCKK030 0	Row: 1933 Column: 1 MDRM: BHCKK031 0	Row: 1951 Column: 1 MDRM: BHCKK032 0
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	Row: 1916 Column: 1 MDRM: BHCKK033 0	Row: 1934 Column: 1 MDRM: BHCKK034 0	Row: 1952 Column: 1 MDRM: BHCKK035 0
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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
1. Average loans and leases (net of unearned income)	Row: 1953 Column: 1 MDRM: BHBC3516
2. Average earning assets	Row: 1954 Column: 1 MDRM: BHBC3402
3. Average total consolidated assets	Row: 1955 Column: 1 MDRM: BHBC3368
4. Average equity capital	Row: 1956 Column: 1 MDRM: BHBC3519

Notes to the Balance Sheet-Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or to 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 the 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.

Notes to the Balance Sheet-Other

	Dollar Amounts in Thousands
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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)	Row: 1957 Column: 1 MDRM: BHCKK141 0
2. Row: 2048 Column: 1 MDRM: TEXT5357	Row: 1958 Column: 1 MDRM: BHCK5357 0
3. Row: 2049 Column: 1 MDRM: TEXT5358	Row: 1959 Column: 1 MDRM: BHCK5358 0
4. Row: 2050 Column: 1 MDRM: TEXT5359	Row: 1960 Column: 1 MDRM: BHCK5359 0
5. Row: 2051 Column: 1 MDRM: TEXT5360	Row: 1961 Column: 1 MDRM: BHCK5360 0
6. Row: 2052 Column: 1 MDRM: TEXTB027	Row: 1962 Column: 1 MDRM: BHCKB027 0
7. Row: 2053 Column: 1 MDRM: TEXTB028	Row: 1963 Column: 1 MDRM: BHCKB028 0
8. Row: 2054 Column: 1 MDRM: TEXTB029	Row: 1964 Column: 1 MDRM: BHCKB029 0
9. Row: 2055 Column: 1 MDRM: TEXTB030	Row: 1965 Column: 1 MDRM: BHCKB030 0
10. Row: 2056 Column: 1 MDRM: TEXTB031	Row: 1966 Column: 1 MDRM: BHCKB031 0
11. Row: 2057 Column: 1 MDRM: TEXTB032	Row: 1967 Column: 1 MDRM: BHCKB032 0
12. Row: 2058 Column: 1 MDRM: TEXTB033	Row: 1968 Column: 1 MDRM: BHCKB033 0
13. Row: 2059 Column: 1 MDRM: TEXTB034	Row: 1969 Column: 1 MDRM: BHCKB034 0
14. Row: 2060 Column: 1 MDRM: TEXTB035	Row: 1970 Column: 1 MDRM: BHCKB035 0
15. Row: 2061 Column: 1 MDRM: TEXTB036	Row: 1971 Column: 1 MDRM: BHCKB036 0
16. Row: 2062 Column: 1 MDRM: TEXTB037	Row: 1972 Column: 1 MDRM: BHCKB037 0
17. Row: 2063 Column: 1 MDRM: TEXTB038	Row: 1973 Column: 1 MDRM: BHCKB038 0
18. Row: 2064 Column: 1 MDRM: TEXTB039	Row: 1974 Column: 1 MDRM: BHCKB039 0
19. Row: 2065 Column: 1 MDRM: TEXTB040	Row: 1975 Column: 1 MDRM: BHCKB040 0
20. Row: 2066 Column: 1 MDRM: TEXTB041	Row: 1976 Column: 1 MDRM: BHCKB041 0
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Explanatory text field available for reporters

(Please limit your comments to 3,500 characters.)

Row: 2067 Column: 1

MDRM: TEXT4769

Edit Explanations					
Edit Type	Edit Check	Target Item	Comparison Series	Occurrence	Explanation
If the amortized cost of Structured notes (HC-B, Memorandum 4a) is greater than zero and the fair value structured notes (HC-B, Memorandum, 4b) is greater than zero, then the fair value (HC-B, Memorandum, 4b) divided by its Amortized cost (HC-B, Memorandum 4a) falls outside the expected tolerance of 75% - 150%. Please review, and revise or explain as appropriate.					
Q	5945	HC.B.M.4.b.	N/A	1	The low market value is for two trust preferred securities which are illiquid securities due to circumstances in today's market