

Report of Income for Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
1. Interest income:						
a. Interest and fee income on loans:						
(1) In domestic offices:						
(a) Loans secured by 1-4 family residential properties.....	4435		3,233			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436		19,364			1.a.(1)(b)
(c) All other loans.....	F821		14,076			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		0			1.a.(2)
b. Income from lease financing receivables.....	4065		1,446			1.b.
c. Interest income on balances due from depository institutions (1).....	4115		125			1.c.
d. Interest and dividend income on securities:						
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B488		906			1.d.(1)
(2) Mortgage-backed securities.....	B489		876			1.d.(2)
(3) All other securities.....	4060		1,473			1.d.(3)
e. Interest income from trading assets.....	4069		0			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0			1.f.
g. Other interest income.....	4518		254			1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107		41,753			1.h.
2. Interest expense:						
a. Interest on deposits:						
(1) In domestic offices:						
(a) Time deposits of \$100,000 or more.....	A517		561			2.a.(1)(a)
(b) Time deposits of less than \$100,000.....	A518		1,075			2.a.(1)(b)
(c) Other deposits.....	6761		777			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		0			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		2			2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		980			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		0			2.d.
e. Other interest expense.....	4398		822			2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073		4,217			2.f.
3. Net interest income (item 1.h minus 2.f.).....	4074		37,536			3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		1,200			4.
5. Noninterest income:						
a. Income from fiduciary activities.....	4070		0			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483		2,203			5.b.
c. Trading revenue (2).....	A220		0			5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		449			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0			5.d.(2)
(3) Fees and commissions from annuity sales.....	C887		85			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		0			5.d.(4)
(5) Income from other insurance activities.....	C387		5			5.d.(5)
e. Venture capital revenue.....	B491		0			5.e.
f. Net servicing fees.....	B492		906			5.f.
g. Net securitization income.....	B493		0			5.g.

(1) Includes interest income on time certificates of deposit not held for trading.

(2) For holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

Schedule HI—Continued

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
5. h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	8560		2,393			5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561		136			5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	8496		0			5.k.
l. Other noninterest income (3).....	8497		3,167			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		9,344			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521		0			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196		11			6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		16,864			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		3,769			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232		836			7.c.(2)
d. Other noninterest expense (4).....	4092		6,948			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		28,417			7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e).....	4301		17,274			8.
9. Applicable income taxes (foreign and domestic).....	4302		4,642			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		12,632			10.
11. Extraordinary items and other adjustments, net of income taxes (5).....	4320		0			11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		12,632			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103		0			13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340		12,632			14.

(3) See Schedule HI, memoranda item 6.

(4) See Schedule HI, memoranda item 7.

(5) Describe on Schedule HI, memoranda item 8.

Memoranda

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519		38,367			M.1.
2. Net income before taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis.....	4592		18,105			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....	4313		251			M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.3, above).....	4507		1,391			M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK		Number			
	4150		352			M.5.
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l):						
a. Income and fees from the printing and sale of checks.....	C013		0			M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	C014		0			M.6.b.
c. Income and fees from automated teller machines (ATMs).....	C016		221			M.6.c.
d. Rent and other income from other real estate owned.....	4042		0			M.6.d.
e. Safe deposit box rent.....	C015		98			M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		0			M.6.f.

Consolidated Financial Statements for Holding CompaniesReport at the close of business September 30, 2015

Month / Day / Year

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		BHCK	Bil	Mil	Thou	
Assets						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin (1).....		0081		21,827		1.a.
b. Interest-bearing balances: (2)						
(1) In U.S. offices.....		0395		12,898		1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		0397		0		1.b.(2)
2. Securities:						
a. Held-to-maturity securities (from Schedule HC-B, column A).....		1754		10,802		2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....		1773		270,343		2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....	BHDM	B987		0		3.a.
b. Securities purchased under agreements to resell (3).....	BHCK	B898		0		3.b.
4. Loans and lease financing receivables:						
a. Loans and leases held for sale.....		5369		5,949		4.a.
b. Loans and leases, net of unearned income.....	B528		1,098,218			4.b.
c. LESS: Allowance for loan and lease losses.....	3123		13,566			4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c).....		B529		1,084,652		4.d.
5. Trading assets (from Schedule HC-D).....		3545		0		5.
6. Premises and fixed assets (including capitalized leases).....		2145		18,519		6.
7. Other real estate owned (from Schedule HC-M).....		2150		1,208		7.
8. Investments in unconsolidated subsidiaries and associated companies.....		2130		49		8.
9. Direct and indirect investments in real estate ventures.....		3656		9,110		9.
10. Intangible assets:						
a. Goodwill.....		3163		8,749		10.a.
b. Other intangible assets (from Schedule HC-M).....		0426		7,103		10.b.
11. Other assets (from Schedule HC-F).....		2160		26,160		11.
12. Total assets (sum of items 1 through 11).....		2170		1,477,369		12.

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule HC—Continued

Dollar Amounts in Thousands		BHDM	Bil	Mil	Thou	
Liabilities						
13. Deposits:						
a. In domestic offices (from Schedule HC-E):						
(1) Noninterest-bearing (1).....	6631		270,341			13.a.(1)
(2) Interest-bearing.....	6636		940,889			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN					
(1) Noninterest-bearing.....	6631		0			13.b.(1)
(2) Interest-bearing.....	6636		0			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM					
a. Federal funds purchased in domestic offices (2).....	B993		2,000			14.a.
	BHCK					
b. Securities sold under agreements to repurchase (3).....	B995		0			14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		0			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		111,469			16.
17. Not applicable						
18. Not applicable						
19. a. Subordinated notes and debentures (4).....	4062		0			19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		18,000			19.b.
20. Other liabilities (from Schedule HC-G).....	2750		12,848			20.
21. Total liabilities (sum of items 13 through 20).....	2948		1,355,547			21.
22. Not applicable						
Equity Capital						
Holding Company Equity Capital						
23. Perpetual preferred stock and related surplus.....	3283		0			23.
24. Common stock (par value).....	3230		3,575			24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		3,843			25.
26. a. Retained earnings.....	3247		114,349			26.a.
b. Accumulated other comprehensive income (5).....	B530		73			26.b.
c. Other equity capital components (6).....	A130		(18)			26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		121,822			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		0			27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		121,822			28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		1,477,369			29.

(1) Includes noninterest-bearing demand, time, and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

(3) Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.