Error Summary Report - December 2015

Marquette National Corporation, ID RSSD# 0001207486

Your data has:

- **Passed all error checks.**

Validity

FRB Validity edits are designed to check the accuracy of data, including the logical (or direct) item relationships and arithmetic calculations (or items to a total). These errors must be corrected before filing.

Your data has passed all Validity edit checks.

Quality & Intraseries

FRB Quality and Intraseries edits compare items within the same quarter or between quarters, respectively, in order to detect possible data inconsistencies. Sometimes, valid data will create conditions that violate these types of edits. We recommend that these inconsistencies be cleared, if possible. Otherwise, select the "Click to enter an explanation" link to resolve this edit in the software, and/or for recordkeeping purposes.

NOTE: Explanations entered into our software cannot be uploaded to the Reporting Central website, per the FRB's specifications for this site. You will be contacted by your assigned FRB analyst to discuss any relevant data inconsistencies.

Error ID: **EDCKQ4030**

IF	
Is HC a unitary or insurance SLHC that meets exclusion for filing HC-R?	**NO**
is Equal To Zero	
THEN	
HC-R.I.7. LESS: Intangible assets (other than goodwill and MSAs, net assoc DTLs)	**2**
Should be Less Than or Equal To	
0.4 MULTIPLIED BY	
HC-M.12.b. Intangible assets other than goodwill: Purch cr card rel/nonmtg assets	**0**
HC-M.12.c. Intangible assets other than goodwill: All other intangible assets	**4**
	1.60000
	0.40000

Federal Reserve edit text:

For BHCs, SHCs and covered SLHCs as defined by the final capital rule only, HC-R(I)7 should be less than or equal to 40 percent of the sum of HC-M12b and HC-M12c.

Resolution Text
We rounded the calculated amount for HC-R.I.7. of 1.6 to 2.

Error ID: **EDCKQ6902**

IF	
Is HC a unitary or insurance SLHC that meets exclusion for filing HC-R?	**NO**
is Equal To Zero	
AND	
HC-B.7.D. AFS: FV: Investments with readily determinable fair values	**17,503**
is Greater Than	
HC-B.7.C. AFS: AC: Investments with readily determinable fair values	**13,481**
AND	
HC-R.I.3.a. AOCI opt-out election (enter "1" for Yes; enter "0" for No)	**YES**
is Equal To	
1	
AND	
HC-R.II.9.b.T. On-balance sheet secrtztn expsrs: AFS securities: SSFA calculation	**0**
HC-R.II.9.b.U. On-balance sheet secrtztn expsrs: AFS securities: Gross-Up method	**0**
	0
is Equal To Zero	
	0
THEN	
HC-R.I.31. Unrealized gains on AFS prfd stock classified eqty securities under GAAP	**1,810**
HC-R.II.2.b.B. Available-for-sale securities: Adjustments to Total	**2,043**
HC-R.II.9.b.B. On-balance sheet secrtztn expsrs: AFS securities: Adjustments to Total	**0**
	3,853
Should be Less Than or Equal To	
HC-B.8.D. AFS: FV: Total securities	**261,380**
MINUS	
HC-B.8.C. AFS: AC: Total securities	**260,742**
PLUS 10	
	648
	3,205
OR	
HC-R.I.31. Unrealized gains on AFS prfd stock classified eqty securities under GAAP	**1,810**
HC-R.II.2.b.B. Available-for-sale securities: Adjustments to Total	**2,043**
HC-R.II.9.b.B. On-balance sheet secrtztn expsrs: AFS securities: Adjustments to Total	**0**
	3,853
Should be Greater Than or Equal To	
HC-B.8.D. AFS: FV: Total securities	**261,380**
MINUS	
HC-B.8.C. AFS: AC: Total securities	**260,742**
MINUS 10	
	628
	3,225

Federal Reserve edit text:

For BHCs, SHCs and covered SLHCs as defined by the final capital rule only, if HC-B7D is greater than HC-B7C, and HC-R(I)3a equals 1, and the sum of HC-R(II)9bT and HC-R(II)9bU equals 0, then the sum of HC-R(I)31 and HC-R(II)2bB and HC-R(II)9bB should equal HC-B8D minus HC-B8C +/- 10k

Resolution Text
HC-B8D 261,380 minus HC-B8C 260,742 = 638 HC-R(I)31 1,810 plus HC-R(II)2bB 2,043 = 3,853 The difference between 3,853 and 638 of 3,215 is: 470 Portion of Small Cap Bank equity securities subject to Transitional Common Equity Tier 1 Capital deduction 2,745 TRUPs that are deducted from Tier 1 Capital

Parent/Consolidated

FRB Interseries edits are Parent/Consolidated* edits that compare items reported on different series, for the same time period, to detect reporting inconsistencies between series. These edits reside on a series, such as the FR Y-9LP, to compare reported items against those on a secondary series, such as the FR Y-9C. We recommend that these inconsistencies be cleared, if possible. Otherwise, you may be contacted by your assigned FRB analyst to discuss any relevant data inconsistencies.

*Please ignore the following edits if they will be resolved upon the completion of your FR Y-9C report.

Your data has passed all Interseries edit checks.

FR Y-9C
OMB Number 7100-0128
Approval expires July 31, 2018

Board of Governors of the Federal Reserve System

Consolidated Financial Statements for Holding Companies—FR Y-9C

1

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. § 1844) and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and Section 10 of the Home Owners Loan Act (12 U.S.C. § 1467a(b)).

This report form is to be filed by holding companies with total consolidated assets of $1 billion or more. In addition, holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further information.

However, when such holding companies own or control, or are owned or controlled by, other holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Holding Companies. The Consolidated Financial Statements for Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named holding company, attest that the Consolidated Financial Statements for Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Date of Report:
December 31, 2015
Month / Date / Year (BHCK 9999)

Paul A. Eckroth
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

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

02/11/2016
Date of Signature (MM/DD/YYYY) (BHTX J196)

Marquette National Corporation
Legal Title of Holding Company (TEXT 9010)

6316 South Western Ave
(Mailing Address of the Holding Company) Street / P.O. Box (TEXT 9110)

Chicago | IL | 60636-
City (TEXT 9130) | State (TEXT 9200) | Zip Code (TEXT 9220)

For Federal Reserve Bank Use Only

RSSD ID

C.I. S.F.

Person to whom questions about this report should be directed:

Paul A. Eckroth Executive Vice President & CFO
Name / Title (BHTX 8901)

708-364-9011
Area Code / Phone Number (BHTX 8902)

708-226-6801
Area Code / FAX Number (BHTX 9116)

peckroth@emarquettebank.com
E-mail Address of Contact (BHTX 4086)

Holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 45.59 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

Schedule **HI** **2**

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

For Federal Reserve Bank Use Only
RSSD ID _____
S.F. _____

Dollar Amounts in Thousands		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	BHCK4435	11,884	1.a.(1)(a)
(b) All other loans secured by real estate	BHCK4436	28,668	1.a.(1)(b)
(c) All other loans	BHCKF821	2,114	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4059		1.a.(2)
b. Income from lease financing receivables	BHCK4065	0	1.b.
c. Interest income on balances due from depository institutions (1)	BHCK4115	173	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding MBS)	BHCKB488	0	1.d.(1)
(2) Mortgage-backed securities	BHCKB489	4,900	1.d.(2)
(3) All other securities	BHCK4060	1,168	1.d.(3)
e. Interest income from trading assets	BHCK4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	BHCK4020	0	1.f.
g. Other interest income	BHCK4518	228	1.g.
h. Total interest income (sum of items 1.a through 1.g)	BHCK4107	**49,135**	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of $100,000 or more	BHCKA517	534	2.a.(1)(a)
(b) Time deposits of less than $100,000	BHCKA518	623	2.a.(1)(b)
(c) Other deposits	BHCK6761	937	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4172		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	BHCK4180	125	2.b.
c. Interest on trading liabilities and other borrow ed money (excluding subordinated notes & debentures)	BHCK4185	32	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	BHCK4397	0	2.d.
e. Other interest expense	BHCK4398	969	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	BHCK4073	**3,220**	2.f.
3. Net interest income (item 1.h minus item 2.f)	BHCK4074	**45,915**	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	BHCK4230	240	4.
5. Noninterest income:			
a. Income from fiduciary activities	BHCK4070	1,837	5.a.
b. Service charges on deposit accounts in domestic offices	BHCK4483	5,903	5.b.
c. Trading revenue (2)	BHCKA220	0	5.c.
d.			
(1) Fees and commissions from securities brokerage	BHCKC886	302	5.d.(1)
(2) Investment banking, advisory, and underw riting fees and commissions	BHCKC888	0	5.d.(2)
(3) Fees and commissions from annuity sales	BHCKC887	1,137	5.d.(3)
(4) Underw riting income from insurance and reinsurance activities	BHCKC386	0	5.d.(4)
(5) Income from other insurance activities	BHCKC387	0	5.d.(5)
e. Venture capital revenue	BHCKB491	0	5.e.
f. Net servicing fees	BHCKB492	174	5.f.
g. Net securitization income	BHCKB493	0	5.g.

(1) Includes interest income on time certificates of deposit not held for trading.
(2) For BHCs required to complete HI, memoranda item 9, trading revenue reported in HI.5.c. must equal the sum of memoranda items 9.a through 9.e.

Schedule **HI** **3**

Schedule HI—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	BHCK8560	2,627	5.i.
j. Net gains (losses) on sales of other real estate ow ned	BHCK8561	(23)	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	BHCKB496	2	5.k.
l. Other noninterest income (3)	BHCKB497	5,046	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	BHCK4079	**17,005**	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities	BHCK3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	BHCK3196	431	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	BHCK4135	27,794	7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	BHCK4217	8,721	7.b.
c.			
(1) Goodw ill impairment losses	BHCKC216	0	7.c.(1)
(2) Amortization expense and impairment for other intangible assets	BHCKC232	69	7.c.(2)
d. Other noninterest expense (4)	BHCK4092	18,965	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	BHCK4093	**55,549**	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)	BHCK4301	**7,562**	8.
9. Applicable income taxes (foreign and domestic)	BHCK4302	2,191	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	BHCK4300	**5,371**	10.
11. Extraordinary items and other adjustments, net of income taxes (5)	BHCK4320	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	BHCKG104	**5,371**	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)	BHCKG103	0	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	BHCK4340	**5,371**	14.

Memoranda

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	BHCK4519	46,321	M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	BHCK4592	7,968	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)	BHCK4313	683	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)	BHCK4507	244	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest w hole number)	BHCK4150	391	M.5.
6. Other noninterest income (from schedule HI, 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	BHCKC013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	BHCKC014	1,416	M.6.b.
c. Income and fees from automated teller machines (ATMs)	BHCKC016	232	M.6.c.
d. Rent and other income from other real estate ow ned	BHCK4042	360	M.6.d.
e. Safe deposit box rent	BHCKC015	246	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	BHCKF229	0	M.6.f.

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

Schedule **HI** **4**

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	Bil	Mil	Thou	
g.		Bank card and credit card interchange fees	BHCKF555	2,308		M.6.g.
h.		Gains on bargain purchases	BHCKJ447	0		M.6.h.
i.	TEXT8562		BHCK8562	0		M.6.i.
j.	TEXT8563		BHCK8563	0		M.6.j.
k.	TEXT8564		BHCK8564	0		M.6.k.
7.		Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than $25,000 that exceed 3% of Schedule HI, item 7.d):				
a.		Data processing expenses	BHCKC017	3,837		M.7.a.
b.		Advertising and marketing expenses	BHCK0497	1,297		M.7.b.
c.		Directors' fees	BHCK4136	0		M.7.c.
d.		Printing, stationery, and supplies	BHCKC018	0		M.7.d.
e.		Postage	BHCK8403	0		M.7.e.
f.		Legal fees and expenses	BHCK4141	1,773		M.7.f.
g.		FDIC deposit insurance assessments	BHCK4146	1,938		M.7.g.
h.		Accounting and auditing expenses	BHCKF556	0		M.7.h.
i.		Consulting and advisory expenses	BHCKF557	934		M.7.i.
j.		Automated teller machine (ATM) and interchange expenses	BHCKF558	1,254		M.7.j.
k.		Telecommunications expenses	BHCKF559	1,132		M.7.k.
l.	TEXT8565	Other real estate ow ned expenses	BHCK8565	671		M.7.l.
m.	TEXT8566	Operating Losses	BHCK8566	641		M.7.m.
n.	TEXT8567	Loan Administration	BHCK8567	1,039		M.7.n.
8.		Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):				
a.						
(1)	TEXT3571		BHCK3571	0		M.8.a.(1)
(2)		Applicable income tax effect BHCK3572 0				M.8.a.(2)
b.						
(1)	TEXT3573		BHCK3573	0		M.8.b.(1)
(2)		Applicable income tax effect BHCK3574 0				M.8.b.(2)
c.						
(1)	TEXT3575		BHCK3575	0		M.8.c.(1)
(2)		Applicable income tax effect BHCK3576 0				M.8.c.(2)
9.		Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) *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	BHCK8757			M.9.a.
b.		Foreign exchange exposures	BHCK8758			M.9.b.
c.		Equity security and index exposures	BHCK8759			M.9.c.
d.		Commodity and other exposures	BHCK8760			M.9.d.
e.		Credit exposures	BHCKF186			M.9.e.
		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 creditw orthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above)	BHCKK090			M.9.f.
g.		Impact on trading revenue of changes in the creditw orthiness of the holding company on the holding company's derivative liabilities (included in items 9.a through 9.e above)	BHCKK094			M.9.g.

(1) The asset size test is generally based on the total assets reported as of June 30, 2014.

Schedule **HI** **5**

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
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	BHCKC889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	BHCKC890	0	M.10.b.
11. Credit losses on derivatives (see instructions)	BHCKA251	0	M.11.
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)	BHCK8431	1,439	M.12.a.
b.			
(1) Premiums on insurance related to the extension of credit	BHCKC242	0	M.12.b.(1)
(2) All other insurance premiums	BHCKC243	0	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities	BHCKB983	0	M.12.c.

		Yes/No	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)	BHCKA530	NO	M.13.

Dollar Amounts in Thousands		Bil | Mil | Thou	
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	BHCKF551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	BHCKF552	0	M.14.a.(1)
b. Net gains (losses) on liabilities	BHCKF553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	BHCKF554	0	M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	BHCKC409	0	M.15.

		Year-to-Date	
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)(a))	BHCKF228		M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	BHCKJ319	0	M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	BHCKJ320	0	M.17.b.
c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b)	BHCKJ321	**0**	M.17.c.

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

Schedule **HI-A** **6**

Schedule HI-A—Changes in Holding Company Equity Capital

Dollar Amounts in Thousands		Bil | Mil | Thou	
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)	BHCK3217	128,877	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	BHCKB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	BHCKB508	**128,877**	3.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	BHCT4340	5,371	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):			
a. Sale of perpetual preferred stock, gross	BHCK3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock	BHCK3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross	BHCK3579	448	6.a.
b. Conversion or retirement of common stock	BHCK3580	(826)	6.b.
7. Sale of treasury stock	BHCK4782	0	7.
8. LESS: Purchase of treasury stock	BHCK4783	0	8.
9. Changes incident to business combinations, net	BHCK4356	0	9.
10. LESS: Cash dividends declared on preferred stock	BHCK4598	0	10.
11. LESS: Cash dividends declared on common stock	BHCK4460	1,534	11.
12. Other comprehensive income (1)	BHCKB511	(1,904)	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company	BHCK4591	0	13.
14. Other adjustments to equity capital (not included above)	BHCK3581	0	14.
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)	BHCT3210	**130,432**	15.

(1) Includes, but is not limited to, 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.

Schedule **HI-B** **7**

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
I. Charge-offs [1] 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	BHCKC891	18	BHCKC892	2	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKC893	96	BHCKC894	106	1.a.(2)
b. Secured by farmland in domestic offices	BHCK3584	0	BHCK3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHCK5411	612	BHCK5412	19	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	BHCKC234	1,575	BHCKC217	80	1.c.(2)(a)
(b) Secured by junior liens	BHCKC235	104	BHCKC218	94	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3588	325	BHCK3589	6	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKC895	0	BHCKC896	80	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKC897	1,557	BHCKC898	755	1.e.(2)
f. In foreign offices	BHCKB512	0	BHCKB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	BHCK4653	0	BHCK4663	0	2.a.
b. To foreign banks	BHCK4654	0	BHCK4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK4655	0	BHCK4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	BHCK4645	75	BHCK4617	20	4.a.
b. To non-U.S. addressees (domicile)	BHCK4646	0	BHCK4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	BHCKB514	0	BHCKB515	0	5.a.
b. Automobile loans	BHCKK129	0	BHCKK133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK205	464	BHCKK206	180	5.c.
6. Loans to foreign governments and official institutions	BHCK4643	0	BHCK4627	0	6.
7. All other loans	BHCK4644	0	BHCK4628	1	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	BHCKF185	0	BHCKF187	0	8.a.
b. All other leases	BHCKC880	0	BHCKF188	0	8.b.
9. Total (sum of items 1 through 8)	BHCK4635	**4,826**	BHCK4605	**1,343**	9.

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

Schedule **HI-B** **8**

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
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	BHCK5409	0	BHCK5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	BHCK4652	0	BHCK4662	0	M.2.

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).

		Calendar YTD	
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)	BHCKC388		M.3.

Dollar Amounts in Thousands		Bil | Mil | Thou	
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)	BHCKB522	14,135	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	BHCT4605	1,343	2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4)	BHCKC079	4,826	3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account	BHCK5523	0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	BHCT4230	240	5.
6. Adjustments (see instructions for this schedule)	BHCKC233	0	6.
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)	BHCT3123	**10,892**	7.

Schedule **HI-B** **9**

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	BHCKC435		0		M.1.
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).					
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges	BHCKC389				M.2.
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)	BHCKC390				M.3.
Memorandum item 4 is to be completed by all holding companies.					
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	BHCKC781		0		M.4.

Schedule **HI-C** **10**

Schedule HI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule HI-C is to be completed by holding companies with $1 billion or more in total assets. (1)

Dollar Amounts in Thousands	(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)	
1. Real estate loans:							
a. Construction loans	BHCKM708	BHCKM709	BHCKM710	BHCKM711	BHCKM712	BHCKM713	
	3,388	28	42,990	645	0	0	1.a.
b. Commercial real estate loans	BHCKM714	BHCKM715	BHCKM716	BHCKM717	BHCKM719	BHCKM720	
	20,841	65	309,555	3,578	0	0	1.b.
c. Residential real estate loans	BHCKM721	BHCKM722	BHCKM723	BHCKM724	BHCKM725	BHCKM726	
	25,595	3,010	574,619	2,928	0	0	1.c.
2. Commercial loans (2)	BHCKM727	BHCKM728	BHCKM729	BHCKM730	BHCKM731	BHCKM732	
	625	0	60,516	539	0	0	2.
3. Credit cards	BHCKM733	BHCKM734	BHCKM735	BHCKM736	BHCKM737	BHCKM738	
	0	0	0	0	0	0	3.
4. Other consumer loans	BHCKM739	BHCKM740	BHCKM741	BHCKM742	BHCKM743	BHCKM744	
	97	97	563	2	0	0	4.
5. Unallocated, if any				BHCKM745			
				0			5.
6. Total (for each column, sum of items 1.a through 5)	BHCKM746	BHCKM747	BHCKM748	BHCKM749	BHCKM750	BHCKM751	
	50,546	**3,200**	**988,243**	**7,692**	**0**	**0**	6.

(1) The asset size test is generally based on the total assets reported as of June 30, 2014.
(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

Schedule **IS - Notes-PFI** **11**

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		Bil | Mil | Thou	
1. Total interest income	BHBC4107	N/A	1.
a. Interest income on loans and leases	BHBC4094	N/A	1.a.
b. Interest income on investment securities	BHBC4218	N/A	1.b.
2. Total interest expense	BHBC4073	N/A	2.
a. Interest expense on deposits	BHBC4421	N/A	2.a.
3. Net interest income	BHBC4074	N/A	3.
4. Provision for loan and lease losses	BHBC4230	N/A	4.
5. Total noninterest income	BHBC4079	N/A	5.
a. Income from fiduciary activities	BHBC4070	N/A	5.a.
b. Trading revenue	BHBCA220	N/A	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions	BHBCB490	N/A	5.c.
d. Venture capital revenue	BHBCB491	N/A	5.d.
e. Net securitization income	BHBCB493	N/A	5.e.
f. Insurance commissions and fees	BHBCB494	N/A	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	BHBC4091	N/A	6.
7. Total noninterest expense	BHBC4093	N/A	7.
a. Salaries and employee benefits	BHBC4135	N/A	7.a.
b. Goodwill impairment losses	BHBCC216	N/A	7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments	BHBC4301	N/A	8.
9. Applicable income taxes	BHBC4302	N/A	9.
10. Noncontrolling (minority) interest	BHBC4484	N/A	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest	BHBC4320	N/A	11.
12. Net income (loss)	BHBC4340	N/A	12.
13. Cash dividends declared	BHBC4475	N/A	13.
14. Net charge-offs	BHBC6061	N/A	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis	BHBC4519	N/A	15.

Schedule **IS - Notes-Other** **12**

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 its 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.

Example
A holding company has received $1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

		Bil	Mil	Thou
TEXT0000	Sch. HI., item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country	TEXT0000	1350	

Notes to the Income Statement (Other)

			Dollar Amounts in Thousands	Bil	Mil	Thou	
1.	TEXT5351		BHCK5351				1.
2.	TEXT5352		BHCK5352				2.
3.	TEXT5353		BHCK5353				3.
4.	TEXT5354		BHCK5354				4.
5.	TEXT5355		BHCK5355				5.
6.	TEXTB042		BHCKB042				6.
7.	TEXTB043		BHCKB043				7.
8.	TEXTB044		BHCKB044				8.

Schedule **IS - Notes-Other** **13**

Notes to the Income Statement (Other)—Continued

		Dollar Amounts in Thousands		Bil	Mil	Thou	
9.	TEXTB045		BHCKB045				9.
10.	TEXTB046		BHCKB046				10.
11.	TEXTB047		BHCKB047				11.
12.	TEXTB048		BHCKB048				12.
13.	TEXTB049		BHCKB049				13.
14.	TEXTB050		BHCKB050				14.
15.	TEXTB051		BHCKB051				15.
16.	TEXTB052		BHCKB052				16.
17.	TEXTB053		BHCKB053				17.
18.	TEXTB054		BHCKB054				18.
19.	TEXTB055		BHCKB055				19.
20.	TEXTB056		BHCKB056				20.

Schedule **HC** **14**

Marquette National Corporation
Name of Bank Holding Company

For Federal Reserve Bank Use Only
C.I. _____

Consolidated Financial Statements for Holding Companies

Report at the close of business **December 31, 2015**

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands			Bil | Mil | Thou		
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1)			BHCK0081	28,412	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices			BHCK0395	53,865	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs			BHCK0397	0	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A)			BHCK1754	0	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)			BHCK1773	261,380	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices			BHDMB987	0	3.a.
b. Securities purchased under agreements to resell (3)			BHCKB989	0	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale			BHCK5369	5,632	4.a.
b. Loans and leases, net of unearned income	BHCKB528	1,038,789			4.b.
c. LESS: Allow ance for loan and lease losses	BHCK3123	10,892			4.c.
d. Loans and leases, net of unearned income and allow ance for loan and lease losses (item 4.b minus 4.c)			BHCKB529	**1,027,897**	4.d.
5. Trading assets (from Schedule HC-D)			BHCK3545	0	5.
6. Premises and fixed assets (including capitalized leases)			BHCK2145	54,931	6.
7. Other real estate ow ned (from Schedule HC-M)			BHCK2150	11,356	7.
8. Investments in unconsolidated subsidiaries and associated companies			BHCK2130	1,702	8.
9. Direct and indirect investments in real estate ventures			BHCK3656	0	9.
10. Intangible assets:					
a. Goodw ill			BHCK3163	35,348	10.a.
b. Other intangible assets (from Schedule HC-M)			BHCK0426	771	10.b.
11. Other assets (from Schedule HC-F)			BHCK2160	69,267	11.
12. Total assets (sum of items 1 through 11)			BHCK2170	**1,550,561**	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** **15**

Schedule HC—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
Liabilities			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing (1)	BHDM6631	231,299	13.a.(1)
(2) Interest-bearing	BHDM6636	1,078,339	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			
(1) Noninterest-bearing	BHFN6631		13.b.(1)
(2) Interest-bearing	BHFN6636		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices (2)	BHDMB993	0	14.a.
b. Securities sold under agreements to repurchase (3)	BHCKB995	41,655	14.b.
15. Trading liabilities (from Schedule HC-D)	BHCK3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	BHCK3190	0	16.
17. Not applicable			
18. Not applicable			
19.			
a. Subordinated notes and debentures (4)	BHCK4062	0	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	BHCKC699	56,702	19.b.
20. Other liabilities (from Schedule HC-G)	BHCK2750	12,134	20.
21. Total liabilities (sum of items 13 through 20)	BHCK2948	**1,420,129**	21.
22. Not applicable			
Equity Capital			
Holding Company Equity Capital			
23. Perpetual preferred stock and related surplus	BHCK3283	0	23.
24. Common stock (par value)	BHCK3230	10	24.
25. Surplus (exclude all surplus related to preferred stock)	BHCK3240	25,776	25.
26.			
a. Retained earnings	BHCK3247	104,258	26.a.
b. Accumulated other comprehensive income (5)	BHCKB530	388	26.b.
c. Other equity capital components (6)	BHCKA130	0	26.c.
27.			
a. Total holding company equity capital (sum of items 23 through 26.c)	BHCK3210	**130,432**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	BHCK3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	BHCKG105	**130,432**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	BHCK3300	**1,550,561**	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.

Schedule **HC** **16**

Schedule HC—Continued

Memoranda (to be completed annually by holding companies for the December 31 report date)

		Yes/No	
1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0", for no)	BHCKC884	YES	M.1.
2. If response to Memoranda 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. (7)			

a. RSM US LLP
(1) Name of External Auditing Firm (TEXT C703)

Chicago
(2) City (TEXT C708)

IL 60606
(3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)

b. Tim Moritz
(1) Name of Engagement Partner (TEXT C704)

tim.moritz@rsmus.com
(2) E-mail Address (TEXT C705)

(7) The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Schedule **HC-B** **17**

Schedule HC-B—Securities

Dollar Amounts in Thousands	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for-Sale Amortized Cost	(Column D) Available-for-Sale Fair Value	
1. U.S. Treasury securities	BHCK0211	BHCK0213	BHCK1286	BHCK1287	
	0	0	0	0	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. government agencies (1)	BHCK1289	BHCK1290	BHCK1291	BHCK1293	
	0	0	0	0	2.a.
b. Issued by U.S. government-sponsored agencies (2)	BHCK1294	BHCK1295	BHCK1297	BHCK1298	
	0	0	0	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	BHCK8496	BHCK8497	BHCK8498	BHCK8499	
	0	0	6,060	6,520	3.
4. Mortgage-backed securities (MBS)					
a. Residential pass-through securities:					
(1) Guaranteed by GNMA	BHCKG300	BHCKG301	BHCKG302	BHCKG303	
	0	0	73,276	73,430	4.a.(1)
(2) Issued by FNMA and FHLMC	BHCKG304	BHCKG305	BHCKG306	BHCKG307	
	0	0	1,774	1,827	4.a.(2)
(3) Other pass-through securities	BHCKG308	BHCKG309	BHCKG310	BHCKG311	
	0	0	0	0	4.a.(3)
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)	BHCKG312	BHCKG313	BHCKG314	BHCKG315	
	0	0	127,005	127,785	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	BHCKG316	BHCKG317	BHCKG318	BHCKG319	
	0	0	0	0	4.b.(2)
(3) All other residential mortgage-backed securities	BHCKG320	BHCKG321	BHCKG322	BHCKG323	
	0	0	1,116	1,172	4.b.(3)
c. Commercial MBS:					
(1) Commercial pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKK142	BHCKK143	BHCKK144	BHCKK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities	BHCKK146	BHCKK147	BHCKK148	BHCKK149	
	0	0	0	0	4.c.(1)(b)

(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.

Schedule HC-B—Continued

Dollar Amounts in Thousands	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for-Sale Amortized Cost	(Column D) Available-for-Sale Fair Value	
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	BHCKK150	BHCKK151	BHCKK152	BHCKK153	
	0	0	23,323	22,955	4.c.(2)(a)
(b) All other commercial MBS	BHCKK154	BHCKK155	BHCKK156	BHCKK157	
	0	0	0	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS)	BHCKC026	BHCKC988	BHCKC989	BHCKC027	
	0	0	0	0	5.a.
b. Structured financial products:					
(1) Cash	BHCKG336	BHCKG337	BHCKG338	BHCKG339	
	0	0	14,707	10,188	5.b.(1)
(2) Synthetic	BHCKG340	BHCKG341	BHCKG342	BHCKG343	
	0	0	0	0	5.b.(2)
(3) Hybrid	BHCKG344	BHCKG345	BHCKG346	BHCKG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	BHCK1737	BHCK1738	BHCK1739	BHCK1741	
	0	0	0	0	6.a.
b. Other foreign debt securities	BHCK1742	BHCK1743	BHCK1744	BHCK1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values			BHCKA510	BHCKA511	
			13,481	17,503	7.
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)	BHCT1754	BHCK1771	BHCK1772	BHCT1773	
	0	**0**	**260,742**	**261,380**	8.

(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 Association (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).

Schedule **HC-B** **19**

Schedule HC-B—Continued

Memoranda

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Pledged securities (1)	BHCK0416	73,638	M.1.
2. Remaining maturity or next repricing date of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above): (2) (3)			
a. 1 year and less	BHCK0383	34,985	M.2.a.
b. Over 1 year to 5 years	BHCK0384	3,366	M.2.b.
c. Over 5 years	BHCK0387	205,187	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	BHCK1778	0	M.3.
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	BHCK8782	0	M.4.a.
b. Fair value	BHCK8783	0	M.4.b.

Dollar Amounts in Thousands	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for-Sale Amortized Cost	(Column D) Available-for-Sale Fair Value	
Memorandum item 5 is to be completed by holding companies with total assets over $1 billion or with foreign offices. (4)					
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):					
a. Credit card receivables	BHCKB838	BHCKB839	BHCKB840	BHCKB841	
	0	0	0	0	M.5.a.
b. Home equity lines	BHCKB842	BHCKB843	BHCKB844	BHCKB845	
	0	0	0	0	M.5.b.
c. Automobile loans	BHCKB846	BHCKB847	BHCKB848	BHCKB849	
	0	0	0	0	M.5.c.
d. Other consumer loans	BHCKB850	BHCKB851	BHCKB852	BHCKB853	
	0	0	0	0	M.5.d.
e. Commercial and industrial loans	BHCKB854	BHCKB855	BHCKB856	BHCKB857	
	0	0	0	0	M.5.e.
f. Other	BHCKB858	BHCKB859	BHCKB860	BHCKB861	
	0	0	0	0	M.5.f.

(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, 2014.

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for-Sale Amortized Cost	(Column D) Available-for-Sale Fair Value	
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	BHCKG348	BHCKG349	BHCKG350	BHCKG351	
	0	0	14,707	10,188	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	BHCKG352	BHCKG353	BHCKG354	BHCKG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans	BHCKG356	BHCKG357	BHCKG358	BHCKG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG360	BHCKG361	BHCKG362	BHCKG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG364	BHCKG365	BHCKG366	BHCKG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	BHCKG368	BHCKG369	BHCKG370	BHCKG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets	BHCKG372	BHCKG373	BHCKG374	BHCKG375	
	0	0	0	0	M.6.g.

Schedule **HC-C** **21**

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	BHCK1410	992,083			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			BHCKF158	23,123	1.a.(1)
(2) Other construction loans and all land development and other land loans			BHCKF159	23,255	1.a.(2)
b. Secured by farmland			BHDM1420	716	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDM1797	64,802	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			BHDM5367	258,109	1.c.(2)(a)
(b) Secured by junior liens			BHDM5368	9,638	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties:			BHDM1460	308,274	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCKF160	73,859	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			BHCKF161	230,307	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			BHDM1288	0	2.
a. To U.S. banks and other U.S. depository institutions	BHCK1292	0			2.a.
b. To foreign banks	BHCK1296	0			2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK1590	0	BHDM1590	0	3.
4. Commercial and industrial loans			BHDM1766	28,873	4.
a. To U.S. addressees (domicile)	BHCK1763	28,873			4.a.
b. To non-U.S. addressees (domicile)	BHCK1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			BHDM1975	660	6.
a. Credit cards	BHCKB538	0			6.a.
b. Other revolving credit plans	BHCKB539	411			6.b.
c. Automobile loans	BHCKK137	0			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	BHCKK207	249			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	BHCK2081	0	BHDM2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	BHCKJ454	0	BHDMJ454	0	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	BHCK1545	10,392	BHDM1545	10,392	9.b.(1)
(2) All other loans (exclude consumer loans)	BHCKJ451	12,413	BHDMJ451	12,413	9.b.(2)
10. Lease financing receivables (net of unearned income)			BHDM2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	BHCKF162	0			10.a.
b. All other leases	BHCKF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	BHCK2123	0	BHDM2123	0	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	BHCK2122	**1,044,421**	BHDM2122	**1,044,421**	12.

Schedule **HC-C** **22**

Schedule HC-C—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	BHDMK158		0		M.1.a.(1)
(2) All other construction loans and all land development and other land loans	BHDMK159		0		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHDMF576		3,893		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMK160		0		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK161		697		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK162		1,792		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile) BHCKK163 0					M.1.e.(1)
(2) To non-U.S. addressees (domicile) BHCKK164 0					M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	BHCKK165		0		M.1.f.
Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):					
(1) Loans secured by farmland in domestic offices	BHDMK166		0		M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCKK167		0		M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHCKK168		0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	BHCKK098		0		M.1.f.(4)(a)
(b) Automobile loans	BHCKK203		0		M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK204		0		M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	BHCKK212		0		M.1.f.(5)
(6) Other loans (1)	BHCKK267		0		M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule HC-C, items 4 and 9, column A, above	BHCK2746		0		M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	BHCKB837		0		M.3.
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).					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)	BHCKC391				M.4.
Memorandum item 5 is to be completed by all holding companies.					
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	BHCKC779		0		M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9	BHCKC780		0		M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))	BHCKF230		0		M.6.a.

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," "Loans to nondepository financial institutions and other loans," and loans secured by real estate in foreign offices.

Schedule **HC-C** **23**

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
*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, 2014**, 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).*			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	BHCKF231		M.6.b.
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	BHCKF232		M.6.c.
7. Not applicable			
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))	BHDMF577	3,583	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
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	BHCKF608	0			M.10.a.
(1) Construction, land development, and other land loans			BHDMF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF581	0	M.10.a.(3)b.i
(ii) Secured by junior liens			BHDMF582	0	M.10.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties			BHDMF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF584	0	M.10.a.(5)
b. Commercial and industrial loans	BHCKF585	0	BHDMF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF586	0	BHDMF586	0	M.10.c.(1)
(2) Other revolving credit plans	BHCKF587	0	BHDMF587	0	M.10.c.(2)
(3) Automobile loans	BHCKK196	0	BHDMK196	0	M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK208	0	BHDMK208	0	M.10.c.(4)
d. Other loans	BHCKF589	0	BHDMF589	0	M.10.d.

Schedule **HC-C** **24**

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):					
a. Loans secured by real estate	BHCKF609	0			M.11.a.
(1) Construction, land development, and other land loans			BHDMF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF593	0	M.11.a.(3)b.i
(ii) Secured by junior liens			BHDMF594	0	M.11.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties			BHDMF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF596	0	M.11.a.(5)
b. Commercial and industrial loans	BHCKF597	0	BHDMF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF598	0	BHDMF598	0	M.11.c.(1)
(2) Other revolving credit plans	BHCKF599	0	BHDMF599	0	M.11.c.(2)
(3) Automobile loans	BHCKK195	0	BHDMK195	0	M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK209	0	BHDMK209	0	M.11.c.(4)
d. Other loans	BHCKF601	0	BHDMF601	0	M.11.d.

Dollar Amounts in Thousands	(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 contractual cash flow s 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 w ith acquisition dates in the current calendar year:							
a. Loans secured by real estate	BHCKG091	0	BHCKG092	0	BHCKG093	0	M.12.a.
b. Commercial and industrial loans	BHCKG094	0	BHCKG095	0	BHCKG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	BHCKG097	0	BHCKG098	0	BHCKG099	0	M.12.c.
d. All other loans and all leases	BHCKG100	0	BHCKG101	0	BHCKG102	0	M.12.d.

Dollar Amounts in Thousands		Bil	Mil	Thou	
13. Not applicable					
14. Pledged loans and leases	BHCKG378		206,055		M.14.

Schedule **HC-D** **25**

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	BHCM3531	N/A	BHCK3531	N/A	1.
2. U.S. government agency obligations (exclude MBS)	BHCM3532	N/A	BHCK3532	N/A	2.
3. Securities issued by states and political subdivisions in the U.S.	BHCM3533	N/A	BHCK3533	N/A	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKG379	N/A	BHDMG379	N/A	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) (1)	BHCKG380	N/A	BHDMG380	N/A	4.b.
c. All other residential mortgage-backed securities	BHCKG381	N/A	BHDMG381	N/A	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	BHCKK197	N/A	BHDMK197	N/A	4.d.
e. All other commercial MBS	BHCKK198	N/A	BHDMK198	N/A	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	BHCKG383	N/A	BHDMG383	N/A	5.a.(1)
(2) Synthetic	BHCKG384	N/A	BHDMG384	N/A	5.a.(2)
(3) Hybrid	BHCKG385	N/A	BHDMG385	N/A	5.a.(3)
b. All other debt securities	BHCKG386	N/A	BHDMG386	N/A	5.b.
6. Loans:					
a. Loans secured by real estate	BHCKF610	N/A			6.a.
(1) Construction, land development, and other land loans			BHDMF604	N/A	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF605	N/A	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF606	N/A	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF607	N/A	6.a.(3)(b)(i)
(ii) Secured by junior liens			BHDMF611	N/A	6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			BHDMF612	N/A	6.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF613	N/A	6.a.(5)
b. Commercial and industrial loans	BHCKF614	N/A	BHDMF614	N/A	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF615	N/A	BHDMF615	N/A	6.c.(1)
(2) Other revolving credit plans	BHCKF616	N/A	BHDMF616	N/A	6.c.(2)
(3) Automobile loans	BHCKK199	N/A	BHDMK199	N/A	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK210	N/A	BHDMK210	N/A	6.c.(4)
d. Other loans	BHCKF618	N/A	BHDMF618	N/A	6.d.
7. - 8. Not applicable					
9. Other trading assets	BHCM3541	N/A	BHCK3541	N/A	9.
10. Not applicable					
11. Derivatives with a positive fair value	BHCM3543	N/A	BHCK3543	N/A	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal HC.5.)	BHCT3545	**N/A**	BHDM3545	**N/A**	12.

(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 Association (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).

Schedule HC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
Liabilities					
13.					
a. Liability for short positions:					
(1) Equity securities	BHCKG209	N/A	BHDMG209	N/A	13.a.(1)
(2) Debt securities	BHCKG210	N/A	BHDMG210	N/A	13.a.(2)
(3) All other assets	BHCKG211	N/A	BHDMG211	N/A	13.a.(3)
b. All other trading liabilities	BHCKF624	N/A	BHDMF624	N/A	13.b.
14. Derivatives with a negative fair value	BHCK3547	N/A	BHDM3547	N/A	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal HC.15.)	BHCT3548	**N/A**	BHDM3548	**N/A**	15.

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
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	BHCKF790	N/A			M.1.a.
(1) Construction, land development, and other land loans			BHDMF625	N/A	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF626	N/A	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF627	N/A	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF628	N/A	M.1.a.(3)b.i
(ii) Secured by junior liens			BHDMF629	N/A	M.1.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties			BHDMF630	N/A	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF631	N/A	M.1.a.(5)
b. Commercial and industrial loans	BHCKF632	N/A	BHDMF632	N/A	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF633	N/A	BHDMF633	N/A	M.1.c.(1)
(2) Other revolving credit plans	BHCKF634	N/A	BHDMF634	N/A	M.1.c.(2)
(3) Automobile loans	BHCKK200	N/A	BHDMK200	N/A	M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK211	N/A	BHDMK211	N/A	M.1.c.(4)
d. Other loans	BHCKF636	N/A	BHDMF636	N/A	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	BHCKF639	N/A	BHDMF639	N/A	M.2.a.
b. Unpaid principal balance	BHCKF640	N/A	BHDMF640	N/A	M.2.b.
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	BHCKG299	N/A	BHDMG299	N/A	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	BHCKG332	N/A	BHDMG332	N/A	M.3.b.
c. Corporate and similar loans	BHCKG333	N/A	BHDMG333	N/A	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG334	N/A	BHDMG334	N/A	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG335	N/A	BHDMG335	N/A	M.3.e.
f. Diversified (mixed) pools of structured financial products	BHCKG651	N/A	BHDMG651	N/A	M.3.f.
g. Other collateral or reference assets	BHCKG652	N/A	BHDMG652	N/A	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	BHCKG387	N/A	BHDMG387	N/A	M.4.a.
b. Pledged loans	BHCKG388	N/A	BHDMG388	N/A	M.4.b.

Schedule **HC-D** **27**

Schedule HC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
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.			
5. Asset-backed securities:			
a. Credit card receivables	BHCKF643	N/A	M.5.a.
b. Home equity lines	BHCKF644	N/A	M.5.b.
c. Automobile loans	BHCKF645	N/A	M.5.c.
d. Other consumer loans	BHCKF646	N/A	M.5.d.
e. Commercial and industrial loans	BHCKF647	N/A	M.5.e.
f. Other	BHCKF648	N/A	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	BHCKF651	N/A	M.6.
7. Equity securities:			
a. Readily determinable fair values	BHCKF652	N/A	M.7.a.
b. Other	BHCKF653	N/A	M.7.b.
8. Loans pending securitization	BHCKF654	N/A	M.8.
9.			
a.			
(1) Gross fair value of commodity contracts	BHCKG212	N/A	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory	BHCKG213	N/A	M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than $25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):			
(1) BHTXF655 N/A	BHCKF655	N/A	M.9.b.(1)
(2) BHTXF656 N/A	BHCKF656	N/A	M.9.b.(2)
(3) BHTXF657 N/A	BHCKF657	N/A	M.9.b.(3)
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. BHTXF658 N/A	BHCKF658	N/A	M.10.a.
b. BHTXF659 N/A	BHCKF659	N/A	M.10.b.
c. BHTXF660 N/A	BHCKF660	N/A	M.10.c.

Schedule **HC-E** **28**

Schedule HC-E—Deposit Liabilities(1)

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances (2)	BHCB2210	231,299	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	BHCB3187	175,282	1.b.
c. Money market deposit accounts and other savings accounts	BHCB2389	702,822	1.c.
d. Time deposits of less than $100,000	BHCB6648	120,644	1.d.
e. Time deposits of $100,000 or more	BHCB2604	79,591	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances (2)	BHOD3189		2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	BHOD3187		2.b.
c. Money market deposit accounts and other savings accounts	BHOD2389		2.c.
d. Time deposits of less than $100,000	BHOD6648		2.d.
e. Time deposits of $100,000 or more	BHOD2604		2.e.

Memoranda

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Brokered deposits less than $100,000 with a remaining maturity of one year or less	BHDMA243	91	M.1.
2. Brokered deposits less than $100,000 with a remaining maturity of more than one year	BHDMA164	0	M.2.
3. Time deposits of $100,000 or more with a remaining maturity of one year or less	BHDMA242	59,335	M.3.
4. Foreign office time deposits with a remaining maturity of one year or less	BHFNA245	0	M.4.

(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.

Schedule **HC-F** **29**

Schedule HC-F—Other Assets

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Accrued interest receivable (1)	BHCKB556	3,667	1.
2. Net deferred tax assets (2)	BHCK2148	12,049	2.
3. Interest-only strips receivable (not in the form of a security) on: (3)			
a. Mortgage loans	BHCKA519	0	3.a.
b. Other financial assets	BHCKA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)	BHCK1752	10,018	4.
5. Life insurance assets:			
a. General account life insurance assets	BHCKK201	38,438	5.a.
b. Separate account life insurance assets	BHCKK202	2,000	5.b.
c. Hybrid account life insurance assets	BHCKK270	0	5.c.
6. Other	BHCK2168	3,095	6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	BHCT2160	**69,267**	7.

(1) Include accrued interest receivable on loans, losses, 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.

Schedule **HC-G** **30**

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands		Bil Mil Thou	
1. Not applicable			
2. Net deferred tax liabilities (1)	BHCK3049	0	2.
3. Allow ance for credit losses on off-balance sheet credit exposures	BHCKB557	35	3.
4. Other	BHCKB984	12,099	4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	BHCT2750	**12,134**	5.

(1) See discussion of deferred income taxes in Glossary entry on "income taxes".

Schedule **HC-H** **31**

Schedule HC-H—Interest Sensitivity(1)

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Earning assets that are repriceable within one year or mature within one year	BHCK3197		323,244		1.
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	BHCK3296		145,716		2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	BHCK3298		0		3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	BHCK3408		0		4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	BHCK3409		0		5.

(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.

Schedule **HC-I** **32**

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		Bil | Mil | Thou	
Assets			
1. Reinsurance recoverables	BHCKB988	0	1.
2. Total assets	BHCKC244	0	2.
Liabilities			
3. Claims and claims adjustment expense reserves	BHCKB990	0	3.
4. Unearned premiums	BHCKB991	0	4.
5. Total equity	BHCKC245	0	5.
6. Net income	BHCKC246	0	6.

II. Life and Health Underwriting

Dollar Amounts in Thousands		Bil | Mil | Thou	
Assets			
1. Reinsurance recoverables	BHCKC247	0	1.
2. Separate account assets	BHCKB992	0	2.
3. Total assets	BHCKC248	0	3.
Liabilities			
4. Policy holder benefits and contract holder funds	BHCKB994	0	4.
5. Separate account liabilities	BHCKB996	0	5.
6. Total equity	BHCKC249	0	6.
7. Net income	BHCKC250	0	7.

Schedule **HC-K** **33**

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands		Bil | Mil | Thou	
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	BHCKB558	0	1.a.
b. Mortgage-backed securities	BHCKB559	233,488	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)	BHCKB560	34,594	1.c.
2. Federal funds sold and securities purchased under agreements to resell	BHCK3365	0	2.
3.			
a. Total loans and leases in domestic offices	BHDM3516	1,027,381	3.a.
(1) Loans secured by 1-4 family residential properties	BHDM3465	319,915	3.a.(1)
(2) All other loans secured by real estate	BHDM3466	658,026	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHDM3386	0	3.a.(3)
(4) Commercial and industrial loans	BHDM3387	26,100	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	BHDMB561	0	3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHDMB562	331	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs	BHFN3360	0	3.b.
4.			
a. Trading assets	BHCK3401	0	4.a.
b. Other earning assets	BHCKB985	43,572	4.b.
5. Total consolidated assets	BHCK3368	1,548,124	5.
Liabilities			
6. Interest-bearing deposits (domestic) (1)	BHCK3517	1,068,140	6.
7. Interest-bearing deposits (foreign) (1)	BHCK3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase	BHCK3353	44,549	8.
9. All other borrowed money	BHCK2635	0	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock)	BHCK3519	129,436	11.

(1) Includes interest-bearing demand deposits.

Schedule **HC-L** **34**

Schedule HC-L—Derivatives and Off-Balance-Sheet Items

(Report only transactions with nonrelated institutions)

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands		Bil Mil Thou		
1. Unused commitments (report only unused portions 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)		BHCK3814	48,820	1.a.
b.				
(1) Unused consumer credit card lines		BHCKJ455	0	1.b.(1)
(2) Other unused credit card lines		BHCKJ456	0	1.b.(2)
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))		BHCK3816	**77,596**	1.c.(1)
(a) 1-4 family residential construction loan commitments	BHCKF164 27,782			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	BHCKF165 49,814			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate		BHCK6550	0	1.c.(2)
d. Securities underwriting		BHCK3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans		BHCKJ457	13,012	1.e.(1)
(2) Loans to financial institutions		BHCKJ458	0	1.e.(2)
(3) All other unused commitments		BHCKJ459	50,758	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees		BHCK6566	1,364	2.
Item 2.a is to be completed by holding companies with $1 billion or more in total assets. (1)				
a. Amount of financial standby letters of credit conveyed to others		BHCK3820	0	2.a.
3. Performance standby letters of credit and foreign office guarantees		BHCK6570	7,842	3.
Item 3.a is to be completed by holding companies with $1 billion or more in total assets. (1)				
a. Amount of performance standby letters of credit conveyed to others		BHCK3822	0	3.a.
4. Commercial and similar letters of credit		BHCK3411	0	4.
5. Not applicable				
6. **Securities:**				
a. Securities lent		BHCK3433	0	6.a.
b. Securities borrowed		BHCK3432	0	6.b.

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps	BHCKC968	0	BHCKC969	0	7.a.(1)
(2) Total return swaps	BHCKC970	0	BHCKC971	0	7.a.(2)
(3) Credit options	BHCKC972	0	BHCKC973	0	7.a.(3)
(4) Other credit derivatives	BHCKC974	0	BHCKC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	BHCKC219	0	BHCKC221	0	7.b.(1)
(2) Gross negative fair value	BHCKC220	0	BHCKC222	0	7.b.(2)

Schedule **HC-L** **35**

Schedule HC-L—Continued

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands		Bil Mil Thou	
7.c. Notional amounts by regulatory capital treatment:			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	BHCKG401	0	7.c.(1)(a)
(b) Purchased protection	BHCKG402	0	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	BHCKG403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	BHCKG404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	BHCKG405	0	7.c.(2)(c)

Dollar Amounts in Thousands	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	BHCKG406	0	BHCKG407	0	BHCKG408	0	7.d.(1)(a)
(b) Subinvestment grade	BHCKG409	0	BHCKG410	0	BHCKG411	0	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	BHCKG412	0	BHCKG413	0	BHCKG414	0	7.d.(2)(a)
(b) Subinvestment grade	BHCKG415	0	BHCKG416	0	BHCKG417	0	7.d.(2)(b)

Dollar Amounts in Thousands		Bil Mil Thou			
8. Spot foreign exchange contracts	BHCK8765	0			8.
9. All other off-balance sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total bank holding company equity capital") (itemize and describe in terms 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a)	BHCK3430	0			9.
a. Commitments to purchase w hen-issued securities			BHCK3434	0	9.a.
b. Commitments to sell w hen-issued securities			BHCK3435	0	9.b.
c. TEXT6561			BHCK6561	0	9.c.
d. TEXT6562			BHCK6562	0	9.d.
e. TEXT6568			BHCK6568	0	9.e.
f. TEXT6586			BHCK6586	0	9.f.

10. Not applicable

Schedule **HC-L** **36**

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators					
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. Futures contracts	BHCK8693	BHCK8694	BHCK8695	BHCK8696	
	0	0	0	0	11.a.
b. Forw ard contracts	BHCK8697	BHCK8698	BHCK8699	BHCK8700	
	0	0	0	0	11.b.
c. Exchange-traded option contracts:					
(1) Written options	BHCK8701	BHCK8702	BHCK8703	BHCK8704	
	0	0	0	0	11.c.(1)
(2) Purchased options	BHCK8705	BHCK8706	BHCK8707	BHCK8708	
	0	0	0	0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	BHCK8709	BHCK8710	BHCK8711	BHCK8712	
	0	0	0	0	11.d.(1)
(2) Purchased options	BHCK8713	BHCK8714	BHCK8715	BHCK8716	
	0	0	0	0	11.d.(2)
e. Sw aps	BHCK3450	BHCK3826	BHCK8719	BHCK8720	
	0	0	0	0	11.e.
12. Total gross notional amount of derivative contracts held for trading	BHCKA126	BHCKA127	BHCK8723	BHCK8724	
	0	0	0	0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK8725	BHCK8726	BHCK8727	BHCK8728	
	0	0	0	0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK8733	BHCK8734	BHCK8735	BHCK8736	
	0	0	0	0	14.a.(1)
(2) Gross negative fair value	BHCK8737	BHCK8738	BHCK8739	BHCK8740	
	0	0	0	0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK8741	BHCK8742	BHCK8743	BHCK8744	
	0	0	0	0	14.b.(1)
(2) Gross negative fair value	BHCK8745	BHCK8746	BHCK8747	BHCK8748	
	0	0	0	0	14.b.(2)

Schedule HC-L—Continued

Item 15 is to be completed only by bank holding companies with total assets of $10 billion or more.[1]

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	BHCKG418	BHCKG419	BHCKG420	BHCKG421	BHCKG422	
	N/A	N/A	N/A	N/A	N/A	15.a.
b. Fair value of collateral:						
(1) Cash - U.S. dollar	BHCKG423	BHCKG424	BHCKG425	BHCKG426	BHCKG427	
	N/A	N/A	N/A	N/A	N/A	15.b.(1)
(2) Cash - Other currencies	BHCKG428	BHCKG429	BHCKG430	BHCKG431	BHCKG432	
	N/A	N/A	N/A	N/A	N/A	15.b.(2)
(3) U.S. Treasury securities	BHCKG433	BHCKG434	BHCKG435	BHCKG436	BHCKG437	
	N/A	N/A	N/A	N/A	N/A	15.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	BHCKG438	BHCKG439	BHCKG440	BHCKG441	BHCKG442	
	N/A	N/A	N/A	N/A	N/A	15.b.(4)
(5) Corporate bonds	BHCKG443	BHCKG444	BHCKG445	BHCKG446	BHCKG447	
	N/A	N/A	N/A	N/A	N/A	15.b.(5)
(6) Equity securities	BHCKG448	BHCKG449	BHCKG450	BHCKG451	BHCKG452	
	N/A	N/A	N/A	N/A	N/A	15.b.(6)
(7) All other collateral	BHCKG453	BHCKG454	BHCKG455	BHCKG456	BHCKG457	
	N/A	N/A	N/A	N/A	N/A	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	BHCKG458	BHCKG459	BHCKG460	BHCKG461	BHCKG462	
	N/A	**N/A**	**N/A**	**N/A**	**N/A**	15.b.(8)

(1) The $10 billion asset size test is generally based on the total assets reported as of June 30, 2014.

Schedule **HC-M** **38**

Schedule HC-M—Memoranda

Dollar Amounts in Thousands		Number (Unrounded)		Bil	Mil	Thou	
1. Total number of holding company common shares outstanding	BHCK3459	1021321					1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	BHCK6555	0					2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	BHCK6556	0					3.
4. Other assets acquired in satisfaction of debts previously contracted	BHCK6557	0					4.
5. Securities purchased under agreements to resell **offset** against securities sold under agreements to repurchase on Schedule HC	BHCKA288	0					5.
6. Assets covered by loss-sharing agreements with the FDIC:							
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):							
(1) Loans secured by real estate in domestic offices:							
(a) Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	BHDMK169	0					6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	BHDMK170	0					6.a.(1)(a)(2)
(b) Secured by farmland	BHDMK171	0					6.a.(1)(b)
(c) Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHDMK172	0					6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	BHDMK173	0					6.a.(1)(c)(2)(a)
(b) Secured by junior liens	BHDMK174	0					6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	BHDMK175	0					6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK176	0					6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK177	0					6.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers	BHCKK178	0					6.a.(2)
(3) Commercial and industrial loans	BHCKK179	0					6.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(a) Credit cards	BHCKK180	0					6.a.(4)(a)
(b) Automobile loans	BHCKK181	0					6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)	BHCKK182	0					6.a.(4)(c)
(5) All other loans and leases	BHCKK183	0					6.a.(5)
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	BHCKK184	0					6.a.(5)(a)
(b) Loans to foreign governments and official institutions	BHCKK185	0					6.a.(5)(b)
(c) Other loans (1)	BHCKK186	0					6.a.(5)(c)
(d) Lease financing receivables	BHCKK273	0					6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):							
(1) Construction, land development, and other land in domestic offices	BHDMK187	0					6.b.(1)
(2) Farmland in domestic offices	BHDMK188	0					6.b.(2)
(3) 1-4 family residential properties in domestic offices	BHDMK189	0					6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	BHDMK190	0					6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	BHDMK191	0					6.b.(5)
(6) In foreign offices	BHFNK260	0					6.b.(6)
(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	BHCKK192	0					6.b.(7)

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S., "Loans to nondepository financial institutions and other loans," and loans secured by real estate in foreign offices.

Schedule **HC-M** **39**

Schedule HC-M—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
c. Debt securities (included in Schedule HC, items 2.a and 2.b)	BHCKJ461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	BHCKJ462	0	6.d.
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	BHCKK193	2,094	7.a.
b. Total assets of captive reinsurance subsidiaries (1)	BHCKK194	0	7.b.

		Yes/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? (Enter "1" for yes; enter "0" for no)	BHCKC251	NO	8.
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? (Enter "1" for yes; enter "0" for no)	BHCK6689	NO	9.
10. Not applicable			
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.	BHCK6416	YES	11.

Paul A. Eckroth
Name of Holding Company Official Verifying FR Y-10 Reporting (TEXT 6428)

708-364-9011
Area Code / Phone Number (TEXT 9009)

Dollar Amounts in Thousands		Bil | Mil | Thou	
12. Intangible assets other than goodwill:			
a. Mortgage servicing assets	BHCK3164	767	12.a.
(1) Estimated fair value of mortgage servicing assets BHCK6438 767			12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	BHCKB026	0	12.b.
c. All other identifiable intangible assets	BHCK5507	4	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	BHCT0426	**771**	12.d.
13. Other real estate owned	BHCT2150	11,356	13.
14. Other borrowed money:			
a. Commercial paper	BHCK2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less	BHCK2332	0	14.b.
c. Other borrowed money with a remaining maturity of more than one year	BHCK2333	0	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	BHCT3190	**0**	14.d.

		Yes/No	
15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no)	BHCKB569	YES	15.

Dollar Amounts in Thousands		Bil | Mil | Thou	
16. Assets under management in proprietary mutual funds and annuities	BHCKB570	0	16.

(1) 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.

Schedule **HC-M** **40**

Schedule HC-M—Continued

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). See the line item instructions for further details.

		Yes/No	
17. Does the holding company hold, either 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? (Enter "1" for yes; enter "0" for no) ..	BHCKC161	YES	17.

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.

		Yes/No	
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% of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no)	BHCKC159	NO	18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a and 19.b below.

Items 19.a and 19.b are to be completed by all holding companies that are not required to file the FR Y-12.

		Yes/No	
19.			
a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for yes; enter "0" for no)	BHCKC700	NO	19.a.
b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for yes; enter "0" for no)	BHCKC701	NO	19.b.

		Bil | Mil | Thou	
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.			
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	BHCKC252		20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross	BHCK4832		20.b.(1)
(2) Due from the subsidiary banks of the holding company, gross	BHCK4833		20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	BHCK4834		20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross	BHCK5041		20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	BHCK5043		20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	BHCK5045		20.c.(3)
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	BHCK5047		20.d.

Schedule **HC-M** **41**

Schedule HC-M—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
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 (12 U.S.C. § 1843(k)(4)(B)) (1)	BHCKC253		21.

Memoranda item 22 is to be completed by holding companies with total assets of $30 billion or more.

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)

http:// 22.

Memoranda items 23 and 24 are to be completed by all holding companies.

Dollar Amounts in Thousands		Bil | Mil | Thou	
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	BHCKF064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	BHCKF065	0	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items	BHCKG234	0	24.a.
b. Warrants to purchase common stock or similar items	BHCKG235	0	24.b.

(1) 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)).

Schedule **HC-N** **42**

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

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	BHCKF172	0	BHCKF174	0	BHCKF176	1,076	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKF173	0	BHCKF175	0	BHCKF177	570	1.a.(2)
b. Secured by farmland in domestic offices	BHCK3493	0	BHCK3494	0	BHCK3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHCK5398	390	BHCK5399	0	BHCK5400	996	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	BHCKC236	2,270	BHCKC237	482	BHCKC229	2,195	1.c.(2)(a)
(b) Secured by junior liens	BHCKC238	62	BHCKC239	23	BHCKC230	263	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3499	763	BHCK3500	0	BHCK3501	51	1.d.
e. Secured by nonfarm non-residential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKF178	2,341	BHCKF180	0	BHCKF182	6,371	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKF179	0	BHCKF181	0	BHCKF183	5,285	1.e.(2)
f. In foreign offices	BHCKB572	0	BHCKB573	0	BHCKB574	0	1.f.

Schedule **HC-N** **43**

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions	BHCK5377	0	BHCK5378	0	BHCK5379	0	2.a.
b. Foreign banks	BHCK5380	0	BHCK5381	0	BHCK5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK1594	0	BHCK1597	0	BHCK1583	0	3.
4. Commercial and industrial loans	BHCK1606	0	BHCK1607	0	BHCK1608	11	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	BHCKB575	0	BHCKB576	0	BHCKB577	0	5.a.
b. Automobile loans	BHCKK213	0	BHCKK214	0	BHCKK215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK216	0	BHCKK217	0	BHCKK218	97	5.c.
6. Loans to foreign governments and official institutions	BHCK5389	0	BHCK5390	0	BHCK5391	0	6.
7. All other loans	BHCK5459	0	BHCK5460	0	BHCK5461	0	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	BHCKF166	0	BHCKF167	0	BHCKF168	0	8.a.
b. All other leases	BHCKF169	0	BHCKF170	0	BHCKF171	0	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	BHCK3505	0	BHCK3506	0	BHCK3507	339	9.
10. TOTAL (sum of items 1 through 9)	BHCK5524	**5,826**	BHCK5525	**505**	BHCK5526	**17,254**	10.

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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
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)	BHCKK036	0	BHCKK037	0	BHCKK038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	BHCKK039	0	BHCKK040	0	BHCKK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	BHCKK042	0	BHCKK043	0	BHCKK044	0	11.b.

Schedule **HC-N** **44**

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
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	BHDMK045	0	BHDMK046	0	BHDMK047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	BHDMK048	0	BHDMK049	0	BHDMK050	0	12.a.(1)(b)
(2) Secured by farmland	BHDMK051	0	BHDMK052	0	BHDMK053	0	12.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHDMK054	0	BHDMK055	0	BHDMK056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	BHDMK057	0	BHDMK058	0	BHDMK059	0	12.a.(3)(b)(1)
(2) Secured by junior liens	BHDMK060	0	BHDMK061	0	BHDMK062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	BHDMK063	0	BHDMK064	0	BHDMK065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK066	0	BHDMK067	0	BHDMK068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	BHDMK069	0	BHDMK070	0	BHDMK071	0	12.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers	BHCKK072	0	BHCKK073	0	BHCKK074	0	12.b.
c. Commercial and industrial loans	BHCKK075	0	BHCKK076	0	BHCKK077	0	12.c.
d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	BHCKK078	0	BHCKK079	0	BHCKK080	0	12.d.(1)
(2) Automobile loans	BHCKK081	0	BHCKK082	0	BHCKK083	0	12.d.(2)
(3) Other consumer loans	BHCKK084	0	BHCKK085	0	BHCKK086	0	12.d.(3)
e. All other loans and leases	BHCKK087	0	BHCKK088	0	BHCKK089	0	12.e.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
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):							
(1) Loans to depository institutions and acceptances of other banks .	BHCKK091	0	BHCKK092	0	BHCKK093	0	12.e.(1)
(2) Loans to foreign governments and official institutions	BHCKK095	0	BHCKK096	0	BHCKK097	0	12.e.(2)
(3) Other loans [1]	BHCKK099	0	BHCKK100	0	BHCKK101	0	12.e.(3)
(4) Lease financing receivables	BHCKK269	0	BHCKK271	0	BHCKK272	0	12.e.(4)
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	BHCKK102	0	BHCKK103	0	BHCKK104	0	12.f.

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S., "Loans to nondepository financial institutions and other loans," and loans secured by real estate in foreign offices.

Schedule HC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	BHDMK105	0	BHDMK106	0	BHDMK107	1,076	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	BHDMK108	0	BHDMK109	0	BHDMK110	419	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCKF661	668	BHCKF662	0	BHCKF663	538	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMK111	0	BHDMK112	0	BHDMK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK114	1,252	BHDMK115	0	BHDMK116	1,841	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK117	0	BHDMK118	0	BHDMK119	1,653	M.1.d.(2)
e. Commercial and industrial loans:							
(1) To U.S. addresses (domicile)	BHCKK120	0	BHCKK121	0	BHCKK122	11	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	BHCKK123	0	BHCKK124	0	BHCKK125	0	M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	BHCKK126	0	BHCKK127	0	BHCKK128	97	M.1.f.

Schedule **HC-N** **47**

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
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	BHDMK130	0	BHDMK131	0	BHDMK132	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCKK134	0	BHCKK135	0	BHCKK136	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHCKK138	0	BHCKK139	0	BHCKK140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	BHCKK274	0	BHCKK275	0	BHCKK276	0	M.1.f.(4)(a)
(b) Automobile loans	BHCKK277	0	BHCKK278	0	BHCKK279	0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK280	0	BHCKK281	0	BHCKK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	BHCKK283	0	BHCKK284	0	BHCKK285	0	M.1.f.(5)
(6) Other loans [1]	BHCKK286	0	BHCKK287	0	BHCKK288	0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above	BHCK6558	0	BHCK6559	0	BHCK6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees above	BHCK3508	0	BHCK1912	0	BHCK1913	0	M.3.
4. Not applicable							
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
a. Loans and leases held for sale	BHCKC240	0	BHCKC241	0	BHCKC226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	BHCKF664	0	BHCKF665	0	BHCKF666	0	M.5.b.(1)
(2) Unpaid principal balance	BHCKF667	0	BHCKF668	0	BHCKF669	0	M.5.b.(2)

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S., "Loans to nondepository financial institutions and other loans," and loans secured by real estate in foreign offices.

Schedule **HC-N** **48**

Schedule HC-N—Continued

Memoranda—Continued

Items 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).

Dollar Amounts in Thousands	(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	BHCK3529	0	BHCK3530	0		M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	BHCKC410		833		M.7.
8. Nonaccrual assets sold during the quarter	BHCKC411		0		M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	BHCKL183	0	BHCKL184	0	BHCKL185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	BHCKL186	0	BHCKL187	0	BHCKL188	0	M.9.b.

Schedule **HC-P** **49**

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 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		Bil | Mil | Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)			
a. Closed-end first liens	BHCKF066	26,399	1.a.
b. Closed-end junior liens	BHCKF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			
a. Closed-end first liens	BHCKF068	0	2.a.
b. Closed-end junior liens	BHCKF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF673	0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:			
a. Closed-end first liens	BHCKF070	28,147	3.a.
b. Closed-end junior liens	BHCKF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF675	0	3.c.(2)
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	BHCKF072	5,632	4.a.
b. Closed-end junior liens	BHCKF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF677	0	4.c.(2)
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	BHCKF184	522	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	BHDMF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans *during the quarter*:			
a. Closed-end first liens	BHDMF678	0	6.a.
b. Closed-end junior liens	BHDMF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF681	0	6.c.(2)
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	BHCKL191	0	7.a.
b. For representations and warranties made to other parties	BHCKL192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	BHCKM288	N/A	7.c.

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2014.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule **HC-Q** **50**

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 Amounts 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	BHCY1773	BHCKG474	BHCKG475	BHCKG476	BHCKG477	
	261,380	0	17,503	233,689	10,188	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCKG478	BHCKG479	BHCKG480	BHCKG481	BHCKG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale	BHCKG483	BHCKG484	BHCKG485	BHCKG486	BHCKG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment	BHCKG488	BHCKG489	BHCKG490	BHCKG491	BHCKG492	
	0	0	0	0	0	4.
5. Trading assets:						
a. Derivative assets	BHCT3543	BHCKG493	BHCKG494	BHCKG495	BHCKG496	
	0	0	0	0	0	5.a.
b. Other trading assets	BHCKG497	BHCKG498	BHCKG499	BHCKG500	BHCKG501	
	0	0	0	0	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	BHCKF240	BHCKF684	BHCKF692	BHCKF241	BHCKF242	
	0	0	0	0	0	5.b.(1)
6. All other assets	BHCKG391	BHCKG392	BHCKG395	BHCKG396	BHCKG804	
	0	0	0	0	0	6.
7. Total assets measured at fair value on a recurring basis	BHCKG502	BHCKG503	BHCKG504	BHCKG505	BHCKG506	
	261,380	**0**	**17,503**	**233,689**	**10,188**	7.

Schedule HC-Q—Continued

Dollar Amounts 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	
Liabilities						
8. Deposits	BHCKF252	BHCKF686	BHCKF694	BHCKF253	BHCKF254	
	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	BHCKG507	BHCKG508	BHCKG509	BHCKG510	BHCKG511	
	0	0	0	0	0	9.
10. Trading liabilities:						
a. Derivative liabilities	BHCT3547	BHCKG512	BHCKG513	BHCKG514	BHCKG515	
	0	0	0	0	0	10.a.
b. Other trading liabilities	BHCKG516	BHCKG517	BHCKG518	BHCKG519	BHCKG520	
	0	0	0	0	0	10.b.
11. Other borrow ed money	BHCKG521	BHCKG522	BHCKG523	BHCKG524	BHCKG525	
	0	0	0	0	0	11.
12. Subordinated notes and debentures	BHCKG526	BHCKG527	BHCKG528	BHCKG529	BHCKG530	
	0	0	0	0	0	12.
13. All other liabilities	BHCKG805	BHCKG806	BHCKG807	BHCKG808	BHCKG809	
	0	0	0	0	0	13.
14. Total liabilities measured at fair value on a recurring basis	BHCKG531	BHCKG532	BHCKG533	BHCKG534	BHCKG535	
	0	**0**	**0**	**0**	**0**	14.

Schedule **HC-Q** **52**

Schedule HC-Q—Continued

Memoranda

Dollar Amounts 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	
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	BHCKG536	BHCKG537	BHCKG538	BHCKG539	BHCKG540	
	0	0	0	0	0	M.1.a.
b. Nontrading derivative assets	BHCKG541	BHCKG542	BHCKG543	BHCKG544	BHCKG545	
	0	0	0	0	0	M.1.b.
c. BHTXG546	BHCKG546	BHCKG547	BHCKG548	BHCKG549	BHCKG550	
	0	0	0	0	0	M.1.c.
d. BHTXG551	BHCKG551	BHCKG552	BHCKG553	BHCKG554	BHCKG555	
	0	0	0	0	0	M.1.d.
e. BHTXG556	BHCKG556	BHCKG557	BHCKG558	BHCKG559	BHCKG560	
	0	0	0	0	0	M.1.e.
f. BHTXG561	BHCKG561	BHCKG562	BHCKG563	BHCKG564	BHCKG565	
	0	0	0	0	0	M.1.f.
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)	BHCKF261	BHCKF689	BHCKF697	BHCKF262	BHCKF263	
	0	0	0	0	0	M.2.a.
b. Nontrading derivative liabilities	BHCKG566	BHCKG567	BHCKG568	BHCKG569	BHCKG570	
	0	0	0	0	0	M.2.b.
c. BHTXG571	BHCKG571	BHCKG572	BHCKG573	BHCKG574	BHCKG575	
	0	0	0	0	0	M.2.c.
d. BHTXG576	BHCKG576	BHCKG577	BHCKG578	BHCKG579	BHCKG580	
	0	0	0	0	0	M.2.d.
e. BHTXG581	BHCKG581	BHCKG582	BHCKG583	BHCKG584	BHCKG585	
	0	0	0	0	0	M.2.e.
f. BHTXG586	BHCKG586	BHCKG587	BHCKG588	BHCKG589	BHCKG590	
	0	0	0	0	0	M.2.f.

Schedule **HC-R.I.** **53**

Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only
C.I. _____

Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		Bil | Mil | Thou	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	BHCAP742	25,786	1.
2. Retained earnings	BHCT3247	**104,258**	2.
3. Accumulated other comprehensive income (AOCI)	BHCAB530	388	3.

		Yes/No	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	BHCAP838	YES	3.a.

Dollar Amounts in Thousands		Bil | Mil | Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	BHCAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	BHCAP840	**130,432**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	BHCAP841	35,348	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	BHCAP842	2	7.
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	BHCAP843	2,794	8.
9. **AOCI-related adjustments (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)**	BHCAP844	388	9.a.
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)**	BHCAP845	0	9.b.
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)**	BHCAP846	0	9.c.
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)**	BHCAP847	0	9.d.
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)**	BHCAP848	0	9.e.
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)	BHCAP849	N/A	9.f.

Schedule **HC-R.I.** **54**

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
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)	BHCAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	BHCAP850	0	10.b.
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	BHCAP851	470	11.
12. Subtotal (item 5 minus items 6 through 11)	BHCAP852	**91,430**	12.
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	BHCAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	BHCAP854	0	14.
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	BHCAP855	0	15.
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	BHCAP856	0	16.
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	BHCAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	BHCAP858	**0**	18.
19. **Common equity tier 1 capital** (item 12 minus item 18)	BHCAP859	**91,430**	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	BHCAP860	22,857	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	BHCAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	BHCAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	BHCAP863	**22,857**	23.
24. LESS: Additional tier 1 capital deductions	BHCAP864	6,937	24.
25. **Additional tier 1 capital** (greater of item 23 minus item 24, or zero)	BHCAP865	**15,920**	25.
Tier 1 Capital			
26. **Tier 1 capital** (sum of items 19 and 25)	BHCA8274	**107,350**	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	BHCAP866	32,143	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	BHCAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	BHCAP868	0	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital	BHCA5310	10,927	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW5310	N/A	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAPP and available-for-sale equity exposures includable in tier 2 capital	BHCAQ257	1,810	31.

Schedule **HC-R.I.** **55**

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	BHCAP870	**44,880**	32.a.
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)	BHCWP870	**N/A**	32.b.
33. LESS: Tier 2 capital deductions	BHCAP872	0	33.
34.			
a. **Tier 2 capital** (greater of item 32.a minus item 33, or zero)	BHCA5311	**44,880**	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (greater of item 32.b minus item 33, or zero)	BHCW5311	**N/A**	34.b.
Total Capital			
35.			
a. **Total capital** (sum of items 26 and 34.a)	BHCA3792	**152,230**	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	BHCW3792	**N/A**	35.b.
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	BHCX3368	**1,548,124**	36.
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)	BHCAP875	45,551	37.
38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes	BHCAB596	0	38.
39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38)	BHCAA224	**1,502,573**	39.
Total Risk-Weighted Assets			
40.			
a. **Total risk-weighted assets** (from Schedule HC-R, Part II item 31)	BHCAA223	1,029,328	40.a.
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)	BHCWA223	N/A	40.b.

	(Column A) Percentage		(Column B) Percentage		
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)	BHCAP793	**8.88**	BHCWP793	**N/A**	41.
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)	BHCA7206	**10.43**	BHCW7206	**N/A**	42.
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)	BHCA7205	**14.79**	BHCW7205	**N/A**	43.

		Percentage	
Leverage Capital Ratios			
44. Tier 1 leverage ratio (item 26 divided by item 39)	BHCA7204	**7.14**	44.
45. **Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101, Schedule A, item 98) (effective date to be determined)**			

Schedule **HC-R.I.** **56**

Schedule HC-R—Continued

Part I.—Continued

		Percentage
	Capital Buffer	
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**	

	Dollar Amounts in Thousands	Bil	Mil	Thou
	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 holdign 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.II.** **57**

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) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. **Cash and balances due from depository institutions**	BHCKD957	BHCKS396	BHCKD958				BHCKD959	
	82,277	0	64,040				18,237	1.
2. **Securities:**								
a. **Held-to-maturity securities**	BHCKD961	BHCKS399	BHCKD962				BHCKD963	
	0	0	0				0	2.a.
b. **Available-for-sale securities**	BHCKD966	BHCKS402	BHCKD967				BHCKD968	
	261,380	2,043	153,245				79,023	2.b.
3. **Federal funds sold and securities purchased under agreements to resell:**								
a. **Federal funds sold in domestic offices**	BHCKD971		BHCKD972				BHCKD973	
	0		0				0	3.a.
b. **Securities purchased under agreements to resell**	BHCKH171	BHCKH172						
	0	0						3.b.
4. **Loans and leases held for sale:**								
a. **Residential mortgage exposures**	BHCKS413	BHCKS414	BHCKH173				BHCKS415	
	5,632	0	0				0	4.a.
b. **High volatility commercial real estate exposures**	BHCKS419	BHCKS420	BHCKH174				BHCKH175	
	0	0	0				0	4.b.
c. **Exposures past due 90 days or more on nonaccrual [3]**	BHCKS423	BHCKS424	BHCKS425				BHCKS426	
	0	0	0				0	4.c.
d. **All other exposures**	BHCKS431	BHCKS432	BHCKS433				BHCKS434	
	0	0	0				0	4.d.

(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.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. **Cash and balances due from depository institutions**	BHCKS397	BHCKD960	BHCKS398					
	0	0	0					1.
2. **Securities:**								
a. **Held-to-maturity securities**	BHCKD964	BHCKD965	BHCKS400					
	0	0	0					2.a.
b. **Available-for-sale-securities**	BHCKD969	BHCKD970	BHCKS403		BHCKS405		BHCKS406	
	0	5,272	0		9,835		0	2.b.
3. **Federal funds sold and securities purchased under agreements to resell:**								
a. **Federal funds sold in domestic offices**	BHCKS410	BHCKD974	BHCKS411					
	0	0	0					3.a.
b. **Securities purchased under agreements to resell**								
4. **Loans and leases held for sale:**								
a. **Residential mortgage exposures**	BHCKS416	BHCKS417						
	5,632	0						4.a.
b. **High volatility commercial real estate exposures**	BHCKH176	BHCKH177	BHCKS421					
	0	0	0					4.b.
c. **Exposures past due 90 days or more on nonaccrual** (5)	BHCKS427	BHCKS428	BHCKS429					
	0	0	0					4.c.
d. **All other exposures**	BHCKS435	BHCKS436	BHCKS437					
	0	0	0					4.d.

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk-Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches (6) Risk-Weighted Asset Amount	
1. **Cash and balances due from depository institutions**						
2. **Securities:**						
a. **Held-to-maturity securities**						
b. **Available-for-sale securities**				BHCKH271	BHCKH272	
				11,962	12,624	2.b.
3. **Federal funds sold and securities purchased under agreements to resell:**						
a. **Federal funds sold in domestic offices**						
b. **Securities purchased under agreements to resell**						
4. **Loans and leases held for sale:**						
a. **Residential mortgage exposures**				BHCKH273	BHCKH274	
				0	0	4.a.
b. **High volatility commercial real estate exposures**				BHCKH275	BHCKH276	
				0	0	4.b.
c. **Exposures past due 90 days or more on nonaccrual** (7)				BHCKH277	BHCKH278	
				0	0	4.c.
d. **All other exposures**				BHCKH279	BHCKH280	
				0	0	4.d.

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to w hich the collateral haircut approach is applied, separate account bank-ow ned life insurance, and default fund contributions to central counterparties.
(7) 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.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
5. **Loans and leases, net of unearned income:**								
a. **Residential mortgage exposures**	BHCKS439	BHCKS440	BHCKH178				BHCKS441	
	539,472	0	0				0	5.a.
b. **High volatility commercial real estate exposures**	BHCKS445	BHCKS446	BHCKH179				BHCKH180	
	4,384	0	0				0	5.b.
c. **Exposures past due 90 days or more on nonaccrual** (8)	BHCKS449	BHCKS450	BHCKS451				BHCKS452	
	21,200	0	0				0	5.c.
d. **All other exposures**	BHCKS457	BHCKS458	BHCKS459				BHCKS460	
	473,733	0	0				0	5.d.
6. **LESS: Allowance for loan and lease losses**	BHCX3123	BHCY3123						
	10,892	10,892						6.
7. **Trading assets**	BHCKD976	BHCKS466	BHCKD977				BHCKD978	
	0	0	0				0	7.
8. **All other assets** (9)	BHCKD981	BHCKS469	BHCKD982				BHCKD983	
	173,375	42,405	3,341				6,418	8.

(8) 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 on nonaccrual.

(9) 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.II.** **61**

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
5. **Loans and leases, net of unearned income:**								
a. **Residential mortgage exposures**	BHCKS442	BHCKS443						
	494,109	45,363						5.a.
b. **High volatility commercial real estate exposures**	BHCKH181	BHCKH182	BHCKS447					
	0	0	4,384					5.b.
c. **Exposures past due 90 days or more or on nonaccrual** (11)	BHCKS453	BHCKS454	BHCKS455					
	3,506	16,270	1,424					5.c.
d. **All other exposures**	BHCKS461	BHCKS462	BHCKS463					
	0	473,733	0					5.d.
6. **LESS: Allowance for loans and lease losses**								
7. **Trading assets**	BHCKD979	BHCKD980	BHCKS467		BHCKH186	BHCKH290	BHCKH187	
	0	0	0		0	0	0	7.
8. **All other assets** (12)	BHCKD984	BHCKD985	BHCKH185		BHCKH188	BHCKS470	BHCKS471	
	1,290	117,921	0		0	0	0	8.

(10) Column K - 250% risk w eight is not applicable until the March 31, 2018, report date.
(11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.
(12) Includes premises and fixed assets; other real estate ow ned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule **HC-R.II.** **62**

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk-Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches (13) Risk-Weighted Asset Amount	
5. **Loans and leases, net of unearned income:**						
a. **Residential mortgage exposures**				BHCKH281	BHCKH282	
				0	0	5.a.
b. **High volatility commercial real estate exposures**				BHCKH283	BHCKH284	
				0	0	5.b.
c. **Exposures past due 90 days or more or on nonaccrual** (14)				BHCKH285	BHCKH286	
				0	0	5.c.
d. **All other exposures**				BHCKH287	BHCKH288	
				0	0	5.d.
6. **LESS: Allowance for loans and lease losses**						
7. **Trading assets**				BHCKH291	BHCKH292	
				0	0	7.
8. **All other assets** (15)				BHCKH294	BHCKH295	
				0	0	8.
a. **Separate account bank-owned life insurance**				BHCKH296	BHCKH297	
				2,000	6,000	8.a.
b. **Default fund contributions to central counterparties**				BHCKH298	BHCKH299	
				0	0	8.b.

(13) 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.
(14) 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 on nonaccrual.
(15) 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.—Continued

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) Exposure Amount 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. **On-balance sheet securitization exposures:**						
a. **Held-to-maturity securities**	BHCKS475	BHCKS476	BHCKS477	BHCKS478	BHCKS479	
	0	0	0	0	0	9.a.
b. **Available-for-sale securities**	BHCKS480	BHCKS481	BHCKS482	BHCKS483	BHCKS484	
	0	0	0	0	0	9.b.
c. **Trading assets**	BHCKS485	BHCKS486	BHCKS487	BHCKS488	BHCKS489	
	0	0	0	0	0	9.c.
d. **All other on-balance sheet securitization exposures**	BHCKS490	BHCKS491	BHCKS492	BHCKS493	BHCKS494	
	0	0	0	0	0	9.d.
10. **Off-balance sheet securitization exposures**	BHCKS495	BHCKS496	BHCKS497	BHCKS498	BHCKS499	
	0	0	0	0	0	10.

(16) Simplified Supervisory Formula Approach.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	
11. **Total balance sheet assets** (17)	BHCT2170	BHCKS500	BHCKD987				BHCKD988	BHCKD989	BHCKD990	
	1,550,561	**33,556**	**220,626**				**103,678**	**504,537**	**658,559**	11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk-Weighting Approaches Exposure Amount	
11. **Total balance sheet assets** (17)	BHCKS503		BHCKS505	BHCKS506	BHCKS507			BHCKS510	BHCKH300	
	5,808		**9,835**	**0**	**0**			**0**	**13,962**	11.

(17) 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.
(18) Column K - 250% risk w eight is not applicable until the March 31, 2018, report date.

Schedule HC-R—Continued

Part II.—Continued

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (19)

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	
12. **Financial standby letters of credit**	BHCKD991		BHCKD992	BHCKD993				
	1,364	1.0	**1,364**	0				12.
13. **Performance standby letters of credit and transaction-related contingent items**	BHCKD997		BHCKD998	BHCKD999				
	7,842	0.5	**3,921**	0				13.
14. **Commercial and similar letters of credit with an original maturity of one year or less**	BHCKG606		BHCKG607	BHCKG608				
	0	0.2	**0**	0				14.
15. **Retained recourse on small business obligations sold with recourse**	BHCKG612		BHCKG613	BHCKG614				
	0	1.0	**0**	0				15.
16. **Repo-style transactions** (22)	BHCKS515		BHCKS516	BHCKS517	BHCKS518	BHCKS519		
	0	1.0	**0**	0	0	0		16.
17. **All other off-balance sheet liabilities**	BHCKG618		BHCKG619	BHCKG620				
	0	1.0	**0**	0				17.
18. **Unused commitments:**								
a. **Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits**	BHCKS525		BHCKS526	BHCKS527				
	51,804	0.2	**10,361**	0				18.a.
b. **Original maturity of one year or less to ABCP conduits**								
c. **Original maturity exceeding one year**	BHCKG624		BHCKG625	BHCKG626				
	52,660	0.5	**26,330**	0				18.c.

(19) 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.
(20) Credit conversion factor.
(21) 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.
(22) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk (23) Weighted Asset Amount	
12. **Financial standby letters of credit**	BHCKD994	BHCKD995	BHCKD996	BHCKS511			
	0	0	1,364	0			12.
13. **Performance standby letters of credit and transaction-related contingent items**	BHCKG603	BHCKG604	BHCKG605	BHCKS512			
	0	0	3,921	0			13.
14. **Commercial and similar letters of credit with an original maturity of one year or less**	BHCKG609	BHCKG610	BHCKG611	BHCKS513			
	0	0	0	0			14.
15. **Retained recourse on small business obligations sold with recourse**	BHCKG615	BHCKG616	BHCKG617	BHCKS514			
	0	0	0	0			15.
16. **Repo-style transactions** (24)	BHCKS520	BHCKS521	BHCKS522	BHCKS523	BHCKH301	BHCKH302	
	0	0	0	0	0	0	16.
17. **All other off-balance sheet liabilities**	BHCKG621	BHCKG622	BHCKG623	BHCKS524			
	0	0	0	0			17.
18. **Unused commitments:**							
a. **Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits**	BHCKS528	BHCKS529	BHCKS530	BHCKS531	BHCKH303	BHCKH304	
	0	2,105	8,256	0	0	0	18.a.
b. **Original maturity of one year or less to ABCP conduits**							
c. **Original maturity exceeding one year**	BHCKG627	BHCKG628	BHCKG629	BHCKS539	BHCKH307	BHCKH308	
	0	0	26,330	0	0	0	18.c.

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.
(24) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
19. **Unconditionally cancelable commitments**	BHCKS540		BHCKS541						
	84,446	0.0	**0**						19.
20. **Over-the-counter derivatives**			BHCKS542	BHCKS543			BHCKS544	BHCKS545	
			0	0			0	0	20.
21. **Centrally cleared derivatives**			BHCKS549	BHCKS550	BHCKS551	BHCKS552		BHCKS554	
			0	0	0	0		0	21.
22. **Unsettled transactions (failed trades)** (27)	BHCKH191			BHCKH193				BHCKH194	
	0			0				0	22.

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches (28) Risk-Weighted Asset Amount	
19. **Unconditionally cancelable commitments**									
20. **Over-the-counter derivatives**	BHCKS546	BHCKS547	BHCKS548				BHCKH309	BHCKH310	
	0	0	0				0	0	20.
21. **Centrally cleared derivatives**	BHCKS555	BHCKS556	BHCKS557						
	0	0	0						21.
22. **Unsettled transactions (failed trades)** (27)	BHCKH195	BHCKH196	BHCKH197	BHCKH198	BHCKH199	BHCKH200			
	0	0	0	0	0	0			22.

(25) Credit conversion factor.
(26) For item 19, column A multiplied by credit conversion factor.
(27) For item 22, the sum of columns C through Q must equal column A.
(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to w hich the collateral haircut approach is applied.

Schedule HC-R—Continued

Part II.—Continued

Totals

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
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)**	BHCKG630	BHCKS558	BHCKS559	BHCKS560	BHCKG631	BHCKG632	BHCKG633	BHCKS561	
	220,626	**0**	**0**	**0**	**103,678**	**506,642**	**698,430**	**5,808**	23.
24. **Risk weight factor**	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. **Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)**	BHCKG634	BHCKS569	BHCKS570	BHCKS571	BHCKG635	BHCKG636	BHCKG637	BHCKS572	
	0	**0**	**0**	**0**	**20,736**	**253,321**	**698,430**	**8,712**	25.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	
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)**		BHCKS563	BHCKS564	BHCKS565	BHCKS566	BHCKS567	BHCKS568	
		9,835	**0**	**0**	**0**	**0**	**0**	23.
24. **Risk weight factor**	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	24.
25. **Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)**		BHCKS574	BHCKS575	BHCKS576	BHCKS577	BHCKS578	BHCKS579	
		29,505	**0**	**0**	**0**	**0**	**0**	25.

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
26. **Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold**	BHCKS580		1,036,265		26.
27. **Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)**	BHCKS581		0		27.
28. **Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve** (30)	BHCKB704		**1,029,328**		28.
29. **LESS: Excess allowance for loan and lease losses**	BHCKA222		0		29.
30. **LESS: Allocated transfer risk reserve**	BHCK3128		0		30.
31. **Total risk-weighted assets (item 28 minus items 29 and 30)**	BHCKG641		**1,029,328**		31.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. **Current credit exposure across all derivative contracts covered by the regulatory capital rules**	BHCKG642		0		M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. **Notional principal amounts of over-the-counter derivative contracts:**							
a. **Interest rate**	BHCKS582	0	BHCKS583	0	BHCKS584	0	M.2.a.
b. **Foreign exchange rate and gold**	BHCKS585	0	BHCKS586	0	BHCKS587	0	M.2.b.
c. **Credit (investment grade reference asset)**	BHCKS588	0	BHCKS589	0	BHCKS590	0	M.2.c.
d. **Credit (non-investment grade reference asset)**	BHCKS591	0	BHCKS592	0	BHCKS593	0	M.2.d.
e. **Equity**	BHCKS594	0	BHCKS595	0	BHCKS596	0	M.2.e.
f. **Precious metals (except gold)**	BHCKS597	0	BHCKS598	0	BHCKS599	0	M.2.f.
g. **Other**	BHCKS600	0	BHCKS601	0	BHCKS602	0	M.2.g.

(30) 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.II.** **70**

Schedule HC-R—Continued

Part II.—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
3. **Notional principal amounts of centrally cleared derivative contracts:**							
a. **Interest rate**	BHCKS603	0	BHCKS604	0	BHCKS605	0	M.3.a.
b. **Foreign exchange rate and gold**	BHCKS606	0	BHCKS607	0	BHCKS608	0	M.3.b.
c. **Credit (investment grade reference asset)**	BHCKS609	0	BHCKS610	0	BHCKS611	0	M.3.c.
d. **Credit (non-investment grade reference asset)**	BHCKS612	0	BHCKS613	0	BHCKS614	0	M.3.d.
e. **Equity**	BHCKS615	0	BHCKS616	0	BHCKS617	0	M.3.e.
f. **Precious metals (except gold)**	BHCKS618	0	BHCKS619	0	BHCKS620	0	M.3.f.
g. **Other**	BHCKS621	0	BHCKS622	0	BHCKS623	0	M.3.g.

Dollar Amounts in Thousands		Bil | Mil | Thou	
4. **Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)**	BHCKS624	0	M.4.

Schedule **HC-S** **71**

Schedule HC-S—Servicing, Securitization, and Asset Sale Activities

For Federal Reserve Bank Use Only
C.I. _____

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	BHCKB705	BHCKB706	BHCKB707	BHCKB708	BHCKB709	BHCKB710	BHCKB711	
	0	0	0	0	0	0	0	1.
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)	BHCKB712	BHCKB713	BHCKB714	BHCKB715	BHCKB716	BHCKB717	BHCKB718	
	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests	BHCKC393	BHCKC394	BHCKC395	BHCKC396	BHCKC397	BHCKC398	BHCKC399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements	BHCKC400	BHCKC401	BHCKC402	BHCKC403	BHCKC404	BHCKC405	BHCKC406	
	0	0	0	0	0	0	0	2.c.
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1	BHCKB726	BHCKB727	BHCKB728	BHCKB729	BHCKB730	BHCKB731	BHCKB732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	BHCKB733	BHCKB734	BHCKB735	BHCKB736	BHCKB737	BHCKB738	BHCKB739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due	BHCKB740	BHCKB741	BHCKB742	BHCKB743	BHCKB744	BHCKB745	BHCKB746	
	0	0	0	0	0	0	0	4.b.
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	BHCKB747	BHCKB748	BHCKB749	BHCKB750	BHCKB751	BHCKB752	BHCKB753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	BHCKB754	BHCKB755	BHCKB756	BHCKB757	BHCKB758	BHCKB759	BHCKB760	
	0	0	0	0	0	0	0	5.b.

Schedule **HC-S** **72**

Schedule HC-S—Continued

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	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in HC-B)		BHCKB761	BHCKB762			BHCKB763		
		0	0			0		6.a.
b. Loans (included in HC-C)		BHCKB500	BHCKB501			BHCKB502		
		0	0			0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		BHCKB764	BHCKB765			BHCKB766		
		0	0			0		7.a.
b. 90 days or more past due		BHCKB767	BHCKB768			BHCKB769		
		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)								
a. Charge-offs		BHCKB770	BHCKB771			BHCKB772		
		0	0			0		8.a.
b. Recoveries		BHCKB773	BHCKB774			BHCKB775		
		0	0			0		8.b.
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	BHCKB776	BHCKB777	BHCKB778	BHCKB779	BHCKB780	BHCKB781	BHCKB782	
	0	0	0	0	0	0	0	9.
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures	BHCKB783	BHCKB784	BHCKB785	BHCKB786	BHCKB787	BHCKB788	BHCKB789	
	0	0	0	0	0	0	0	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCKB790	BHCKB791	BHCKB792	BHCKB793	BHCKB794	BHCKB795	BHCKB796	
	0	0	0	0	0	0	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller provided credit enhancements provided to assets reported in item 11	BHCKB797	BHCKB798	BHCKB799	BHCKB800	BHCKB801	BHCKB802	BHCKB803	
	0	0	0	0	0	0	0	12.

Schedule **HC-S** **73**

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
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	BHCKA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date	BHCKA250		0		M.1.b.
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	BHCKB804		0		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	BHCKB805		188,599		M.2.b.
c. Other financial assets (1)	BHCKA591		0		M.2.c.
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)	BHCKF699		480		M.2.d.
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	BHCKB806		0		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	BHCKB807		0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company	BHCKB808		0		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	BHCKB809		0		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) (2)	BHCKC407		0		M.4.

(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).

Schedule **HC-V** **74**

Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(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	BHCKJ981	0	BHCKJ982	0	BHCKJ983	0	1.a.
b. Held-to-maturity securities	BHCKJ984	0	BHCKJ985	0	BHCKJ986	0	1.b.
c. Available-for-sale securities	BHCKJ987	0	BHCKJ988	0	BHCKJ989	0	1.c.
d. Securities purchased under agreements to resell	BHCKJ990	0	BHCKJ991	0	BHCKJ992	0	1.d.
e. Loans and leases held for sale	BHCKJ993	0	BHCKJ994	0	BHCKJ995	0	1.e.
f. Loans and leases, net of unearned income	BHCKJ996	0	BHCKJ997	0	BHCKJ998	0	1.f.
g. Less: Allow ance for loan and lease losses	BHCKJ999	0	BHCKK001	0	BHCKK002	0	1.g.
h. Trading assets (other than derivatives)	BHCKK003	0	BHCKK004	0	BHCKK005	0	1.h.
i. Derivative trading assets	BHCKK006	0	BHCKK007	0	BHCKK008	0	1.i.
j. Other real estate ow ned	BHCKK009	0	BHCKK010	0	BHCKK011	0	1.j.
k. Other assets	BHCKK012	0	BHCKK013	0	BHCKK014	0	1.k.
2. Liabilities of consolidated VIEs for w hich creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase	BHCKK015	0	BHCKK016	0	BHCKK017	0	2.a.
b. Derivative trading liabilities	BHCKK018	0	BHCKK019	0	BHCKK020	0	2.b.
c. Commercial paper	BHCKK021	0	BHCKK022	0	BHCKK023	0	2.c.
d. Other borrow ed money (exclude commercial paper)	BHCKK024	0	BHCKK025	0	BHCKK026	0	2.d.
e. Other liabilities	BHCKK027	0	BHCKK028	0	BHCKK029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	BHCKK030	0	BHCKK031	0	BHCKK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	BHCKK033	0	BHCKK034	0	BHCKK035	0	4.

Schedule **BS - Notes-PFI** **75**

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		Bil | Mil | Thou	
1. Average loans and leases (net of unearned income)	BHBC3516	N/A	1.
2. Average earning assets	BHBC3402	N/A	2.
3. Average total consolidated assets	BHBC3368	N/A	3.
4. Average equity capital	BHBC3519	N/A	4.

Schedule **BS - Notes-Other** **76**

Notes to the Balance Sheet (Other)

Enter in the lines provided below any additional information on specific line items on the income statement 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 its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example
A holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for $750 thousand and that amount has increased the holding company's long-term unsecured debt by a material amount. The holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

		Bil	Mil	Thou
TEXT0000	Sch. HC, item 16, New loan to holding company's ESOP guaranteed by holding company	TEXT0000		750

Notes to the Balance Sheet (Other)

			Dollar Amounts in Thousands	Bil	Mil	Thou	
1.		Outstanding issuances of perpetual preferred stock associated w ith 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 w ith CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)	BHCKK141		0	1.
2.	TEXT5357		BHCK5357			2.
3.	TEXT5358		BHCK5358			3.
4.	TEXT5359		BHCK5359			4.
5.	TEXT5360		BHCK5360			5.
6.	TEXTB027		BHCKB027			6.
7.	TEXTB028		BHCKB028			7.
8.	TEXTB029		BHCKB029			8.
9.	TEXTB030		BHCKB030			9.

Schedule **BS - Notes-Other** **77**

Notes to the Balance Sheet (Other)—Continued

		Dollar Amounts in Thousands		Bil	Mil	Thou	
10.	TEXTB031		BHCKB031				10.
11.	TEXTB032		BHCKB032				11.
12.	TEXTB033		BHCKB033				12.
13.	TEXTB034		BHCKB034				13.
14.	TEXTB035		BHCKB035				14.
15.	TEXTB036		BHCKB036				15.
16.	TEXTB037		BHCKB037				16.
17.	TEXTB038		BHCKB038				17.
18.	TEXTB039		BHCKB039				18.
19.	TEXTB040		BHCKB040				19.
20.	TEXTB041		BHCKB041				20.