Reporting Central

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Central Bank Central

User Name: David Sanders

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Reporter:	1404632 - FIRST BKR TRUSTSHARES	**Status:**	SUBMITTED	Instructions
Series:	FRY9C	**Submission Date:**	07/22/2016 9:35am ET	
Asof Date:	06/30/2016	**Submitter:**	37437	

Sections: Cover Page Select

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Board of Governors of the Federal Reserve System

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

OMB Number 7100-0128

Person to whom questions about this report should be directed:

Name / Title	David Sanders
Area Code / Phone Number	217-221-8687
Area Code / FAX Number	217-228-8091
E-mail Address of Contact	david.sanders@firstbank

Required Information

Legal Title of Holding Company	FIRST BANKERS TRUS
(Mailing Address of the Holding Company) Street / P.O. Box	1201 BROADWAY
City	QUINCY
State	IL
Zip Code	62301

Important Notes

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

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 50.84 hours per response for non-Advanced Approaches HCs and 52.09 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the FederalReserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Legal

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 fur-ther 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 con-solidated 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 dis-plays a currently valid OMB control number.

Signature

NOTE: Each holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Holding Companies. The Consolidated Financial Statements for Holding Companies is to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function).
I, the undersigned CFO (or equivalent) of the named holding company, attest that the Consolidated Financial Statements for Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instruc-tions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Printed Name of Chief Financial Officer (or Equivalent)	Brian A. Ippensen
Signature of Chief Financial Officer (or Equivalent)	Brian A. Ippensen
Date of Signature (MM/DD/YYYY)	07/25/2016

Modify Cancel

Board of Governors of the Federal Reserve System

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

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

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

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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.

Brian A. Ippensen
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

Brian A. Ippensen
Signature of Chief Financial Officer (or Equivalent)

07/25/2016
Date of Signature (MM/DD/CCYY) (BHTX J196)

Date of Report: **June 30, 2016**
Month / Date / Year (BHCK 9999)

FIRST BANKERS TRUSTSHARES, INC.
Legal Title of Holding Company (TEXT 9010)

1201 BROADWAY
(Mailing Address of the Holding Company) Street/P.O. Box (TEXT 9110)

QUINCY	IL	62301
City (TEXT 9130)	State (TEXT 9200)	Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

David Sanders
Name / Title (BHTX 8901)
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RSSD ID __________

C.I. __________ S.F. __________

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

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RSSD Number ________________
S.F. ________________

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1-4 family residential properties	4435	2,213	1.a.(1)(a)
(b) All other loans secured by real estate	4436	6,204	1.a.(1)(b)
(c) All other loans	F821	2,866	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	0	1.a.(2)
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (1)	4115	38	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488	1,351	1.d.(1)
(2) Mortgage-backed securities	B489	965	1.d.(2)
(3) All other securities	4060	824	1.d.(3)
e. Interest income from trading assets	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	6	1.f.
g. Other interest income	4518	34	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	**14,501**	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of $100,000 or more	A517	464	2.a.(1)(a)
(b) Time deposits of less than $100,000	A518	731	2.a.(1)(b)
(c) Other deposits	6761	551	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	0	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	66	2.b.
c. Interest on trading liabilities and other borrowed money (excluding suborinated notes and debentures)	4185	35	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	0	2.d.
e. Other interest expense	4398	177	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	**2,024**	2.f.
3. Net interest income (item 1.h minus 2.f)	4074	**12,477**	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	**300**	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	4,615	5.a.
b. Service charges on deposit accounts in domestic offices	4483	567	5.b.
c. Trading revenue (2)	A220	0	5.c.
d. (1) Fees and commissions from securities brokerage	C886	242	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	C888	211	5.d.(2)
(3) Fees and commissions from annuity sales	C887	121	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.(4)
(5) Income from other insurance activities	C387	24	5.d.(5)
e. Venture capital revenue	B491	0	5.e.
f. Net servicing fees	B492	298	5.f.
g. Net securitization income	B493	0	5.g.

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

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

Schedule HI—Continued

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
5. h. Not applicable			
i. Net gains (losses) on sales of loans and leases	8560	237	5.i.
j. Net gains (losses) on sales of other real estate owned	8561	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496	(4)	5.k.
l. Other noninterest income (3)	B497	1,655	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	**7,966**	5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	3196	488	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	8,612	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	1,301	7.b.
c. (1) Goodwill impairment losses	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	85	7.c.(2)
d. Other noninterest expense (4)	4092	3,676	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	**13,674**	7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301	**6,957**	8.
9. Applicable income taxes (foreign and domestic)	4302	2,209	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	4300	**4,748**	10.
11. Extraordinary items and other adjustments, net of income taxes (5)	4320	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	**4,748**	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	0	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340	**4,748**	14.

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

Memoranda

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	13,029	M.1.
2. Net income before taxes, extraordinary items, and other adjustments (item 8 above) on a fully taxable equivalent basis	4592	7,509	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above)	4313	25	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.3, above)	4507	805	M.4.

	BHCK	Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	249	M.5.

6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than $25,000 that exceed 3% of Schedule HI, item 5.l):

	BHCK	Bil | Mil | Thou	
a. Income and fees from the printing and sale of checks	C013	39	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	202	M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016	30	M.6.c.
d. Rent and other income from other real estate owned	4042	0	M.6.d.
e. Safe deposit box rent	C015	26	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229	0	M.6.f.

Schedule HI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
6. g.	Bank card and credit card interchange fees	F555	676	M.6.g.
h.	Gains on bargain purchases	J447	0	M.6.h.
i.	TEXT 8562 DATA PROCESSING SERVICES	8562	141	M.6.i.
j.	TEXT 8563 Distribution Fees - Trust	8563	397	M.6.j.
k.	TEXT 8564 Change in Cash Surrender Value - Deferred Compensation Policy	8564	27	M.6.k.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than $25,000 that exceed 3% of the sum of Schedule HI, item 7.d):			
a.	Data processing expenses	C017	1,096	M.7.a.
b.	Advertising and marketing expenses	0497	111	M.7.b.
c.	Directors' fees	4136	144	M.7.c.
d.	Printing, stationery, and supplies	C018	135	M.7.d.
e.	Postage	8403	100	M.7.e.
f.	Legal fees and expenses	4141	142	M.7.f.
g.	FDIC deposit insurance assessments	4146	248	M.7.g.
h.	Accounting and auditing expenses	F556	64	M.7.h.
i.	Consulting and advisory expenses	F557	89	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses	F558	338	M.7.j.
k.	Telecommunications expenses	F559	58	M.7.k.
l.	TEXT 8565 Regulatory Fees	8565	132	M.7.l.
m.	TEXT 8566 Subscriptions and Dues	8566	126	M.7.m.
n.	TEXT 8567 Insurance and bonds	8567	117	M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):			
a.(1)	TEXT 3571	3571	0	M.8.a.(1)
(2)	Applicable income tax effect — BHCK 3572: 0			M.8.a.(2)
b.(1)	TEXT 3573	3573	0	M.8.b.(1)
(2)	Applicable income tax effect — BHCK 3574: 0			M.8.b.(2)
c.(1)	TEXT 3575	3575	0	M.8.c.(1)
(2)	Applicable income tax effect — BHCK 3576: 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	8757		M.9.a.
b.	Foreign exchange exposures	8758		M.9.b.
c.	Equity security and index exposures	8759		M.9.c.
d.	Commodity and other exposures	8760		M.9.d.
e.	Credit exposures	F186		M.9.e.

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
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)			
9.f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above)	K090	0	M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above)	K094	0	M.9.g.
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.10.b.
11. Credit losses on derivatives (see instructions)	A251	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)	8431		M.12.a.
b. (1) Premiums on insurance related to the extension of credit	C242	0	M.12.b.1.
(2) All other insurance premiums	C243	0	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities	B983	0	M.12.c.

	0=NO 1=YES	BHCK		
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)		A530	0	M.13.

Dollar Amounts in Thousands	BHCK	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	F551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	0	M.14.a.1.
b. Net gains (losses) on liabilities	F553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.14.b.1.
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	C409	0	M.15.

	Year-to-date		
	BHCK	Bil | Mil | Thou	
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)	F228		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	J319	0	M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	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)	J321	0	M.17.c.

(1) The asset size test is generally based on the total assets reported as of June 30, 2015.

Schedule HI-A—Changes in Holding Company Equity Capital

Dollar Amounts in Thousands	BHCK	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)	3217	86,235	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	**86,235**	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	4340	**4,748**	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock	3578	(10,000)	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross	3579	0	6.a.
b. Conversion or retirement of common stock	3580	0	6.b.
7. Sale of treasury stock	4782	0	7.
8. LESS: Purchase of treasury stock	4783	0	8.
9. Changes incident to business combinations, net	4356	0	9.
10. LESS: Cash dividends declared on preferred stock	4598	18	10.
11. LESS: Cash dividends declared on common stock	4460	801	11.
12. Other comprehensive income (1)	B511	3,135	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company	4591	0	13.
14. Other adjustments to equity capital (not included above)	3581	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)	BHCT 3210	**83,299**	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—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	BHCK	(Column A) Charge-offs (1) Calendar year-to-date Bil | Mil | Thou	BHCK	(Column B) Recoveries Calendar year-to-date Bil | Mil | Thou	
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	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	5411	0	5412	1	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	45	C217	2	1.c.(2)(a)
(b) Secured by junior liens	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	0	4617	1	4.a.
b. To non-U.S. addressees (domicile)	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile loans	K129	27	K133	21	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K205	3	K206	5	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	0	4628	0	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	**75**	4605	**30**	9.

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

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	(Column A) Chart-offs (1) Calendar year-to-date Bil | Mil | Thou	BHCK	(Column B) Recoveries Calendar year-to-date Bil | Mil | Thou	
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	5409	0	5410	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)	4652	0	4662	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).

	BHCK	Calendar year-to-date Bil | Mil | Thou	
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)	C388	0	M.3.

Dollar Amounts in Thousands		Bil | Mil | Thou	
II. Changes in allowance for loan and lease losses	BHCK		
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522	8,665	1.
	BHCT		
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	4605	**30**	2.
	BHCK		
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4)	C079	**75**	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
	BHCT		
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	4230	300	5.
	BHCK		
6. Adjustments (see instructions for this schedule)	C233	0	6.
	BHCT		
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)	3123	**8,920**	7.

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

Memoranda

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	C435	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 uncollectible retail credit card fees and finance charges	C389	0	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)	C390	0	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)	C781	0	M.4.

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) BHCK	Bil | Mil | Thou	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35) BHCK	Bil | Mil | Thou	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20) BHCK	Bil | Mil | Thou	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20) BHCK	Bil | Mil | Thou	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30) BHCK	Bil | Mil | Thou	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30) BHCK	Bil | Mil | Thou	
1. Real estate loans:													
a. Construction loans	M708		M709		M710		M711		M712		M713		1.a.
b. Commercial real estate loans	M714		M715		M716		M717		M719		M720		1.b.
c. Residential real estate loans	M721		M722		M723		M724		M725		M726		1.c.
2. Commercial loans[2]	M727		M728		M729		M730		M731		M732		2.
3. Credit Cards	M733		M734		M735		M736		M737		M738		3.
4. Other consumer loans	M739		M740		M741		M742		M743		M744		4.
5. Unallocated, if any							M745						5.
6. Total (sum of 1.a through 5)	M746		M747		M748		M749		M750		M751		6.

(1) The asset size test is generally based on the total assets reported as of June 30, 2015.
(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

Notes to the Income Statement - Predecessor Financial Items

For holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregrated assets of $10 billion or more or 5 percent of the reporting holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

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

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:

TEXT		BHCK	Bil | Mil | Thou
0000	Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country	0000	1,350

Notes to the Income Statement (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1.	5351		5351	0	1.
2.	5352		5352	0	2.
3.	5353		5353	0	3.
4.	5354		5354	0	4.
5.	5355		5355	0	5.
6.	B042		B042	0	6.
7.	B043		B043	0	7.
8.	B044		B044	0	8.
9.	B045		B045	0	9.
10.	B046		B046	0	10.

Notes to the Income Statement (Other)— Continued

	TEXT	Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
11.	B047		B047	0	11.
12.	B048		B048	0	12.
13.	B049		B049	0	13.
14.	B050		B050	0	14.
15.	B051		B051	0	15.
16.	B052		B052	0	16.
17.	B053		B053	0	17.
18.	B054		B054	0	18.
19.	B055		B055	0	19.
20.	B056		B056	0	20.

FIRST BANKERS TRUSTSHARES, INC.
Name of Holding Company

For Federal Reserve Bank Use Only
C.I. _______

Consolidated Financial Statements for Holding Companies

Report at the close of business June 30, 2016
Month / Day / Year

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands			BHCK	Bil | Mil | Thou	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1)			0081	9,051	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices			0395	17,579	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs			0397	0	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A)			1754	1,201	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)			1773	298,556	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices		BHDM	B987	5,034	3.a.
b. Securities purchased under agreements to resell (3)		BHCK	B898	0	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale			5369	64	4.a.
b. Loans and leases, net of unearned income	B528	516,910			4.b.
c. LESS: Allowance for loan and lease losses	3123	8,920			4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)			B529	507,990	4.d.
5. Trading assets (from Schedule HC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	18,810	6.
7. Other real estate owned (from Schedule HC-M)			2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	310	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	3,050	10.a.
b. Other intangible assets (from Schedule HC-M)			0426	794	10.b.
11. Other assets (from Schedule HC-F)			2160	22,609	11.
12. Total assets (sum of items 1 through 11)			2170	885,048	12.

(1) Includes cash items in process of collection and unposted debits.
(2) Includes time certificates of deposit not held for trading.
(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule HC—Continued

Dollar Amounts in Thousands	BHDM	Bil | Mil | Thou	
Liabilities			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing (1)	6631	99,843	13.a.(1)
(2) Interest-bearing	6636	580,413	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing	6631	0	13.b.(1)
(2) Interest-bearing	6636	0	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
a. Federal funds purchased in domestic offices (2)	B993	0	14.a.
	BHCK		
b. Securities sold under agreements to repurchase (3)	B995	73,067	14.b.
15. Trading liabilities (from Schedule HC-D)	3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190	**27,000**	16.
17. Not applicable			
18. Not applicable			
19. a. Subordinated notes and debentures (4)	4062	0	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699	10,310	19.b.
20. Other liabilities (from Schedule HC-G)	2750	**11,116**	20.
21. Total liabilities (sum of items 13 through 20)	2948	**801,749**	21.
22. Not applicable			
Equity Capital			
Holding Company Equity Capital			
23. Perpetual preferred stock and related surplus	3283	0	23.
24. Common stock (par value)	3230	3,606	24.
25. Surplus (exclude all surplus related to preferred stock)	3240	1,243	25.
26. a. Retained earnings	3247	78,774	26.a.
b. Accumulated other comprehensive income (5)	B530	7,043	26.b.
c. Other equity capital components (6)	A130	(7,367)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)	3210	**83,299**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	**83,299**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	**885,048**	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—Continued

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

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)	0=NO 1=YES	BHCK C884		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.

(1) Name of External Auditing Firm (TEXT C703)

(2) City (TEXT C708)

(3) State Abbrev. (TEXT C714)

(4) Zip Code (TEXT C715)

b.

(1) Name of Engagement Partner (TEXT C704)

(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—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair value		(Column C) Amortized Cost		(Column D) Fair value		
Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. government-sponsored agencies (2)	1294	0	1295	0	1297	134,218	1298	138,744	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	1,201	8497	1,420	8498	47,904	8499	50,463	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	4,156	G303	4,302	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	90,524	G307	94,903	4.a.2.
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	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)	G312	0	G313	0	G314	8,555	G315	8,710	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1a
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	K150	0	K151	0	K152	0	K153	0	4.c.2a
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2b

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.
(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
(3) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union 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—Continued

Dollar Amounts in Thousands	Held-to-Maturity (Column A) Amortized Cost BHCK	Bil | Mil | Thou	(Column B) Fair value BHCK	Bil | Mil | Thou	Available-for-Sale (Column C) Amortized Cost BHCK	Bil | Mil | Thou	(Column D) Fair value BHCK	Bil | Mil | Thou	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	1,131	G339	728	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values					A510	707	A511	706	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)	BHCT 1754	**1,201**	1771	**1,420**	1772	**287,195**	BHCT 1773	**298,556**	8.

Memoranda

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Pledged securities (1)	0416	273,807	M.1.
2. Remaining maturity or next repricing date of debt securities (2) (3) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less	0383	6,639	M.2.a.
b. Over 1 year to 5 years	0384	100,134	M.2.b.
c. Over 5 years	0387	191,550	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 (report the amortized cost at date of sale or transfer)	1778	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	8782	1,131	M.4.a.
b. Fair value	8783	728	M.4.b.

(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.

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-Maturity (Column A) Amortized Cost BHCK	Bil | Mil | Thou	Held-to-Maturity (Column B) Fair value BHCK	Bil | Mil | Thou	Available-for-Sale (Column C) Amortized Cost BHCK	Bil | Mil | Thou	Available-for-Sale (Column D) Fair value BHCK	Bil | Mil | Thou	
Memorandum item 5 is to be completed by holding companies with total assets over $1 billion or with foreign offices. (1)									
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	B838		B839		B840		B841		M.5.a.
b. Home equity lines	B842		B843		B844		B845		M.5.b.
c. Automobile loans	B846		B847		B848		B849		M.5.c.
d. Other consumer loans	B850		B851		B852		B853		M.5.d.
e. Commercial and industrial loans	B854		B855		B856		B857		M.5.e.
f. Other	B858		B859		B860		B861		M.5.f.
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	G348	0	G349	0	G350	1,131	G351	728	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g.

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2015.

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 BHCK	Bil | Mil | Thou	(Column B) In Domestic Offices BHDM	Bil | Mil | Thou	
1. Loans secured by real estate	1410	395,682			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			BHCK F158	7,369	1.a.(1)
(2) Other construction loans and all land development and other land loans			F159	22,796	1.a.(2)
b. Secured by farmland			BHDM 1420	49,506	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			1797	25,559	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	70,842	1.c.(2)(a)
(b) Secured by junior liens			5368	9,399	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			1460	14,093	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCK F160	77,621	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			F161	118,497	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			BHDM 1288	0	2.
a. To U.S. banks and other U.S. depository institutions	1292	0			2.a.
b. To foreign banks	1296	0			2.b.
3. Loans to finance agricultural production and other loans to farmers	1590	35,502	1590	35,502	3.
4. Commercial and industrial loans			1766	36,996	4.
a. To U.S. addressees (domicile)	1763	36,996			4.a.
b. To non-U.S. addressees (domicile)	1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	45,319	6.
a. Credit cards	B538	0			6.a.
b. Other revolving credit plans	B539	185			6.b.
c. Automobile loans	K137	37,712			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	7,422			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	0	2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	0	J454	0	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545	33	1545	33	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	3,463	J451	3,463	9.b.(2)
10. Lease financing receivables (net of unearned income)			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a.
b. All other leases	F163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	21	2123	21	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122	**516,974**	2122	**516,974**	12.

Schedule HC-C—Continued

Memoranda

Dollar Amounts in Thousands			BHDM	Bil | Mil | Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans			K158	0	M.1.a.1
(2) All other construction loans and all land development and other land loans			K159	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices			F576	134	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	283	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties			K162	0	M.1.d.2
e. Commercial and industrial loans:			BHCK		
(1) To U.S. addressees (domicile)	K163	0			M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0			M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) (1)			K165	0	M.1.f.
Itemize and describe 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):			BHDM		
(1) Loans secured by farmland in domestic offices			K166	0	M.1.f.1
			BHCK		
(2) Loans to depository institutions and acceptances of other banks			K167	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers			K168	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards			K098	0	M.1.f.4.a.
(b) Automobile loans			K203	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)			K204	0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions			K212	0	M.1.f.5
(6) Other loans (1)			K267	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			2746	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)			B837	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)			C391	0	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			C779	0	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9			C780	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))			F230	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—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	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, 2015, 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).			
6.b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231		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	F232		M.6.c.
7.–8. Not applicable.			
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.1, 1.c.2.a, and 1.c.2.b)	BHDM F577	0	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated BHCK	Bil | Mil | Thou	(Column B) Domestic Offices BHDM	Bil | Mil | Thou	
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	F608				M.10.a.
(1) Construction, land development, and other land loans			F578		M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F579		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			F580		M.10.a.3.a
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F581		M.10.a3bi
(ii) Secured by junior liens			F582		M.10.a3bii
(4) Secured by multifamily (5 or more) residential properties			F583		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties			F584		M.10.a.(5)
b. Commercial and industrial loans	F585		F585		M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586		F586		M.10.c.(1)
(2) Other revolving credit plans	F587		F587		M.10.c.(2)
(3) Automobile loans	K196		K196		M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K208		K208		M.10.c.(4)
d. Other loans	F589		F589		M.10.d.

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Consolidated Bil | Mil | Thou	BHDM	(Column B) Domestic Offices Bil | Mil | Thou	
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):					
a. Loans secured by real estate	F609				M.11.a.
(1) Construction, land development, and other land loans			F590		M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F591		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			F592		M.11.a.3.a
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F593		M.11.a3bi
(ii) Secured by junior liens			F594		M.11.a3bii
(4) Secured by multifamily (5 or more) residential properties			F595		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			F596		M.11.a.(5)
b. Commercial and industrial loans	F597		F597		M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598		F598		M.11.c.(1)
(2) Other revolving credit plans	F599		F599		M.11.c.(2)
(3) Automobile loans	K195		K195		M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209		K209		M.11.c.(4)
d. Other loans	F601		F601		M.11.d.

Dollar Amounts in Thousands	BHCK	(Column A) Fair value of acquired loans and leases at acquisition date Bil | Mil | Thou	BHCK	(Column B) Gross contractual amounts receivable at acquisition Bil | Mil | Thou	BHCK	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected Bil | Mil | Thou	
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
13. Not applicable			
14. Pledged loans and leases	G378	143,051	M.14.

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 BHCM	Bil | Mil | Thou	(Column B) Domestic Offices BHCK	Bil | Mil | Thou	
Assets					
1. U.S. Treasury securities	3531		3531		1.
2. U.S. government agency obligations (exclude mortgage-backed securities)	3532		3532		2.
3. Securities issued by states and political subdivisions in the U.S.	3533		3533		3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK G379		BHDM G379		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	G380		G380		4.b.
c. All other residential mortgage-backed securities	G381		G381		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K197		K197		4.d.
e. All other commercial MBS	K198		K198		4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383		G383		5.a.(1)
(2) Synthetic	G384		G384		5.a.(2)
(3) Hybrid	G385		G385		5.a.(3)
b. All other debt securities	G386		G386		5.b.
6. Loans:					
a. Loans secured by real estate	F610				6.a.
(1) Construction, land development, and other land loans			F604		6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F605		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			F606		6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F607		6.a.3.b.i.
(ii) Secured by junior liens			F611		6.a.3.b.ii.
(4) Secured by multifamily (5 or more) residential properties			F612		6.a.(4)
(5) Secured by nonfarm nonresidential properties			F613		6.a.(5)
b. Commercial and industrial loans	F614		F614		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615		F615		6.c.(1)
(2) Other revolving credit plans	F616		F616		6.c.(2)
(3) Automobile loans	K199		K199		6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K210		K210		6.c.(4)
d. Other loans	F618		F618		6.d.

(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		
	BHCM	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
7.–8. Not applicable					
9. Other trading assets	3541		3541		9.
10. Not applicable					
11. Derivatives with a positive fair value	3543		3543		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5)	BHCT 3545		BHDM 3545		12.
Liabilities					
13. a. Liability for short positions:	BHCK		BHDM		
(1) Equity securities	G209		G209		13.a.1.
(2) Debt securities	G210		G210		13.a.2.
(3) All other assets	G211		G211		13.a.3.
b. All other trading liabilities	F624		F624		13.b.
14. Derivatives with a negative fair value	3547		3547		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)	BHCT 3548		3548		15.

Memoranda

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	BHDM	Bil | Mil | Thou	
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	F790				M.1.a.
(1) Construction, land development, and other land loans			F625		M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements)			F626		M.1.a.2.
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end land secured by 1–4 family residential properties and extended under lines of credit			F627		M.1.a.3a
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F628		M.1.a3bi
(ii) Secured by junior liens			F629		M.1.a3bii
(4) Secured by multifamily (5 or more) residential properties			F630		M.1.a.4.
(5) Secured by nonfarm nonresidential properties			F631		M.1.a.5.
b. Commercial and industrial loans	F632		F632		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633		F633		M.1.c.1.
(2) Other revolving credit plans	F634		F634		M.1.c.2.
(3) Automobile loans	K200		K200		M.1.c.3.
(4) Other consumer loans (includes single payment, installment, and all student loans)	K211		K211		M.1.c.4.
d. Other loans	F636		F636		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639		F639		M.2.a.
b. Unpaid principal balance	F640		F640		M.2.b.

Schedule HC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Consolidated Bil | Mil | Thou	BHDM	(Column B) Domestic Offices Bil | Mil | Thou	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299		G299		M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332		G332		M.3.b.
c. Corporate and similar loans	G333		G333		M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334		G334		M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335		G335		M.3.e.
f. Diversified (mixed) pools of structured financial products	G651		G651		M.3.f.
g. Other collateral or reference assets	G652		G652		M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387		G387		M.4.a.
b. Pledged loans	G388		G388		M.4.b.

Dollar Amounts in Thousands	BHCK	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	F643		M.5.a.
b. Home equity lines	F644		M.5.b.
c. Automobile loans	F645		M.5.c.
d. Other consumer loans	F646		M.5.d.
e. Commercial and industrial loans	F647		M.5.e.
f. Other	F648		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651		M.6.
7. Equity securities:			
a. Readily determinable fair values	F652		M.7.a.
b. Other	F653		M.7.b.
8. Loans pending securitization	F654		M.8.
9. a. (1) Gross fair value of commodity contracts	G212		M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory	G213		M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.1 and 9.a.2 above) that are greater than $25,000 and exceed 25% of item 9 less Memoranda items 9.a.1 and 9.a.2):			
(1) BHTX F655	F655		M.9.b.(1)
(2) BHTX F656	F656		M.9.b.(2)
(3) BHTX F657	F657		M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than $25,000 and exceed 25% of the item)			
a. BHTX F658	F658		M.10.a.
b. BHTX F659	F659		M.10.b.
c. BHTX F660	F660		M.10.c.

Schedule HC-E—Deposit Liabilities (1)

Dollar Amounts in Thousands	BHCB	Bil | Mil | Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances (2)	2210	99,843	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	39,115	1.b.
c. Money market deposit accounts and other savings accounts	2389	316,497	1.c.
d. Time deposits of less than $100,000	6648	132,081	1.d.
e. Time deposits of $100,000 or more	2604	92,720	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	BHOD		
a. Noninterest-bearing balances (2)	3189	0	2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	0	2.b.
c. Money market deposit accounts and other savings accounts	2389	0	2.c.
d. Time deposits of less than $100,000	6648	0	2.d.
e. Time deposits of $100,000 or more	2604	0	2.e.

Memoranda

Dollar Amounts in Thousands	BHDM	Bil | Mil | Thou	
1. Brokered deposits less than $100,000 with a remaining maturity of one year or less	A243	971	M.1.
2. Brokered deposits less than $100,000 with a remaining maturity of more than one year	A164	101	M.2.
3. Time deposits of $100,000 or more with a remaining maturity of one year or less	A242	56,457	M.3.
	BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less	A245	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—Other Assets

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Accrued interest receivable (1)	B556	3,780	1.
2. Net deferred tax assets (2)	2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:			
a. Mortgage loans	A519	0	3.a.
b. Other financial assets	A520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)	1752	2,647	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	14,382	5.a.
b. Separate account life insurance assets	K202	0	5.b.
c. Hybrid account life insurance assets	K270	0	5.c.
6. Other	2168	1,800	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	**22,609**	7.

(1) Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.

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

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Not applicable			
2. Net deferred tax liabilities (1)	3049	2,980	2.
3. Allowance for credit losses on off-balance-sheet credit exposures	B557	0	3.
4. Other	B984	8,136	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	**11,116**	5.

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

Schedule HC-H—Interest Sensitivity (1)

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Earning assets that are repriceable within one year or mature within one year	3197	193,996	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	3296	127,922	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298	0	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	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	3409	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—Insurance-Related Underwriting Activities (Including Reinsurance)

Schedule HC-I must be completed by all top-tier holding companies. (See instructions for additional information.)

I. Property and Casualty Underwriting

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
Assets			
1. Reinsurance recoverables	B988	0	1.
2. Total assets	C244	0	2.
Liabilities			
3. Claims and claims adjustment expense reserves	B990	0	3.
4. Unearned premiums	B991	0	4.
5. Total equity	C245	0	5.
6. Net income	C246	0	6.

II. Life and Health Underwriting

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
Assets			
1. Reinsurance recoverables	C247	0	1.
2. Separate account assets	B992	0	2.
3. Total assets	C248	0	3.
Liabilities			
4. Policyholder benefits and contractholder funds	B994	0	4.
5. Separate account liabilities	B996	0	5.
6. Total equity	C249	0	6.
7. Net income	C250	0	7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B558	135,146	1.a.
b. Mortgage-backed securities	B559	105,967	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)	B560	50,390	1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	5,654	2.
	BHDM		
3. a. Total loans and leases in domestic offices	3516	515,094	3.a.
(1) Loans secured by 1–4 family residential properties	3465	104,963	3.a.(1)
(2) All other loans secured by real estate	3466	292,087	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386	34,382	3.a.(3)
(4) Commercial and industrial loans	3387	36,829	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	0	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards)	B562	44,076	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	0	3.b.
	BHCK		
4. a. Trading assets	3401	0	4.a.
b. Other earning assets	B985	21,409	4.b.
5. Total consolidated assets	3368	877,688	5.
Liabilities			
6. Interest-bearing deposits (domestic) (1)	3517	584,850	6.
7. Interest-bearing deposits (foreign) (1)	3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	73,565	8.
9. All other borrowed money	2635	25,824	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock)	3519	75,120	11.

(1) Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands			BHCK	Bil | Mil | Thou	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines)			3814	19,547	1.a.
b. (1) Unused consumer credit card lines			J455	0	1.b.(1)
(2) Other unused credit card lines			J456	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))			3816	11,606	1.c.(1)
(a) 1-4 family residential construction loan commitments	F164	1,241			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	10,365			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate			6550	0	1.c.(2)
d. Securities underwriting			3817	0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans			J457	29,868	1.e.(1)
(2) Loans to financial institutions			J458	0	1.e.(2)
(3) All other unused commitments			J459	24,276	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees			6566	0	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			3820		2.a.
3. Performance standby letters of credit and foreign office guarantees			6570	994	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			3822		3.a.
4. Commercial and similar letters of credit			3411	0	4.
5. Not applicable					
6. Securities:					
a. Securities lent			3433	0	6.a.
b. Securities borrowed			3432	0	6.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	0	7.a.(1)
(2) Total return swaps	C970	0	C971	0	7.a.(2)
(3) Credit options	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value	C220	0	C222	0	7.b.(2)

	BHCK	Bil | Mil | Thou	
c. Notional amounts by regulatory capital treatment:			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	0	7.c.(1)(a)
(b) Purchased protection	G402	0	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	G403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0	7.c.(2)(c)

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2015.

Schedule HC-L—Continued

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands	BHCK	(Column A) One Year or Less	BHCK	(Column B) Over One Year Through Five Years	BHCK	(Column C) Over Five Years	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	G412	0	G413	0	G414	0	7.d.(2)(a)
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.(2)(b)

	BHCK	Bil / Mil / Thou	
8. Spot foreign exchange contracts	8765	0	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a)	3430	0	9.
a. Commitments to purchase when-issued securities	3434	0	9.a.
b. Commitments to sell when-issued securities	3435	0	9.b.
c. TEXT 6561	6561	0	9.c.
d. TEXT 6562	6562	0	9.d.
e. TEXT 6568	6568	0	9.e.
f. TEXT 6586	6586	0	9.f.

10. Not applicable

Schedule HC-L—Continued

Derivatives Position Indicators (Dollar Amounts in Thousands)	(Column A) Interest Rate Contracts Tril | Bil | Mil | Thou	(Column B) Foreign Exchange Contracts Tril | Bil | Mil | Thou	(Column C) Equity Derivative Contracts Tril | Bil | Mil | Thou	(Column D) Commodity and Other Contracts Tril | Bil | Mil | Thou	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts	BHCK 8693 0	BHCK 8694 0	BHCK 8695 0	BHCK 8696 0	11.a.
b. Forward contracts	BHCK 8697 5,015	BHCK 8698 0	BHCK 8699 0	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 0	11.c.(1)
(2) Purchased options	BHCK 8705 0	BHCK 8706 0	BHCK 8707 0	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	BHCK 8709 4,951	BHCK 8710 0	BHCK 8711 0	BHCK 8712 0	11.d.(1)
(2) Purchased options	BHCK 8713 0	BHCK 8714 0	BHCK 8715 0	BHCK 8716 0	11.d.(2)
e. Swaps	BHCK 3450 0	BHCK 3826 0	BHCK 8719 0	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading	BHCK A126 0	BHCK A127 0	BHCK 8723 0	BHCK 8724 0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK 8725 9,966	BHCK 8726 0	BHCK 8727 0	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK 8733 0	BHCK 8734 0	BHCK 8735 0	BHCK 8736 0	14.a.(1)
(2) Gross negative fair value	BHCK 8737 0	BHCK 8738 0	BHCK 8739 0	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK 8741 0	BHCK 8742 0	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value	BHCK 8745 0	BHCK 8746 0	BHCK 8747 0	BHCK 8748 0	14.b.(2)

Schedule HC-L—Continued

Item 15 is to be completed only by 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		
	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
15. Over-the counter derivatives:											
a. Net current credit exposure	G418		G419		G420		G421		G422		15.a.
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423		G424		G425		G426		G427		15.b.1
(2) Cash - Other currencies	G428		G429		G430		G431		G432		15.b.2
(3) U.S. Treasury securities	G433		G434		G435		G436		G437		15.b.3
(4) U.S. government agency and U.S. government-sponsored agency debt securities	G438		G439		G440		G441		G442		15.b.4
(5) Corporate bonds	G443		G444		G445		G446		G447		15.b.5
(6) Equity securities	G448		G449		G450		G451		G452		15.b.6
(7) All other collateral	G453		G454		G455		G456		G457		15.b.7
(8) Total fair value of collateral (sum of items 15.b.1 through 15.b.7)	G458		G459		G460		G461		G462		15.b.8

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2015.

Schedule HC-M—Memoranda

Dollar Amounts in Thousands		BHCK	Bil | Mil | Thou	
1. Total number of holding company common shares outstanding	NUMBER (UNROUNDED) 3459 3,079,521			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		6555	27,000	2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries		6556	0	3.
4. Other assets acquired in satisfaction of debts previously contracted		6557	0	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		A288	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:		BHDM		
(1) 1-4 family residential construction loans		K169	0	6.a.1.a.1.
(2) Other construction loans and all land development and other land loans		K170	0	6.a.1.a.2.
(b) Secured by farmland		K171	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		K172	0	6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens		K173	0	6.a.1.c.2a
(b) Secured by junior liens		K174	0	6.a.1.c.2b
(d) Secured by multifamily (5 or more) residential properties		K175	0	6.a.1.d.
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties		K176	0	6.a.1.e.1
(2) Loans secured by other nonfarm nonresidential properties		K177	0	6.a.1.e.2
		BHCK		
(2) Loans to finance agricultural production and other loans to farmers		K178	0	6.a.2.
(3) Commerical and industrial loans		K179	0	6.a.3.
(4) Loans to indiviuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a) Credit cards		K180	0	6.a.4.a.
(b) Automobile loans		K181	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)		K182	0	6.a.4.c.
(5) All other loans and leases		K183	0	6.a.5.
Itemize and describe loan and lease categories included in item 6.a(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):				
(a) Loans to depository institutions and acceptances of other banks		K184	0	6.a.5.a.
(b) Loans to foreign governments and official institutions		K185	0	6.a.5.b.
(c) Other loans (1)		K186	0	6.a.5.c.
(d) Lease financing receivables		K273	0	6.a.5.d.
b. Other real estate owned (included in Schedule HC, item 7):		BHDM		
(1) Construction, land development, and other land in domestic offices		K187	0	6.b.1.
(2) Farmland in domestic offices		K188	0	6.b.2.
(3) 1-4 family residential properties in domestic offices		K189	0	6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices		K190	0	6.b.4.
(5) Nonfarm nonresidential properties in domestic offices		K191	0	6.b.5.

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

Schedule HC-M—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
6.b. (6) In foreign offices	BHFN K260	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	BHCK K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b)	J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	6.d.
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	0	7.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	0	7.b.

	0=NO 1=YES	BHCK		
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)		C251	0	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)		6689	0	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		6416	1	11.

TEXT 6428 Brian A. Ippensen
Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

(217) 221-8658
Area Code and Phone Number (TEXT 9009)

		BHCK	Bil | Mil | Thou	
12. Intangible assets other than goodwill:				
a. Mortgage servicing assets		3164	0	12.a.
(1) Estimated fair value of mortgage servicing assets	6438 0			12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets		B026	0	12.b.
c. All other identifiable intangible assets		5507	794	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)		BHCT 0426	**794**	12.d.
13. Other real estate owned		2150	0	13.
14. Other borrowed money:				
a. Commercial paper		BHCK 2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less		2332	27,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	0	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)		BHCT 3190	**27,000**	14.d.

	0=NO 1=YES	BHCK		
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No)		B569	1	15.

	BHCK	Bil | Mil | Thou	
16. Assets under management in proprietary mutual funds and annuities	B570	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—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.

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial 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)	0=NO 1=YES	BHCK C161	0	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.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of $100 million (on an acquisition cost basis) or 10 percent of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for Yes; enter "0" for No)	0=NO 1=YES	BHCK C159		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.

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)	0=NO 1=YES	BHCK C700	0	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)	0=NO 1=YES	C701	0	19.b.

Dollar Amounts in Thousands	BHCK	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	C252	0	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross	4832	0	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross	4833	0	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	0	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross	5041	0	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	5043	0	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	0	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	5047	0	20.d.
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]	C253	0	21.

(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-M—Continued

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)

TEXT C497 http:// ______________________________ 22.

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
Memoranda items 23 and 24 are to be completed by all holding companies.			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	F065	27,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items	G234	0	24.a.
b. Warrants to purchase common stock or similar items	G235	0	24.b.

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

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing	BHCK	(Column B) Past due 90 days or more and still accruing	BHCK	(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	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	100	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398	146	5399	0	5400	59	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	2,413	C237	60	C229	696	1.c.(2)(a)
(b) Secured by junior liens	C238	19	C239	0	C230	74	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	71	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	4,185	1.e.(2)
f. In foreign offices	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. Foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	56	1597	0	1583	0	3.
4. Commercial and industrial loans	1606	466	1607	0	1608	98	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	379	K214	2	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	74	K217	1	K218	0	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	0	5460	0	5461	0	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	0	F171	0	8.b.

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.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	728	9.
10. TOTAL (sum of items 1 through 9)	5524	**3,624**	5525	**63**	5526	**5,940**	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC)	K036	17	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	8	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in ite 8 above which are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland	K051	0	K052	0	K053	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	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	12.a.3.b1
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.3.b2
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.5.b.
b. Loans to finance agricultural production and other loans to farmers	BHCK K072	0	BHCK K073	0	BHCK K074	0	12.b.
c. Commercial and industrial loans	K075	0	K076	0	K077	0	12.c.

Schedule HC-N—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing (Bil | Mil | Thou)	BHCK	(Column B) Past due 90 days or more and still accruing (Bil | Mil | Thou)	BHCK	(Column C) Nonaccrual (Bil | Mil | Thou)	
12. d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	K078	0	K079	0	K080	0	12.d.1.
(2) Automobile loans	K081	0	K082	0	K083	0	12.d.2.
(3) Other consumer loans	K084	0	K085	0	K086	0	12.d.3.
e. All other loans and leases	K087	0	K088	0	K089	0	12.e.
Itemize and describe the past due and nonaccrual amounts included in item 12.e. above for the loan and lease categories reported in Schedule HC-M, items 6.a.(5)(a) through (d):							
(1) Loans to depository institutions and acceptances of other banks	K091	0	K092	0	K093	0	12.e.1.
(2) Loans to foreign governments and official institutions	K095	0	K096	0	K097	0	12.e.2.
(3) Other loans (1)	K099	0	K100	0	K101	0	12.e.3.
(4) Lease financing receivables	K269	0	K271	0	K272	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	K102	0	K103	0	K104	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.

Memoranda

Dollar Amounts in Thousands	BHDM	Bil | Mil | Thou	BHDM	Bil | Mil | Thou	BHDM	Bil | Mil | Thou	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices	BHCK F661	0	BHCK F662	0	BHCK F663	382	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM K111	0	BHDM K112	0	BHDM K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	3,001	M.1.d.2.

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	37	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f.
Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
(1) Loans secured by farmland in domestic offices	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks	BHCK K134	0	BHCK K135	0	BHCK K136	0	M.1.f.2.
(3) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans	K277	0	K278	0	K279	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)	K280	0	K281	0	K282	0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	0	M.1.f.5.
(6) Other loans (1)	K286	0	K287	0	K288	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	6558	0	6559	0	6560	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	3508	0	1912	0	1913	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	C240	0	C241	0	C226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1.
(2) Unpaid principal balance	F667	0	F668	0	F669	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—Continued

Memoranda—Continued

Item 6 is to be reported only by holding companies with total consolidated assets of $1 billion or more, or with $2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days Bil | Mil | Thou	BHCK	(Column B) Past due 90 days or more Bil | Mil | Thou	
6. Derivative contracts:					
Fair value of amounts carried as assets	3529	0	3530	0	M.6.

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
7. Additions to nonaccrual assets during the quarter	C410	2,337	M.7.
8. Nonaccrual assets sold during the quarter	C411	0	M.8.

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing Bil | Mil | Thou	BHCK	(Column B) Past due 90 days or more and still accruing Bil | Mil | Thou	BHCK	(Column C) Nonaccrual Bil | Mil | Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	L186	0	L187	0	L188	0	M.9.b.

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	BHCK	Bil | Mil | Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)			
a. Closed-end first liens	F066		1.a.
b. Closed-end junior liens	F067		1.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F670		1.c.(1)
(2) Principal amount funded under the lines of credit	F671		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)	BHCK		
a. Closed-end first liens	F068		2.a.
b. Closed-end junior liens	F069		2.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F672		2.c.(1)
(2) Principal amount funded under the lines of credit	F673		2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:	BHCK		
a. Closed-end first liens	F070		3.a.
b. Closed-end junior liens	F071		3.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F674		3.c.(1)
(2) Principal amount funded under the lines of credit	F675		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):	BHCK		
a. Closed-end first liens	F072		4.a.
b. Closed-end junior liens	F073		4.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F676		4.c.(1)
(2) Principal amount funded under the lines of credit	F677		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):	BHCK		
a. Closed-end 1-4 family residential mortgage loans	F184		5.a.
	BHDM		
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			
a. Closed-end first liens	F678		6.a.
b. Closed-end junior liens	F679		6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F680		6.c.(1)
(2) Principal amount funded under the lines of credit	F681		6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:	BHCK		
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191		7.a.
b. For representations and warranties made to other parties	L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288		7.c.

(1) The $1 billion asset size test is generally based on the total assets reported as of June 30, 2015.

(2) Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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	
	BHCY	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	BHCK	Bil | Mil | Thou	
Assets											
1. Available-for-sale securities	1773	**298,556**	G474	0	G475	0	G476	298,556	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCK G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets	BHCK G497	0	G498	0	G499	0	G500	0	G501	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)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	**298,556**	G503	**0**	G504	**0**	G505	**298,556**	G506	**0**	7.
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities	BHCK G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. Other borrowed money	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**0**	G532	**0**	G533	**0**	G534	**0**	G535	**0**	14.

Schedule HC-Q—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC BHCK	Bil | Mil | Thou	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value BHCK	Bil | Mil | Thou	(Column C) Level 1 Fair Value Measurements BHCK	Bil | Mil | Thou	(Column D) Level 2 Fair Value Measurements BHCK	Bil | Mil | Thou	(Column E) Level 3 Fair Value Measurements BHCK	Bil | Mil | Thou	
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	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	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)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule HC-R—Regulatory Capital

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Part I – Regulatory Capital Components and Ratios

Dollar Amounts in Thousands	BHCA	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	P742	(2,518)	1.
	BHCT		
2. Retained earnings	3247	**78,774**	2.
	BHCA		
3. Accumulated other comprehensive income (AOCI)	B530	7,043	3.

	0=No 1=Yes	BHCA		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)		P838	1	3.a.

	BHCA	Bil | Mil | Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	**83,299**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	3,050	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	476	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	P843	0	8.
9. AOCI-related adjustments (items 9.a. through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	7,043	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)	P845	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)	P846	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)	P847	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)	P848	0	9.e.
f. To be completed only by holding companies that entered "0" for No in item 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)	P849		9.f.
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)	Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	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	P851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	P852	**72,730**	12.

Schedule HC-R — Continued

Part I - Continued

Dollar Amounts in Thousands	BHCA	Bil | Mil | Thou	
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	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	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	P855	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	P856	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	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	**0**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	**72,730**	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	10,000	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**10,000**	23.
24. LESS: Additional tier 1 capital deductions	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**10,000**	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	**82,730**	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	P866	0	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	7,641	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW 5310		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	BHCA Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	**7,641**	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)	BHCW P870		32.b.
33. LESS: Tier 2 capital deductions	BHCA P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	**7,641**	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	BHCW 5311		34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a)	BHCA 3792	**90,371**	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	BHCW 3792		35.b.

Schedule HC-R—Continued

Part I - Continued

Dollar Amounts in Thousands	BHCX	Tril | Bil | Mil | Thou	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	3368	**877,688**	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)	BHCA P875	3,526	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	**874,162**	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31)	A223	**610,016**	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)	BHCW A223		40.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	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)	P793	**11.9226**	P793		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)	7206	**13.5619**	7206		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)	7205	**14.8145**	7205		43.

	BHCA	Percentage	
Leverage Capital Ratios *			
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	**9.4639**	44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45.

	BHCA	Percentage	
Capital Buffer *			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	6.8145	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer	H312		46.b.

Dollar Amounts in Thousands	BHCA	Bil | Mil | Thou	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income	H313		47.
48. Distributions and discretionary bonus payments during the quarter	H314		48.

*** Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.**

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.

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions	BHCK D957 26,630	BHCK S396 0	BHCK D958 22,285				BHCK D959 4,345	BHCK S397 0	BHCK D960 0	BHCK S398 0	1.
2. Securities:											
a. Held-to-maturity securities	BHCK D961 1,201	BHCK S399 0	BHCK D962 0				BHCK D963 1,201	BHCK D964 0	BHCK D965 0	BHCK S400 0	2.a.
b. Available-for-sale securities	BHCK D966 297,828	BHCK S402 11,764	BHCK D967 4,570				BHCK D968 279,554	BHCK D969 1,233	BHCK D970 707	BHCK S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices)	BHCK D971 5,034		BHCK D972 0				BHCK D973 5,034	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell	BHCK H171 0	BHCK H172 0									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	BHCK S413 64	BHCK S414 0	BHCK H173 0				BHCK S415 0	BHCK S416 64	BHCK S417 0		4.a.
b. High volatility commercial real estate exposures	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	BHCK S423 0	BHCK S424 0	BHCK S425 0				BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429 0	4.c.

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. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (4)		
	250% (5)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities		BHCK S405 0		BHCK S406 0				BHCK H271 0	BHCK H272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices)										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures								BHCK H273 0	BHCK H274 0	4.a.
b. High volatility commercial real estate exposures								BHCK H275 0	BHCK H276 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (6)								BHCK H277 0	BHCK H278 0	4.c.

4 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.
5 Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
6 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. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
4. Loans and leases held for sale (continued):											
d. All other exposures	BHCK S431 0	BHCK S432 0	BHCK S433 0				BHCK S434 0	BHCK S435 0	BHCK S436 0	BHCK S437 0	4.d.
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures	BHCK S439 70,778	BHCK S440 0	BHCK H178 0				BHCK S441 0	BHCK S442 69,948	BHCK S443 830		5.a.
b. High volatility commercial real estate exposures	BHCK S445 0	BHCK S446 0	BHCK H179 0				BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (7)	BHCK S449 4,519	BHCK S450 0	BHCK S451 0				BHCK S452 0	BHCK S453 0	BHCK S454 0	BHCK S455 4,519	5.c.
d. All other exposures	BHCK S457 441,613	BHCK S458 0	BHCK S459 0				BHCK S460 3,849	BHCK S461 14,093	BHCK S462 423,671	BHCK S463 0	5.d.
6. LESS: Allowance for loan and lease losses	BHCX 3123 **8,920**	BHCY 3123 **8,920**									6.
7. Trading assets	BHCK D976 **0**	BHCK S466 0	BHCK D977 0				BHCK D978 0	BHCK D979 0	BHCK D980 0	BHCK S467 0	7.
8. All other assets (8)	BHCK D981 45,573	BHCK S469 3,836	BHCK D982 847				BHCK D983 2,702	BHCK D984 477	BHCK D985 37,711	BHCK H185 0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

7 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
8 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (9)		
	250% (10)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
4. Loans and leases held for sale (continued):										
d. All other exposures								BHCK H279 0	BHCK H280 0	4.d.
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures								BHCK H281 0	BHCK H282 0	5.a.
b. High volatility commercial real estate exposures								BHCK H283 0	BHCK H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (11)								BHCK H285 0	BHCK H286 0	5.c.
d. All other exposures								BHCK H287 0	BHCK H288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets		BHCK H186 0	BHCK H290 0	BHCK H187 0				BHCK H291 0	BHCK H292 0	7.
8. All other assets (12)		BHCK H188 0	BHCK S470 0	BHCK S471 0				BHCK H294 0	BHCK H295 0	8.
a. Separate account bank-owned life insurance								BHCK H296 0	BHCK H297 0	8.a.
b. Default fund contributions to central counterparties								BHCK H298 0	BHCK H299 0	8.b.

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

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

11 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA (13)	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Securitization Exposures: On-and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	BHCK S475 0	BHCK S476 0	BHCK S477 0	BHCK S478 0	BHCK S479 0	9.a.
b. Available-for-sale securities	BHCK S480 728	BHCK S481 (403)	BHCK S482 1,131	BHCK S483 0	BHCK S484 0	9.b.
c. Trading assets	BHCK S485 0	BHCK S486 0	BHCK S487 0	BHCK S488 0	BHCK S489 0	9.c.
d. All other on-balance sheet securitization exposures	BHCK S490 0	BHCK S491 0	BHCK S492 0	BHCK S493 0	BHCK S494 0	9.d.
10. Off-balance sheet securitization exposures	BHCK S495 748	BHCK S496 748	BHCK S497 0	BHCK S498 1,510	BHCK S499 0	10.

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Tril | Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
11. Total balance sheet assets (14)	BHCT 2170 885,048	BHCK S500 6,277	BHCK D987 27,702				BHCK D988 296,685	BHCK D989 85,815	BHCK D990 462,919	BHCK S503 4,519	11.

Dollar Amounts in Thousands	(Column K) 250% (15)	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
	Allocation by Risk-Weight Category								
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
11. Total balance sheet assets (14)		BHCK S505 0	BHCK S506 0	BHCK S507 0			BHCK S510 1,131	BHCK H300 0	11.

13 Simplified Supervisory Formula Approach.
14 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.
15 Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Bil | Mil | Thou		Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures) (18)												
12. Financial standby letters of credit	BHCK D991 0	1.0	BHCK D992 **0**	BHCK D993 0				BHCK D994 0	BHCK D995 0	BHCK D996 0	BHCK S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	BHCK D997 994	0.5	BHCK D998 **497**	BHCK D999 0				BHCK G603 0	BHCK G604 0	BHCK G605 497	BHCK S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCK G606 0	0.2	BHCK G607 **0**	BHCK G608 0				BHCK G609 0	BHCK G610 0	BHCK G611 0	BHCK S513 0	14.
15. Retained recourse on small business obligations sold with recourse	BHCK G612 0	1.0	BHCK G613 **0**	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

16 Credit conversion factor.
17 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.
18 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.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Allocation by Risk-Weight Category											
	Bil | Mil | Thou		Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
16. Repo-style transactions (21)	BHCK S515 73,067	1.0	BHCK S516 **73,067**	BHCK S517 73,067	BHCK S518 0	BHCK S519 0		BHCK S520 0	BHCK S521 0	BHCK S522 0	BHCK S523 0	16.
17. All other off-balance sheet liabilities	BHCK G618 0	1.0	BHCK G619 **0**	BHCK G620 0				BHCK G621 0	BHCK G622 0	BHCK G623 0	BHCK S524 0	17.
18. Unused commitments:												
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	BHCK S525 64,461	0.2	BHCK S526 **12,892**	BHCK S527 0				BHCK S528 0	BHCK S529 164	BHCK S530 12,728	BHCK S531 0	18.a.
b. Original maturity of one year or less to ABCP conduits												18.b.
c. Original maturity exceeding one year	BHCK G624 20,836	0.5	BHCK G625 **10,418**	BHCK G626 0				BHCK G627 0	BHCK G628 41	BHCK G629 10,377	BHCK S539 0	18.c.
19. Unconditionally cancelable commitments	BHCK S540 0	0.0	BHCK S541 **0**									19.
20. Over-the-counter derivatives			BHCK S542 0	BHCK S543 0			BHCK S544 0	BHCK S545 0	BHCK S546 0	BHCK S547 0	BHCK S548 0	20.
21. Centrally cleared derivatives			BHCK S549 0	BHCK S550 0	BHCK S551 0	BHCK S552 0		BHCK S554 0	BHCK S555 0	BHCK S556 0	BHCK S557 0	21.
22. Unsettled transactions (failed trades) (22)	BHCK H191 0			BHCK H193 0				BHCK H194 0	BHCK H195 0	BHCK H196 0	BHCK H197 0	22.

19 Credit conversion factor.
20 For items 16 through 19, column A multiplied by credit conversion factor.
21 Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
22 For item 22, the sum of columns C through Q must equal column A.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (23)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
16. Repo-style transactions (24)				BHCK H301 0	BHCK H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits				BHCK H303 0	BHCK H304 0	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year				BHCK H307 0	BHCK H308 0	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				BHCK H309 0	BHCK H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (25)	BHCK H198 0	BHCK H199 0	BHCK H200 0			22.

23 Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.
24 Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
25 For item 22, the sum of columns C through Q must equal column A.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
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)	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	100,769	**0**	**0**	**0**	**296,685**	**86,020**	**486,521**	**4,519**	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)	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	0	**0**	**0**	**0**	**59,337**	**43,010**	**486,521**	**6,779**	25.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250% (26)	300%	400%	600%	625%	937.5%	1250%	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
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)		BHCK S563 0	BHCK S564 0	BHCK S565 0	BHCK S566 0	BHCK S567 0	BHCK S568 **1,131**	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)		BHCK S574 0	BHCK S575 0	BHCK S576 0	BHCK S577 0	BHCK S578 0	BHCK S579 **14,138**	25.

Dollar Amounts in Thousands	BHCK	Totals Tril | Bil | Mil | Thou	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580	611,295	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	S581	0	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (27)	B704	611,295	28.
29. LESS: Excess allowance for loan and lease losses	A222	1,279	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	**610,016**	31.

26 Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
27 Sum of items 2.b. through 20, column S; items 9.a., 9.b., 9.c., 9.d., and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	0	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	BHCK	Tril | Bil | Mil | Thou	BHCK	Tril | Bil | Mil | Thou	BHCK	Tril | Bil | Mil | Thou	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	5,015	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.

Dollar Amounts in Thousands	BHCK	Bil | Mil | Thou	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)	S624	0	M.4.

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

C000

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Bil | Mil | Thou	(Column B) Home Equity Lines Bil | Mil | Thou	(Column C) Credit Card Receivables Bil | Mil | Thou	(Column D) Auto Loans Bil | Mil | Thou	(Column E) Other Consumer Loans Bil | Mil | Thou	(Column F) Commercial and Industrial Loans Bil | Mil | Thou	(Column G) All Other Loans, All Leases, and All Other Assets Bil | Mil | Thou	
Securitization Activities								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	BHCK B705 0	BHCK B706 0	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 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 0	BHCK B713 0	BHCK B714 0	BHCK B715 0	BHCK B716 0	BHCK B717 0	BHCK B718 0	2.a.
b. Subordinated securities and other residual interests	BHCK C393 0	BHCK C394 0	BHCK C395 0	BHCK C396 0	BHCK C397 0	BHCK C398 0	BHCK C399 0	2.b.
c. Standby letters of credit and other enhancements	BHCK C400 0	BHCK C401 0	BHCK C402 0	BHCK C403 0	BHCK C404 0	BHCK C405 0	BHCK C406 0	2.c.
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1	BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	BHCK B733 0	BHCK B734 0	BHCK B735 0	BHCK B736 0	BHCK B737 0	BHCK B738 0	BHCK B739 0	4.a.
b. 90 days or more past due	BHCK B740 0	BHCK B741 0	BHCK B742 0	BHCK B743 0	BHCK B744 0	BHCK B745 0	BHCK B746 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	BHCK B747 0	BHCK B748 0	BHCK B749 0	BHCK B750 0	BHCK B751 0	BHCK B752 0	BHCK B753 0	5.a.
b. Recoveries	BHCK B754 0	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 0	5.b.

Schedule HC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Bil | Mil | Thou	(Column B) Home Equity Lines Bil | Mil | Thou	(Column C) Credit Card Receivables Bil | Mil | Thou	(Column D) Auto Loans Bil | Mil | Thou	(Column E) Other Consumer Loans Bil | Mil | Thou	(Column F) Commercial and Industrial Loans Bil | Mil | Thou	(Column G) All Other Loans, All Leases, and All Other Assets Bil | Mil | Thou	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in HC-B)		BHCK B761 0	BHCK B762 0			BHCK B763 0		6.a.
b. Loans (included in HC-C)		BHCK B500 0	BHCK B501 0			BHCK B502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		BHCK B764 0	BHCK B765 0			BHCK B766 0		7.a.
b. 90 days or more past due		BHCK B767 0	BHCK B768 0			BHCK B769 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		BHCK B770 0	BHCK B771 0			BHCK B772 0		8.a.
b. Recoveries		BHCK B773 0	BHCK B774 0			BHCK B775 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	BHCK B776 0	BHCK B777 0	BHCK B778 0	BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures	BHCK B783 0	BHCK B784 0	BHCK B785 0	BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCK B790 5,831	BHCK B791 0	BHCK B792 0	BHCK B793 0	BHCK B794 0	BHCK B795 0	BHCK B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	BHCK B797 748	BHCK B798 0	BHCK B799 0	BHCK B800 0	BHCK B801 0	BHCK B802 0	BHCK B803 0	12.

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	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	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	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	B804	5,831	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	181,173	M.2.b.
c. Other financial assets (1)	A591	14,111	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)	F699	0	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	B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company	B808	0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) (2)	C407	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—Variable Interest Entities

Dollar Amounts in Thousands	BHCK	(Column A) Securitization Vehicles Bil | Mil | Thou	BHCK	(Column B) ABCP Conduits Bil | Mil | Thou	BHCK	(Column C) Other VIEs Bil | Mil | Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned	K009	0	K010	0	K011	0	1.j.
k. Other assets	K012	0	K013	0	K014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities	K018	0	K019	0	K020	0	2.b.
c. Commercial paper	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper)	K024	0	K025	0	K026	0	2.d.
e. Other liabilities	K027	0	K028	0	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	K034	0	K035	0	4.

Notes to the Balance Sheet—Predecessor Financial Items

For holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of $10 billion or more or 5 percent of the reporting holding company's total consolidated assets as of the previous quarter-end, whichever is less.

Dollar Amounts in Thousands	BHBC	Bil | Mil | Thou	
1. Average loans and leases (net of unearned income)	3516		1.
2. Average earning assets	3402		2.
3. Average total consolidated assets	3368		3.
4. Average equity capital	3519		4.

Notes to the Balance Sheet (Other)

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

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

Example

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

TEXT		BHCK	Bil | Mil | Thou
0000	Sch. HC, item 16, New loan to holding company's ESOP guaranteed by holding company	0000	750

Notes to the Balance Sheet (Other)

	TEXT		BHCK	Bil | Mil | Thou	
1.		Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule HC, item 23, Perpetual preferred stock and related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)	K141	0	1.
2.	5357		5357	0	2.
3.	5358		5358	0	3.
4.	5359		5359	0	4.
5.	5360		5360	0	5.
6.	B027		B027	0	6.

Notes to the Balance Sheet (Other)—Continued

	TEXT		BHCK	Bil | Mil | Thou	
7.	B028		B028	0	7.
8.	B029		B029	0	8.
9.	B030		B030	0	9.
10.	B031		B031	0	10.
11.	B032		B032	0	11.
12.	B033		B033	0	12.
13.	B034		B034	0	13.
14.	B035		B035	0	14.
15.	B036		B036	0	15.
16.	B037		B037	0	16.
17.	B038		B038	0	17.
18.	B039		B039	0	18.
19.	B040		B040	0	19.
20.	B041		B041	0	20.