

Board of Governors of the Federal Reserve System



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

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

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

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

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

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

Date of Report:

**June 30, 2016**

Month / Date / Year (BHCK 9999)

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.

S. Biff Bowman

Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

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

08/04/2016

Date of Signature (MM/DD/YYYY) (BHTX J196)

Northern Trust Corporation

Legal Title of Holding Company (TEXT 9010)

50 South LaSalle Street

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

Chicago

City (TEXT 9130)

IL

State (TEXT 9200)

60603-

Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

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<b>For Federal Reserve Bank Use Only</b>	
RSSD ID	_____
C.I.	_____ S.F. _____

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

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

# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

For Federal Reserve Bank Use Only  
 RSSD ID \_\_\_\_\_  
 S.F. \_\_\_\_\_

	Dollar Amounts in Thousands			Amount
<b>1. Interest income</b>				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1-4 family residential properties .....	BHCK4435	145,407		1.a.(1)(a)
(b) All other loans secured by real estate .....	BHCK4436	64,807		1.a.(1)(b)
(c) All other loans .....	BHCKF821	177,591		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHCK4059	13,094		1.a.(2)
b. Income from lease financing receivables .....	BHCK4065	3,769		1.b.
c. Interest income on balances due from depository institutions (1) .....	BHCK4115	86,628		1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. government agency obligations (excluding MBS) .....	BHCKB488	44,004		1.d.(1)
(2) Mortgage-backed securities .....	BHCKB489	72,053		1.d.(2)
(3) All other securities .....	BHCK4060	80,515		1.d.(3)
e. Interest income from trading assets .....	BHCK4069	27		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	BHCK4020	8,019		1.f.
g. Other interest income .....	BHCK4518	3,531		1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	BHCK4107	<b>699,445</b>		1.h.
<b>2. Interest expense</b>				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$100,000 or more .....	BHCKA517	3,707		2.a.(1)(a)
(b) Time deposits of less than \$100,000 .....	BHCKA518	127		2.a.(1)(b)
(c) Other deposits .....	BHCK6761	5,550		2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHCK4172	34,019		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase .....	BHCK4180	1,633		2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes & debentures) ...	BHCK4185	31,593		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities .....	BHCK4397	11,003		2.d.
e. Other interest expense .....	BHCK4398	1,618		2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	BHCK4073	<b>89,250</b>		2.f.
3. Net interest income (item 1.h minus item 2.f) .....	BHCK4074	<b>610,195</b>		3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5) .....	BHCK4230	3,388		4.
<b>5. Noninterest income:</b>				
a. Income from fiduciary activities .....	BHCK4070	1,525,380		5.a.
b. Service charges on deposit accounts in domestic offices .....	BHCK4483	36,960		5.b.
c. Trading revenue (2) .....	BHCKA220	164,364		5.c.
d.				
(1) Fees and commissions from securities brokerage .....	BHCKC886	213		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	BHCKC888	0		5.d.(2)
(3) Fees and commissions from annuity sales .....	BHCKC887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	BHCKC386	0		5.d.(4)
(5) Income from other insurance activities .....	BHCKC387	0		5.d.(5)
e. Venture capital revenue .....	BHCKB491	0		5.e.
f. Net servicing fees .....	BHCKB492	0		5.f.
g. Net securitization income .....	BHCKB493	0		5.g.

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

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

**Schedule HI—Continued**

Dollar Amounts in Thousands		Amount	
h. Not applicable			
i. Net gains (losses) on sales of loans and leases .....	BHCK8560	(10,146)	5.i.
j. Net gains (losses) on sales of other real estate owned .....	BHCK8561	1,101	5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	BHCKB496	368	5.k.
l. Other noninterest income (3) .....	BHCKB497	184,197	5.l.
m. Total noninterest income (sum of items 5.a through 5.l) .....	BHCK4079	<b>1,902,437</b>	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities .....	BHCK3521	(2,427)	6.a.
b. Realized gains (losses) on available-for-sale securities .....	BHCK3196	338	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits .....	BHCK4135	911,100	7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	BHCK4217	132,117	7.b.
c.			
(1) Goodwill impairment losses .....	BHCKC216	0	7.c.(1)
(2) Amortization expense and impairment for other intangible assets .....	BHCKC232	4,334	7.c.(2)
d. Other noninterest expense (4) .....	BHCK4092	705,715	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	BHCK4093	<b>1,753,266</b>	7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e) .....	BHCK4301	<b>753,889</b>	8.
9. Applicable income taxes (foreign and domestic) .....	BHCK4302	251,402	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	BHCK4300	<b>502,487</b>	10.
11. Extraordinary items and other adjustments, net of income taxes (5) .....	BHCK4320	0	11.
12. Net income (loss) attributable to holding company & noncontrolling (minority) interests (sum of 10 & 11) ..	BHCKG104	<b>502,487</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) .....	BHCKG103	0	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	BHCK4340	<b>502,487</b>	14.

**Memoranda**

Dollar Amounts in Thousands		Amount	
1. Net interest income (item 3 above) on a fully taxable equivalent basis .....	BHCK4519	620,605	M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis .....	BHCK4592	766,994	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above) .....	BHCK4313	4,922	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d(3), above) .....	BHCK4507	1,990	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	BHCK4150	16632	M.5.
6. Other noninterest income (from schedule HI, 5.l above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l):			
a. Income and fees from the printing and sale of checks .....	BHCKC013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance .....	BHCKC014	0	M.6.b.
c. Income and fees from automated teller machines (ATMs) .....	BHCKC016	0	M.6.c.
d. Rent and other income from other real estate owned .....	BHCK4042	0	M.6.d.
e. Safe deposit box rent .....	BHCKC015	0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option .....	BHCKF229	0	M.6.f.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule HI, items 8, 10, and 11 and Memoranda item 2 will be removed at a later date.

(3) See Schedule HI, memoranda item 6

(4) See Schedule HI, memoranda item 7.

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

# Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		Amount	
g. Bank card and credit card interchange fees .....		0	M.6.g.
h. Gains on bargain purchases .....		0	M.6.h.
i. <span style="border: 1px solid black; padding: 1px;">TEXT8562</span> Loan service related fees		28,208	M.6.i.
j. <span style="border: 1px solid black; padding: 1px;">TEXT8563</span> Banking fees		20,322	M.6.j.
k. <span style="border: 1px solid black; padding: 1px;">TEXT8564</span> Sale of special class of securities		138,010	M.6.k.
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d):			
a. Data processing expenses .....		0	M.7.a.
b. Advertising and marketing expenses .....		43,158	M.7.b.
c. Directors' fees .....		0	M.7.c.
d. Printing, stationery, and supplies .....		0	M.7.d.
e. Postage .....		0	M.7.e.
f. Legal fees and expenses .....		0	M.7.f.
g. FDIC deposit insurance assessments .....		0	M.7.g.
h. Accounting and auditing expenses .....		0	M.7.h.
i. Consulting and advisory expenses .....		49,345	M.7.i.
j. Automated teller machine (ATM) and interchange expenses .....		0	M.7.j.
k. Telecommunications expenses .....		0	M.7.k.
l. <span style="border: 1px solid black; padding: 1px;">TEXT8565</span> Computer and software related expenses		186,266	M.7.l.
m. <span style="border: 1px solid black; padding: 1px;">TEXT8566</span> Tech services, market data, and outsourcing expenses		158,474	M.7.m.
n. <span style="border: 1px solid black; padding: 1px;">TEXT8567</span> Subcustodial and depository fee expenses		58,571	M.7.n.
8. Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):			
a.			
(1) <span style="border: 1px solid black; padding: 1px;">TEXT3571</span>			M.8.a.(1)
(2) Applicable income tax effect .....	<span style="border: 1px solid black; padding: 1px;">BHCK3572</span>	0	M.8.a.(2)
b.			
(1) <span style="border: 1px solid black; padding: 1px;">TEXT3573</span>			M.8.b.(1)
(2) Applicable income tax effect .....	<span style="border: 1px solid black; padding: 1px;">BHCK3574</span>	0	M.8.b.(2)
c.			
(1) <span style="border: 1px solid black; padding: 1px;">TEXT3575</span>			M.8.c.(1)
(2) Applicable income tax effect .....	<span style="border: 1px solid black; padding: 1px;">BHCK3576</span>	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.)			
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>			
a. Interest rate exposures .....		39,487	M.9.a.
b. Foreign exchange exposures .....		124,877	M.9.b.
c. Equity security and index exposures .....			M.9.c.
d. Commodity and other exposures .....			M.9.d.
e. Credit exposures .....			M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>			
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 items 9.a through 9.e above) ....			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 items 9.a through 9.e above) .....			M.9.g.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule HI, Memoranda item 8 will be removed at a later date.

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

# Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		Amount	
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading .....	BHCKC889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	BHCKC890	(121)	M.10.b.
11. Credit losses on derivatives (see instructions) .....	BHCKA251	0	M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>			
12.			
a. Income from the sale and servicing of mutual funds and annuities (in domestic offices) .....	BHCK8431	191,239	M.12.a.
b.			
(1) Premiums on insurance related to the extension of credit .....	BHCKC242	0	M.12.b.(1)
(2) All other insurance premiums .....	BHCKC243	0	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities .....	BHCKB983	0	M.12.c.
		Yes/No	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no) .....			
	BHCKA530	NO	M.13.

Dollar Amounts in Thousands		Amount	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	BHCKF551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	BHCKF552	0	M.14.a.(1)
b. Net gains (losses) on liabilities .....	BHCKF553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	BHCKF554	0	M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	BHCKC409	28,560	M.15.

		Year-to-Date	
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)) .....			
	BHCKF228		M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses .....	BHCKJ319	2,427	M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	BHCKJ320	0	M.17.b.
c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b) .....	BHCKJ321	2,427	M.17.c.

(1) The \$1 billion 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			Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....	BHCK3217	8,705,861		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	BHCKB507	0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	BHCKB508	<b>8,705,861</b>		3.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....	BHCT4340	502,487		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):				
a. Sale of perpetual preferred stock, gross .....	BHCK3577	0		5.a.
b. Conversion or retirement of perpetual preferred stock .....	BHCK3578	0		5.b.
6. Sale of common stock:				
a. Sale of common stock, gross .....	BHCK3579	0		6.a.
b. Conversion or retirement of common stock .....	BHCK3580	(31,931)		6.b.
7. Sale of treasury stock .....	BHCK4782	102,167		7.
8. LESS: Purchase of treasury stock .....	BHCK4783	281,115		8.
9. Changes incident to business combinations, net .....	BHCK4356	0		9.
10. LESS: Cash dividends declared on preferred stock .....	BHCK4598	11,700		10.
11. LESS: Cash dividends declared on common stock .....	BHCK4460	167,292		11.
12. Other comprehensive income <sup>(1)</sup> .....	BHCKB511	133,106		12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....	BHCK4591	0		13.
14. Other adjustments to equity capital (not included above) .....	BHCK3581	(34)		14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT3210	<b>8,951,549</b>		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	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD			
<b>I. Charge-offs <sup>(1)</sup> and Recoveries on Loans and Leases (Fully Consolidated)</b>					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	BHCKC891	0	BHCKC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHCKC893	27	BHCKC894	6	1.a.(2)
b. Secured by farmland in domestic offices .....					
	BHCK3584	0	BHCK3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHCK5411	3,136	BHCK5412	591	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens .....	BHCKC234	2,199	BHCKC217	1,484	1.c.(2)(a)
(b) Secured by junior liens .....	BHCKC235	21	BHCKC218	84	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....					
	BHCK3588	81	BHCK3589	17	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHCKC895	858	BHCKC896	950	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHCKC897	135	BHCKC898	254	1.e.(2)
f. In foreign offices .....					
	BHCKB512	0	BHCKB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions .....					
	BHCK4653	0	BHCK4663	0	2.a.
b. To foreign banks .....					
	BHCK4654	0	BHCK4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers ...					
	BHCK4655	0	BHCK4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....					
	BHCK4645	3,271	BHCK4617	1,289	4.a.
b. To non-U.S. addressees (domicile) .....					
	BHCK4646	0	BHCK4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....					
	BHCKB514	0	BHCKB515	0	5.a.
b. Automobile loans .....					
	BHCKK129	0	BHCKK133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ...					
	BHCKK205	286	BHCKK206	102	5.c.
6. Loans to foreign governments and official institutions .....					
	BHCK4643	0	BHCK4627	0	6.
7. All other loans .....					
	BHCK4644	99	BHCK4628	284	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....					
	BHCKF185	0	BHCKF187	0	8.a.
b. All other leases .....					
	BHCKC880	0	BHCKF188	1	8.b.
9. Total (sum of items 1 through 8) .....					
	BHCK4635	10,113	BHCK4605	5,062	9.

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

### Schedule HI-B—Continued

**Memoranda**

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....	BHCK5409	0	BHCK5410 263
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....	BHCK4652	0	BHCK4662 0

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).

Dollar Amounts in Thousands	Calendar YTD	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for loan and lease losses) .....	BHCKC388	M.3.

Dollar Amounts in Thousands	Amount	
<b>II. Changes in allowance for loan and lease losses</b>		
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	BHCKB522 193,828	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above) .....	BHCT4605 5,062	2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4) .....	BHCKC079 10,113	3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account .....	BHCK5523 0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4) .....	BHCT4230 3,388	5.
6. Adjustments (see instructions for this schedule) .....	BHCKC233 (165)	6.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c) .....	BHCT3123 192,000	7.



## Schedule HI-B—Continued

### Memoranda

Dollar Amounts in Thousands	Amount		
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7 .....	BHCKC435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges .....	BHCKC389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7) .....	BHCKC390		M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above) .....	BHCKC781	0	M.4.

## Schedule HI-C—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. <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:							
a. Construction loans .....	BHCKM708	BHCKM709	BHCKM710	BHCKM711	BHCKM712	BHCKM713	1.a.
	0	0	285,517	3,995	0	0	
b. Commercial real estate loans .....	BHCKM714	BHCKM715	BHCKM716	BHCKM717	BHCKM719	BHCKM720	1.b.
	0	0	3,445,486	60,669	0	0	
c. Residential real estate loans .....	BHCKM721	BHCKM722	BHCKM723	BHCKM724	BHCKM725	BHCKM726	1.c.
	1,434	131	9,402,895	87,907	0	0	
2. Commercial loans <sup>(2)</sup> .....	BHCKM727	BHCKM728	BHCKM729	BHCKM730	BHCKM731	BHCKM732	2.
	4,758	1,179	20,974,661	33,787	0	0	
3. Credit cards .....	BHCKM733	BHCKM734	BHCKM735	BHCKM736	BHCKM737	BHCKM738	3.
	0	0	0	0	0	0	
4. Other consumer loans .....	BHCKM739	BHCKM740	BHCKM741	BHCKM742	BHCKM743	BHCKM744	4.
	0	0	334,768	4,332	0	0	
5. Unallocated, if any .....				BHCKM745			5.
				0			
6. Total (for each column, sum of items 1.a through 5) .....	BHCKM746	BHCKM747	BHCKM748	BHCKM749	BHCKM750	BHCKM751	6.
	<b>6,192</b>	<b>1,310</b>	<b>34,443,327</b>	<b>190,690</b>	<b>0</b>	<b>0</b>	

(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 aggregated assets of \$10 billion or more or 5 percent of the reporting holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

Dollar Amounts in Thousands			Amount
1. Total interest income .....	BHBC4107	N/A	1.
a. Interest income on loans and leases .....	BHBC4094	N/A	1.a.
b. Interest income on investment securities .....	BHBC4218	N/A	1.b.
2. Total interest expense .....	BHBC4073	N/A	2.
a. Interest expense on deposits .....	BHBC4421	N/A	2.a.
3. Net interest income .....	BHBC4074	N/A	3.
4. Provision for loan and lease losses .....	BHBC4230	N/A	4.
5. Total noninterest income .....	BHBC4079	N/A	5.
a. Income from fiduciary activities .....	BHBC4070	N/A	5.a.
b. Trading revenue .....	BHBCA220	N/A	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	BHBCB490	N/A	5.c.
d. Venture capital revenue .....	BHBCB491	N/A	5.d.
e. Net securitization income .....	BHBCB493	N/A	5.e.
f. Insurance commissions and fees .....	BHBCB494	N/A	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities .....	BHBC4091	N/A	6.
7. Total noninterest expense .....	BHBC4093	N/A	7.
a. Salaries and employee benefits .....	BHBC4135	N/A	7.a.
b. Goodwill impairment losses .....	BHBC216	N/A	7.b.
8. Income (loss) before taxes, extraordinary items, and other adjustments .....	BHBC4301	N/A	8.
9. Applicable income taxes .....	BHBC4302	N/A	9.
10. Noncontrolling (minority) interest .....	BHBC4484	N/A	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest .....	BHBC4320	N/A	11.
12. Net income (loss) .....	BHBC4340	N/A	12.
13. Cash dividends declared .....	BHBC4475	N/A	13.
14. Net charge-offs .....	BHBC6061	N/A	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....	BHBC4519	N/A	15.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for the Notes to the Income Statement—Predecessor Financial Items line item 8 and 11 will be removed at a later date.

### 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:

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

### Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	Amount
1.	TEXT5351		
2.	TEXT5352		
3.	TEXT5353		
4.	TEXT5354		
5.	TEXT5355		
6.	TEXTB042		
7.	TEXTB043		
8.	TEXTB044		

**Notes to the Income Statement (Other)—Continued**

Dollar Amounts in Thousands

		Amount
9.	TEXTB045	
		9.
10.	TEXTB046	
		10.
11.	TEXTB047	
		11.
12.	TEXTB048	
		12.
13.	TEXTB049	
		13.
14.	TEXTB050	
		14.
15.	TEXTB051	
		15.
16.	TEXTB052	
		16.
17.	TEXTB053	
		17.
18.	TEXTB054	
		18.
19.	TEXTB055	
		19.
20.	TEXTB056	
		20.

Northern Trust Corporation  
 Name of Bank Holding Company

For Federal Reserve Bank Use Only  
 C.I. \_\_\_\_\_

## Consolidated Financial Statements for Holding Companies

Report at the close of business June 30, 2016

### Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	BHCK0081	2,005,576	1.a.
b. Interest-bearing balances: <sup>(2)</sup>			
(1) In U.S. offices	BHCK0395	17,247,452	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK0397	17,174,941	1.b.(2)
2. Securities:			
a. Held-to-maturity securities (from Schedule HC-B, column A)	BHCK1754	5,248,271	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)	BHCK1773	34,632,119	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	BHDMB987	14,000	3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	BHCKB989	1,848,693	3.b.
4. Loans and lease financing receivables:			
a. Loans and leases held for sale	BHCK5369	107,548	4.a.
b. Loans and leases, net of unearned income	BHCKB528	34,449,519	4.b.
c. LESS: Allowance for loan and lease losses	BHCK3123	192,000	4.c.
d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c)	BHCKB529	<b>34,257,519</b>	4.d.
5. Trading assets (from Schedule HC-D)	BHCK3545	2,263,326	5.
6. Premises and fixed assets (including capitalized leases)	BHCK2145	433,955	6.
7. Other real estate owned (from Schedule HC-M)	BHCK2150	14,165	7.
8. Investments in unconsolidated subsidiaries and associated companies	BHCK2130	8,322	8.
9. Direct and indirect investments in real estate ventures	BHCK3656	8,884	9.
10. Intangible assets:			
a. Goodwill	BHCK3163	527,845	10.a.
b. Other intangible assets (from Schedule HC-M)	BHCK0426	47,149	10.b.
11. Other assets (from Schedule HC-F)	BHCK2160	5,669,794	11.
12. Total assets (sum of items 1 through 11)	BHCK2170	<b>121,509,559</b>	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		Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing <sup>(1)</sup> .....	BHDM6631	23,831,295	13.a.(1)
(2) Interest-bearing .....	BHDM6636	17,072,882	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			
(1) Noninterest-bearing .....	BHFN6631	7,635,251	13.b.(1)
(2) Interest-bearing .....	BHFN6636	50,547,516	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	BHDMB993	41,500	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	BHCKB995	565,534	14.b.
15. Trading liabilities (from Schedule HC-D) .....	BHCK3548	1,079,710	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....			
	BHCK3190	7,825,198	16.
17. Not applicable			
18. Not applicable			
19.			
a. Subordinated notes and debentures <sup>(4)</sup> .....	BHCK4062	1,391,912	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	BHCKC699	277,364	19.b.
20. Other liabilities (from Schedule HC-G) .....	BHCK2750	2,289,848	20.
21. Total liabilities (sum of items 13 through 20) .....	BHCK2948	<b>112,558,010</b>	21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....			
	BHCK3283	388,548	23.
24. Common stock (par value) .....			
	BHCK3230	408,619	24.
25. Surplus (exclude all surplus related to preferred stock) .....			
	BHCK3240	1,040,295	25.
26.			
a. Retained earnings .....	BHCK3247	8,566,246	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	BHCKB530	(239,627)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	BHCKA130	(1,212,532)	26.c.
27.			
a. Total holding company equity capital (sum of items 23 through 26.c) .....	BHCK3210	<b>8,951,549</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	BHCK3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....			
	BHCKG105	<b>8,951,549</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....			
	BHCK3300	<b>121,509,559</b>	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)

		Yes/No
1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0", for no) .....		
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. <u>N/A</u> (1) Name of External Auditing Firm (TEXT C703) <u>N/A</u> (2) City (TEXT C708) <u>N/A</u> <u>N/A</u> (3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)		M.1.
b. <u>N/A</u> (1) Name of Engagement Partner (TEXT C704) <u>N/A</u> (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**

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
1. U.S. Treasury securities .....	BHCK0211	BHCK0213	BHCK1286	BHCK1287	
	8,001	8,004	6,818,306	6,889,299	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. government agencies <sup>(1)</sup> .....	BHCK1289	BHCK1290	BHCK1291	BHCK1293	
	0	0	355,080	353,819	2.a.
b. Issued by U.S. government-sponsored agencies <sup>(2)</sup> .....	BHCK1294	BHCK1295	BHCK1297	BHCK1298	
	0	0	3,749,601	3,751,830	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	BHCK8496	BHCK8497	BHCK8498	BHCK8499	
	77,054	81,722	641,724	643,635	3.
4. Mortgage-backed securities (MBS)					
a. Residential pass-through securities:					
(1) Guaranteed by GNMA .....	BHCKG300	BHCKG301	BHCKG302	BHCKG303	
	1,042	1,096	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	BHCKG304	BHCKG305	BHCKG306	BHCKG307	
	5,744	6,313	7,938,849	7,985,186	4.a.(2)
(3) Other pass-through securities .....	BHCKG308	BHCKG309	BHCKG310	BHCKG311	
	0	0	0	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	BHCKG312	BHCKG313	BHCKG314	BHCKG315	
	1,764	1,776	5,352,575	5,346,231	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	BHCKG316	BHCKG317	BHCKG318	BHCKG319	
	0	0	74,359	74,362	4.b.(2)
(3) All other residential mortgage-backed securities .....	BHCKG320	BHCKG321	BHCKG322	BHCKG323	
	39,304	21,089	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	BHCKK142	BHCKK143	BHCKK144	BHCKK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	BHCKK146	BHCKK147	BHCKK148	BHCKK149	
	0	0	0	0	4.c.(1)(b)

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.  
 (2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

**Schedule HC-B—Continued**

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	BHCKK150	BHCKK151	BHCKK152	BHCKK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	BHCKK154	BHCKK155	BHCKK156	BHCKK157	
	0	0	408,056	410,922	4.c.(2)(b)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) .....	BHCKC026	BHCKC988	BHCKC989	BHCKC027	
	0	0	2,387,978	2,390,579	5.a.
b. Structured financial products:					
(1) Cash .....	BHCKG336	BHCKG337	BHCKG338	BHCKG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	BHCKG340	BHCKG341	BHCKG342	BHCKG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	BHCKG344	BHCKG345	BHCKG346	BHCKG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	BHCK1737	BHCK1738	BHCK1739	BHCK1741	
	60,954	50,389	2,475,127	2,485,584	6.a.
b. Other foreign debt securities .....	BHCK1742	BHCK1743	BHCK1744	BHCK1746	
	5,054,408	5,082,950	4,306,258	4,300,672	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values .....			BHCKA510	BHCKA511	
			0	0	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b) .....	BHCT1754	BHCK1771	BHCK1772	BHCT1773	
	<b>5,248,271</b>	<b>5,253,339</b>	<b>34,507,913</b>	<b>34,632,119</b>	8.

(3) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Association (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule HC-B—Continued**

**Memoranda**

Dollar Amounts in Thousands			Amount	
1. Pledged securities (1) .....		BHCK0416	29,623,722	M.1.
2. Remaining maturity or next repricing date of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above): (2) (3)				
a. 1 year and less .....		BHCK0383	22,304,809	M.2.a.
b. Over 1 year to 5 years .....		BHCK0384	14,078,529	M.2.b.
c. Over 5 years .....		BHCK0387	3,497,052	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date .....		BHCK1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):				
a. Amortized cost .....		BHCK8782	0	M.4.a.
b. Fair value .....		BHCK8783	0	M.4.b.

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. (4)</i>					
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):					
a. Credit card receivables .....	BHCKB838	BHCKB839	BHCKB840	BHCKB841	
	0	0	1,163,477	1,165,628	M.5.a.
b. Home equity lines .....	BHCKB842	BHCKB843	BHCKB844	BHCKB845	
	0	0	0	0	M.5.b.
c. Automobile loans .....	BHCKB846	BHCKB847	BHCKB848	BHCKB849	
	0	0	1,099,035	1,099,766	M.5.c.
d. Other consumer loans .....	BHCKB850	BHCKB851	BHCKB852	BHCKB853	
	0	0	23,919	23,626	M.5.d.
e. Commercial and industrial loans .....	BHCKB854	BHCKB855	BHCKB856	BHCKB857	
	0	0	0	0	M.5.e.
f. Other .....	BHCKB858	BHCKB859	BHCKB860	BHCKB861	
	0	0	101,547	101,559	M.5.f.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 (3) Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.  
 (4) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2015.

# Schedule HC-B—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	BHCKG348	BHCKG349	BHCKG350	BHCKG351	M.6.a.
	0	0	0	0	
b. Trust preferred securities issued by real estate investment trusts .....	BHCKG352	BHCKG353	BHCKG354	BHCKG355	M.6.b.
	0	0	0	0	
c. Corporate and similar loans .....	BHCKG356	BHCKG357	BHCKG358	BHCKG359	M.6.c.
	0	0	0	0	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	BHCKG360	BHCKG361	BHCKG362	BHCKG363	M.6.d.
	0	0	0	0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	BHCKG364	BHCKG365	BHCKG366	BHCKG367	M.6.e.
	0	0	0	0	
f. Diversified (mixed) pools of structured financial products .....	BHCKG368	BHCKG369	BHCKG370	BHCKG371	M.6.f.
	0	0	0	0	
g. Other collateral or reference assets .....	BHCKG372	BHCKG373	BHCKG374	BHCKG375	M.6.g.
	0	0	0	0	

### Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
1. Loans secured by real estate .....	BHCK1410	13,150,534			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....			BHCKF158	122,149	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			BHCKF159	371,169	1.a.(2)
b. Secured by farmland .....			BHDM1420	13,977	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			BHDM1797	1,521,631	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			BHDM5367	6,955,630	1.c.(2)(a)
(b) Secured by junior liens .....			BHDM5368	63,747	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties: .....			BHDM1460	834,335	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			BHCKF160	874,088	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			BHCKF161	2,393,377	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....			BHDM1288	0	2.
a. To U.S. banks and other U.S. depository institutions .....	BHCK1292	0			2.a.
b. To foreign banks .....	BHCK1296	4,198			2.b.
3. Loans to finance agricultural production and other loans to farmers .....	BHCK1590	0	BHDM1590	0	3.
4. Commercial and industrial loans .....			BHDM1766	6,137,706	4.
a. To U.S. addressees (domicile) .....	BHCK1763	5,862,845			4.a.
b. To non-U.S. addressees (domicile) .....	BHCK1764	274,861			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			BHDM1975	320,437	6.
a. Credit cards .....	BHCKB538	0			6.a.
b. Other revolving credit plans .....	BHCKB539	9,129			6.b.
c. Automobile loans .....	BHCKK137	237			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK207	325,402			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	BHCK2081	0	BHDM2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	BHCKJ454	317,665	BHDMJ454	317,665	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	BHCK1545	2,198,963	BHDM1545	866,173	9.b.(1)
(2) All other loans (exclude consumer loans) .....	BHCKJ451	12,031,729	BHDMJ451	12,011,205	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			BHDM2165	339,594	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	BHCKF162	0			10.a.
b. All other leases .....	BHCKF163	381,504			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ..	BHCK2123	0	BHDM2123	0	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b) .....	BHCK2122	34,557,067	BHDM2122	33,142,883	12.

### Schedule HC-C—Continued

**Memoranda**

Dollar Amounts in Thousands			Amount
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans .....	BHDMK158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans .....	BHDMK159	1,775	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	BHDMF576	40,817	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDMK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHDMK162	1,783	M.1.d.(2)
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile) .....	BHCKK163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	BHCKK164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	BHCKK165	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	BHDMK166	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks .....	BHCKK167	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	BHCKK168	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	BHCKK098	0	M.1.f.(4)(a)
(b) Automobile loans .....	BHCKK203	0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHCKK204	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	BHCKK212	0	M.1.f.(5)
(6) Other loans (1) .....	BHCKK267	0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above .....	BHCK2746	198,725	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A) .....	BHCKB837	430	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A) .....	BHCKC391		M.4.
<i>Memorandum item 5 is to be completed by all holding companies.</i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance .....	BHCKC779	0	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9 .....	BHCKC780	0	M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) .....	BHCKF230	0	M.6.a.

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

# Schedule HC-C—Continued

## Memoranda—Continued

Dollar Amounts in Thousands			Amount
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 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).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	BHCKF231	0	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 6.a above .....	BHCKF232	0	M.6.c.
7. Not applicable			
8. Not applicable			
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	BHDMF577	18,567	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated	(Column B) Domestic Offices	
<i>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.</i>			
10. Loans measured at fair value:			
a. Loans secured by real estate .....	BHCKF608	0	M.10.a.
(1) Construction, land development, and other land loans .....			
(2) Secured by farmland (including farm residential and other improvements) .....			
(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 .....			
(b) Closed-end loans secured by 1-4 family residential properties:			
(i) Secured by first liens .....			
(ii) Secured by junior liens .....			
(4) Secured by multifamily (5 or more) residential properties .....			
(5) Secured by nonfarm nonresidential properties .....			
b. Commercial and industrial loans .....	BHCKF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards .....	BHCKF586	0	M.10.c.(1)
(2) Other revolving credit plans .....	BHCKF587	0	M.10.c.(2)
(3) Automobile loans .....	BHCKK196	0	M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK208	0	M.10.c.(4)
d. Other loans .....	BHCKF589	0	M.10.d.

**Schedule HC-C—Continued**

**Memoranda—Continued**

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

Dollar Amounts in Thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate .....							
	BHCKG091	0	BHCKG092	0	BHCKG093	0	M.12.a.
b. Commercial and industrial loans .....							
	BHCKG094	0	BHCKG095	0	BHCKG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....							
	BHCKG097	0	BHCKG098	0	BHCKG099	0	M.12.c.
d. All other loans and all leases .....							
	BHCKG100	0	BHCKG101	0	BHCKG102	0	M.12.d.

Dollar Amounts in Thousands		Amount		
13. Not applicable				
14. Pledged loans and leases .....		BHCKG378	8,338,563	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		(Column B) Domestic Offices		
<b>Assets</b>					
1. U.S. Treasury securities .....	BHCM3531	2	BHCK3531	2	1.
2. U.S. government agency obligations (exclude MBS) .....	BHCM3532	1,936	BHCK3532	1,936	2.
3. Securities issued by states and political subdivisions in the U.S. ....	BHCM3533	0	BHCK3533	0	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	BHCKG379	733	BHDMG379	733	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	BHCKG380	0	BHDMG380	0	4.b.
c. All other residential mortgage-backed securities .....	BHCKG381	0	BHDMG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	BHCKK197	0	BHDMK197	0	4.d.
e. All other commercial MBS .....	BHCKK198	0	BHDMK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	BHCKG383	0	BHDMG383	0	5.a.(1)
(2) Synthetic .....	BHCKG384	0	BHDMG384	0	5.a.(2)
(3) Hybrid .....	BHCKG385	0	BHDMG385	0	5.a.(3)
b. All other debt securities .....	BHCKG386	373	BHDMG386	373	5.b.
6. Loans:					
a. Loans secured by real estate .....	BHCKF610	0			6.a.
(1) Construction, land development, and other land loans .....			BHDMF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			BHDMF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			BHDMF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens .....			BHDMF607	0	6.a.(3)(b)(i)
(ii) Secured by junior liens .....			BHDMF611	0	6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties .....			BHDMF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			BHDMF613	0	6.a.(5)
b. Commercial and industrial loans .....	BHCKF614	0	BHDMF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	BHCKF615	0	BHDMF615	0	6.c.(1)
(2) Other revolving credit plans .....	BHCKF616	0	BHDMF616	0	6.c.(2)
(3) Automobile loans .....	BHCKK199	0	BHDMK199	0	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK210	0	BHDMK210	0	6.c.(4)
d. Other loans .....	BHCKF618	0	BHDMF618	0	6.d.
7. - 8. Not applicable					
9. Other trading assets .....	BHCM3541	0	BHCK3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value .....	BHCM3543	2,260,282	BHCK3543	267,980	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal HC.5.) .....	BHCT3545	<b>2,263,326</b>	BHDM3545	<b>271,024</b>	12.

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Association (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

### Schedule HC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
<b>Liabilities</b>					
13.					
a. Liability for short positions:					
(1) Equity securities .....	BHCKG209	0	BHDMG209	0	13.a.(1)
(2) Debt securities .....	BHCKG210	0	BHDMG210	0	13.a.(2)
(3) All other assets .....	BHCKG211	0	BHDMG211	0	13.a.(3)
b. All other trading liabilities .....	BHCKF624	0	BHDMF624	0	13.b.
14. Derivatives with a negative fair value .....	BHCK3547	1,079,710	BHDM3547	937,027	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal HC.15.) .....	BHCT3548	<b>1,079,710</b>	BHDM3548	<b>937,027</b>	15.

### Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)					
a. Loans secured by real estate .....	BHCKF790	0			M.1.a.
(1) Construction, land development, and other land loans .....			BHDMF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			BHDMF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			BHDMF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens .....			BHDMF628	0	M.1.a.(3)b.i
(ii) Secured by junior liens .....			BHDMF629	0	M.1.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties .....			BHDMF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....			BHDMF631	0	M.1.a.(5)
b. Commercial and industrial loans .....	BHCKF632	0	BHDMF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	BHCKF633	0	BHDMF633	0	M.1.c.(1)
(2) Other revolving credit plans .....	BHCKF634	0	BHDMF634	0	M.1.c.(2)
(3) Automobile loans .....	BHCKK200	0	BHDMK200	0	M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK211	0	BHDMK211	0	M.1.c.(4)
d. Other loans .....	BHCKF636	0	BHDMF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value .....	BHCKF639	0	BHDMF639	0	M.2.a.
b. Unpaid principal balance .....	BHCKF640	0	BHDMF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	BHCKG299	0	BHDMG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	BHCKG332	0	BHDMG332	0	M.3.b.
c. Corporate and similar loans .....	BHCKG333	0	BHDMG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	BHCKG334	0	BHDMG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	BHCKG335	0	BHDMG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	BHCKG651	0	BHDMG651	0	M.3.f.
g. Other collateral or reference assets .....	BHCKG652	0	BHDMG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	BHCKG387	0	BHDMG387	0	M.4.a.
b. Pledged loans .....	BHCKG388	0	BHDMG388	0	M.4.b.

### Schedule HC-D—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands

	Amount		
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>			
5. Asset-backed securities:			
a. Credit card receivables .....	BHCKF643	0	M.5.a.
b. Home equity lines .....	BHCKF644	0	M.5.b.
c. Automobile loans .....	BHCKF645	0	M.5.c.
d. Other consumer loans .....	BHCKF646	0	M.5.d.
e. Commercial and industrial loans .....	BHCKF647	0	M.5.e.
f. Other .....	BHCKF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	BHCKF651	0	M.6.
7. Equity securities:			
a. Readily determinable fair values .....	BHCKF652	0	M.7.a.
b. Other .....	BHCKF653	0	M.7.b.
8. Loans pending securitization .....	BHCKF654	0	M.8.
9.			
a.			
(1) Gross fair value of commodity contracts .....	BHCKG212	0	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory .....	BHCKG213	0	M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):			
(1) BHTXF655	BHCKF655	0	M.9.b.(1)
(2) BHTXF656	BHCKF656	0	M.9.b.(2)
(3) BHTXF657	BHCKF657	0	M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)			
a. BHTXF658	BHCKF658	0	M.10.a.
b. BHTXF659	BHCKF659	0	M.10.b.
c. BHTXF660	BHCKF660	0	M.10.c.

### Schedule HC-E—Deposit Liabilities<sup>(1)</sup>

Dollar Amounts in Thousands			Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>(2)</sup> .....	BHCB2210	23,831,295		1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	BHCB3187	2,489,707		1.b.
c. Money market deposit accounts and other savings accounts .....	BHCB2389	13,180,102		1.c.
d. Time deposits of less than \$100,000 .....	BHCB6648	161,081		1.d.
e. Time deposits of \$100,000 or more .....	BHCB2604	1,241,992		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>(2)</sup> .....	BHOD3189			2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	BHOD3187			2.b.
c. Money market deposit accounts and other savings accounts .....	BHOD2389			2.c.
d. Time deposits of less than \$100,000 .....	BHOD6648			2.d.
e. Time deposits of \$100,000 or more .....	BHOD2604			2.e.

#### Memoranda

Dollar Amounts in Thousands			Amount	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less .....	BHDMA243	212		M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year .....	BHDMA164	0		M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less .....	BHDMA242	1,046,048		M.3.
4. Foreign office time deposits with a remaining maturity of one year or less .....	BHFNA245	9,389,971		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			Amount	
1. Accrued interest receivable <sup>(1)</sup> .....	BHCKB556	210,607		1.
2. Net deferred tax assets <sup>(2)</sup> .....	BHCK2148	0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>				
a. Mortgage loans .....	BHCKA519	0		3.a.
b. Other financial assets .....	BHCKA520	0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	BHCK1752	523,749		4.
5. Life insurance assets:				
a. General account life insurance assets .....	BHCKK201	0		5.a.
b. Separate account life insurance assets .....	BHCKK202	0		5.b.
c. Hybrid account life insurance assets .....	BHCKK270	0		5.c.
6. Other .....	BHCK2168	4,935,438		6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	BHCT2160	<b>5,669,794</b>		7.

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

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

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

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

## Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands			Amount
1. Not applicable			
2. Net deferred tax liabilities <sup>(1)</sup> .....	BHCK3049	664,153	2.
3. Allow ance for credit losses on off-balance sheet credit exposures .....	BHCKB557	35,070	3.
4. Other .....	BHCKB984	1,590,625	4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	BHCT2750	<b>2,289,848</b>	5.

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

### Schedule HC-H—Interest Sensitivity<sup>(1)</sup>

Dollar Amounts in Thousands			Amount	
1. Earning assets that are repriceable w ithin one year or mature w ithin one year .....	BHCK3197	68,609,626		1.
2. Interest-bearing deposit liabilities that reprice w ithin one year or mature w ithin one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet .....	BHCK3296	10,566,117		2.
3. Long-term debt that reprices w ithin one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....	BHCK3298	5,000,000		3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock) .....	BHCK3408	0		4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature w ithin one year .....	BHCK3409	0		5.

(1) Holding companies w ith 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 w hen 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				Amount	
<b>Assets</b>					
1. Reinsurance recoverables .....	BHCKB988		0		1.
2. Total assets .....	BHCKC244		0		2.
<b>Liabilities</b>					
3. Claims and claims adjustment expense reserves .....	BHCKB990		0		3.
4. Unearned premiums .....	BHCKB991		0		4.
5. Total equity .....	BHCKC245		0		5.
6. Net income .....	BHCKC246		0		6.

### II. Life and Health Underwriting

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



## Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands			Amount
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	BHCKB558	10,831,442	1.a.
b. Mortgage-backed securities .....	BHCKB559	13,753,572	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	BHCKB560	14,613,368	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCK3365	1,915,205	2.
3.			
a. Total loans and leases in domestic offices .....	BHDM3516	33,168,917	3.a.
(1) Loans secured by 1-4 family residential properties .....	BHDM3465	8,792,429	3.a.(1)
(2) All other loans secured by real estate .....	BHDM3466	4,552,296	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	BHDM3386	0	3.a.(3)
(4) Commercial and industrial loans .....	BHDM3387	6,560,126	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	BHDMB561	0	3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHDMB562	317,542	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHFN3360	1,287,166	3.b.
4.			
a. Trading assets .....	BHCK3401	1,217,399	4.a.
b. Other earning assets .....	BHCKB985	30,939,184	4.b.
5. Total consolidated assets .....	BHCK3368	114,809,781	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) <sup>(1)</sup> .....	BHCK3517	16,446,279	6.
7. Interest-bearing deposits (foreign) <sup>(1)</sup> .....	BHCK3404	50,443,826	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....	BHCK3353	1,281,875	8.
9. All other borrowed money .....	BHCK2635	6,436,593	9.
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock) .....	BHCK3519	8,792,689	11.

(1) Includes interest-bearing demand deposits.

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

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

(Report only transactions with unrelated institutions)

Dollar Amounts in Thousands			Amount	
1. Unused commitments (report only unused portions that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines) .....	BHCK3814	1,230,008		1.a.
b.				
(1) Unused consumer credit card lines .....	BHCKJ455	0		1.b.(1)
(2) Other unused credit card lines .....	BHCKJ456	0		1.b.(2)
c.				
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....	BHCK3816	447,730		1.c.(1)
(a) 1-4 family residential construction loan commitments .....	BHCKF164	74,374		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	BHCKF165	373,356		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	BHCK6550	44,805		1.c.(2)
d. Securities underwriting .....	BHCK3817	0		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans .....	BHCKJ457	16,654,080		1.e.(1)
(2) Loans to financial institutions .....	BHCKJ458	1,682,723		1.e.(2)
(3) All other unused commitments .....	BHCKJ459	16,294,865		1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....	BHCK6566	3,860,026		2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others .....	BHCK3820	64,316		2.a.
3. Performance standby letters of credit and foreign office guarantees .....	BHCK6570	235,492		3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others .....	BHCK3822	0		3.a.
4. Commercial and similar letters of credit .....	BHCK3411	19,392		4.
5. Not applicable				
6. Securities:				
a. Securities lent .....	BHCK3433	97,787,995		6.a.
b. Securities borrowed .....	BHCK3432	0		6.b.

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

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps .....	BHCKC968	0	BHCKC969	48,600	7.a.(1)
(2) Total return sw aps .....	BHCKC970	0	BHCKC971	0	7.a.(2)
(3) Credit options .....	BHCKC972	0	BHCKC973	0	7.a.(3)
(4) Other credit derivatives .....	BHCKC974	0	BHCKC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	BHCKC219	0	BHCKC221	0	7.b.(1)
(2) Gross negative fair value .....	BHCKC220	0	BHCKC222	110	7.b.(2)

**Schedule HC-L—Continued**  
**(Report only transactions with nonrelated institutions)**

	Dollar Amounts in Thousands			Amount
7.c. Notional amounts by regulatory capital treatment:				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection .....	BHCKG401	0		7.c.(1)(a)
(b) Purchased protection .....	BHCKG402	0		7.c.(1)(b)
(2) All other positions:				
(a) Sold protection .....	BHCKG403	0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	BHCKG404	0		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ....	BHCKG405	48,600		7.c.(2)(c)

	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years	
Dollar Amounts in Thousands						
7.d. Notional amounts by remaining maturity:						
(1) Sold credit protection:						
(a) Investment grade .....	BHCKG406	0	BHCKG407	0	BHCKG408	0
(b) Subinvestment grade .....	BHCKG409	0	BHCKG410	0	BHCKG411	0
(2) Purchased credit protection:						
(a) Investment grade .....	BHCKG412	48,600	BHCKG413	0	BHCKG414	0
(b) Subinvestment grade .....	BHCKG415	0	BHCKG416	0	BHCKG417	0

	Dollar Amounts in Thousands			Amount
8. Spot foreign exchange contracts .....	BHCK8765	20,595,972		8.
9. All other off-balance sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total bank holding company equity capital" (itemize and describe in terms 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a) .....				
a. Commitments to purchase when-issued securities .....	BHCK3434	0		9.a.
b. Commitments to sell when-issued securities .....	BHCK3435	0		9.b.
c. TEXT6561	BHCK6561	0		9.c.
d. TEXT6562	BHCK6562	0		9.d.
e. TEXT6568	BHCK6568	0		9.e.
f. TEXT6586	BHCK6586	0		9.f.

10. Not applicable

**Schedule HC-L—Continued**

Dollar Amounts in Thousands				
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
<b>Derivatives Position Indicators</b>				
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):				
a. Futures contracts .....	BHCK8693	BHCK8694	BHCK8695	BHCK8696
	0	0	0	0
b. Forward contracts .....	BHCK8697	BHCK8698	BHCK8699	BHCK8700
	0	250,017,352	0	0
c. Exchange-traded option contracts:				
(1) Written options .....	BHCK8701	BHCK8702	BHCK8703	BHCK8704
	0	0	0	0
(2) Purchased options .....	BHCK8705	BHCK8706	BHCK8707	BHCK8708
	0	0	0	0
d. Over-the-counter option contracts:				
(1) Written options .....	BHCK8709	BHCK8710	BHCK8711	BHCK8712
	1,023,361	0	0	0
(2) Purchased options .....	BHCK8713	BHCK8714	BHCK8715	BHCK8716
	65,641	0	0	0
e. Swaps .....	BHCK3450	BHCK3826	BHCK8719	BHCK8720
	11,207,570	1,867,827	256,734	0
12. Total gross notional amount of derivative contracts held for trading .....	BHCKA126	BHCKA127	BHCK8723	BHCK8724
	6,812,344	249,129,631	0	0
13. Total gross notional amount of derivative contracts held for purposes other than trading .....	BHCK8725	BHCK8726	BHCK8727	BHCK8728
	5,484,228	2,755,548	256,734	0
14. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value .....	BHCK8733	BHCK8734	BHCK8735	BHCK8736
	206,486	4,660,169	0	0
(2) Gross negative fair value .....	BHCK8737	BHCK8738	BHCK8739	BHCK8740
	204,294	4,653,710	0	0
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value .....	BHCK8741	BHCK8742	BHCK8743	BHCK8744
	167,971	77,514	0	0
(2) Gross negative fair value .....	BHCK8745	BHCK8746	BHCK8747	BHCK8748
	65,081	41,494	28,689	0

### Schedule HC-L—Continued

Item 15 is to be completed only by bank holding companies with total assets of \$10 billion or more.<sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
15. Over-the counter derivatives:						
a. Net current credit exposure .....	BHCKG418	BHCKG419	BHCKG420	BHCKG421	BHCKG422	15.a.
	382,948	0	0	0	2,321,553	
b. Fair value of collateral:						
(1) Cash - U.S. dollar .....	BHCKG423	BHCKG424	BHCKG425	BHCKG426	BHCKG427	15.b.(1)
	69,525	0	0	0	160,961	
(2) Cash - Other currencies .....	BHCKG428	BHCKG429	BHCKG430	BHCKG431	BHCKG432	15.b.(2)
	0	0	0	0	0	
(3) U.S. Treasury securities .....	BHCKG433	BHCKG434	BHCKG435	BHCKG436	BHCKG437	15.b.(3)
	0	0	0	0	0	
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	BHCKG438	BHCKG439	BHCKG440	BHCKG441	BHCKG442	15.b.(4)
	0	0	0	0	0	
(5) Corporate bonds .....	BHCKG443	BHCKG444	BHCKG445	BHCKG446	BHCKG447	15.b.(5)
	0	0	0	0	0	
(6) Equity securities .....	BHCKG448	BHCKG449	BHCKG450	BHCKG451	BHCKG452	15.b.(6)
	0	0	0	0	0	
(7) All other collateral .....	BHCKG453	BHCKG454	BHCKG455	BHCKG456	BHCKG457	15.b.(7)
	0	0	0	0	0	
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	BHCKG458	BHCKG459	BHCKG460	BHCKG461	BHCKG462	15.b.(8)
	<b>69,525</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>160,961</b>	

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

## Schedule HC-M—Memoranda

Dollar Amounts in Thousands			Amount	
		Number (Unrounded)		
1. Total number of holding company common shares outstanding .....	BHCK3459	226590921		1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....	BHCK6555		4,305,307	2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....	BHCK6556		2,667,294	3.
4. Other assets acquired in satisfaction of debts previously contracted .....	BHCK6557		0	4.
5. Securities purchased under agreements to resell <b>offset</b> against securities sold under agreements to repurchase on Schedule HC .....	BHCKA288		0	5.
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans .....	BHDMK169		0	6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....	BHDMK170		0	6.a.(1)(a)(2)
(b) Secured by farmland .....	BHDMK171		0	6.a.(1)(b)
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHDMK172		0	6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....	BHDMK173		0	6.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	BHDMK174		0	6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....	BHDMK175		0	6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMK176		0	6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHDMK177		0	6.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers .....	BHCKK178		0	6.a.(2)
(3) Commercial and industrial loans .....	BHCKK179		0	6.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a) Credit cards .....	BHCKK180		0	6.a.(4)(a)
(b) Automobile loans .....	BHCKK181		0	6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards) .....	BHCKK182		0	6.a.(4)(c)
(5) All other loans and leases .....	BHCKK183		0	6.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule HC-C) included in item 6.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):</i>				
(a) Loans to depository institutions and acceptances of other banks .....	BHCKK184		0	6.a.(5)(a)
(b) Loans to foreign governments and official institutions .....	BHCKK185		0	6.a.(5)(b)
(c) Other loans <sup>(1)</sup> .....	BHCKK186		0	6.a.(5)(c)
(d) Lease financing receivables .....	BHCKK273		0	6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):				
(1) Construction, land development, and other land in domestic offices .....	BHDMK187		0	6.b.(1)
(2) Farmland in domestic offices .....	BHDMK188		0	6.b.(2)
(3) 1-4 family residential properties in domestic offices .....	BHDMK189		0	6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	BHDMK190		0	6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	BHDMK191		0	6.b.(5)
(6) In foreign offices .....	BHFNK260		0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....	BHCKK192		0	6.b.(7)

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

**Schedule HC-M—Continued**

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

	Yes/No	
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no)	BHCKC251 NO	8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no)	BHCK6689 NO	9.
10. Not applicable		
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A". The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.	BHCK6416 NO	11.

Elsa Davis

Name of Holding Company Official Verifying FR Y-10 Reporting (TEXT 6428)

312-557-3267

Area Code / Phone Number (TEXT 9009)

Dollar Amounts in Thousands		Amount	
<b>12. Intangible assets other than goodwill:</b>			
a. Mortgage servicing assets	BHCK3164	0	12.a.
(1) Estimated fair value of mortgage servicing assets	BHCK6438	0	12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	BHCKB026	0	12.b.
c. All other identifiable intangible assets	BHCK5507	47,149	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	BHCT0426	47,149	12.d.
13. Other real estate owned	BHCT2150	14,165	13.
<b>14. Other borrowed money:</b>			
a. Commercial paper	BHCK2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less	BHCK2332	4,305,307	14.b.
c. Other borrowed money with a remaining maturity of more than one year	BHCK2333	3,519,891	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	BHCT3190	7,825,198	14.d.

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

Dollar Amounts in Thousands		Amount	
16. Assets under management in proprietary mutual funds and annuities	BHCKB570	151,522,655	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.

	Yes/No	
17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for yes; enter "0" for no) ..		17.
	BHCKC161   YES	

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

	Yes/No	
18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10% of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no) .....		18.
	BHCKC159   NO	

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

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

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

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

	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>		
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm - Leach - Bliley Act:		
a. Net assets .....	BHCKC252   63,633	20.a.
b. Balances due from related institutions:		
(1) Due from the holding company (parent company only), gross .....	BHCK4832	20.b.(1)
(2) Due from the subsidiary banks of the holding company, gross .....	BHCK4833   1,471	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	BHCK4834   563	20.b.(3)
c. Balances due to related institutions:		
(1) Due to holding company (parent company only), gross .....	BHCK5041   1,953	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross .....	BHCK5043   2,795	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	BHCK5045   577	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors .....	BHCK5047	20.d.



### Schedule HC-M—Continued

	Dollar Amounts in Thousands	
		Amount
21. Net assets of subsidiaries engaged in insurance or reinsurance underwrit ing 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)) <sup>(1)</sup> .....		21.
	BHCKC253	

*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.examplehc.com/riskdisclosures](http://www.examplehc.com/riskdisclosures))

[http:// www.northerntrust.com](http://www.northerntrust.com) 22.

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

	Dollar Amounts in Thousands	
		Amount
23. Secured liabilities:		
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a) .....	BHCKF064	0 <span style="float: right;">23.a.</span>
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....	BHCKF065	6,000,000 <span style="float: right;">23.b.</span>
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:		
a. Senior perpetual preferred stock or similar items .....	BHCKG234	0 <span style="float: right;">24.a.</span>
b. Warrants to purchase common stock or similar items .....	BHCKG235	0 <span style="float: right;">24.b.</span>

(1) A savings and loan holding company that wishes to engage in financial holding company activities must have an effective election to be treated as a financial holding company or conducts activities under section 10(c)(2)(H)(i) of the HOLA (12 U.S.C. 1467a(c)(2)(H)(i)).

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

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	BHCKF172   0	BHCKF174   0	BHCKF176   0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHCKF173   1,171	BHCKF175   0	BHCKF177   6,721	1.a.(2)
b. Secured by farmland in domestic offices .....	BHCK3493   0	BHCK3494   0	BHCK3495   0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHCK5398   9,586	BHCK5399   846	BHCK5400   29,346	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....	BHCKC236   12,625	BHCKC237   2,030	BHCKC229   89,566	1.c.(2)(a)
(b) Secured by junior liens .....	BHCKC238   5	BHCKC239   0	BHCKC230   5,337	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHCK3499   1,830	BHCK3500   312	BHCK3501   1,780	1.d.
e. Secured by nonfarm non-residential properties in domestic offices:				
(1) Loans secured by owner- occupied nonfarm nonresidential properties .....	BHCKF178   1,434	BHCKF180   0	BHCKF182   10,747	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHCKF179   3,357	BHCKF181   4,667	BHCKF183   3,360	1.e.(2)
f. In foreign offices .....	BHCKB572   0	BHCKB573   0	BHCKB574   0	1.f.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
2. Loans to depository institutions and acceptances of other banks:				
a. U.S. banks and other U.S. depository institutions .....	BHCK5377      0	BHCK5378      0	BHCK5379      0	2.a.
b. Foreign banks .....	BHCK5380      0	BHCK5381      0	BHCK5382      0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	BHCK1594      0	BHCK1597      0	BHCK1583      0	3.
4. Commercial and industrial loans .....	BHCK1606      3,170	BHCK1607      166	BHCK1608      944	4.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards .....	BHCKB575      0	BHCKB576      0	BHCKB577      0	5.a.
b. Automobile loans .....	BHCKK213      0	BHCKK214      0	BHCKK215      1	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHCKK216      1,654	BHCKK217      206	BHCKK218      85	5.c.
6. Loans to foreign governments and official institutions .....	BHCK5389      0	BHCK5390      0	BHCK5391      0	6.
7. All other loans .....	BHCK5459      116,173	BHCK5460      6	BHCK5461      3,078	7.
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures .....	BHCKF166      0	BHCKF167      0	BHCKF168      0	8.a.
b. All other leases .....	BHCKF169      0	BHCKF170      0	BHCKF171      1,300	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	BHCK3505      0	BHCK3506      0	BHCK3507      0	9.
10. TOTAL (sum of items 1 through 9) ...	BHCK5524 <b>151,005</b>	BHCK5525 <b>8,233</b>	BHCK5526 <b>152,265</b>	10.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) .....	BHCKK036      0	BHCKK037      0	BHCKK038      0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above ..	BHCKK039      0	BHCKK040      0	BHCKK041      0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	BHCKK042      0	BHCKK043      0	BHCKK044      0	11.b.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
12. Loans and leases reported in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:				
a. Loans secured by real estate in domestic offices:				
(1) Construction, land development, and other land loans:				
(a) 1-4 family residential construction loans .....	BHDMK045   0	BHDMK046   0	BHDMK047   0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	BHDMK048   0	BHDMK049   0	BHDMK050   0	12.a.(1)(b)
(2) Secured by farmland .....	BHDMK051   0	BHDMK052   0	BHDMK053   0	12.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHDMK054   0	BHDMK055   0	BHDMK056   0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens .....	BHDMK057   0	BHDMK058   0	BHDMK059   0	12.a.(3)(b)(1)
(2) Secured by junior liens .....	BHDMK060   0	BHDMK061   0	BHDMK062   0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	BHDMK063   0	BHDMK064   0	BHDMK065   0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMK066   0	BHDMK067   0	BHDMK068   0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	BHDMK069   0	BHDMK070   0	BHDMK071   0	12.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers .....	BHCKK072   0	BHCKK073   0	BHCKK074   0	12.b.
c. Commercial and industrial loans .....	BHCKK075   0	BHCKK076   0	BHCKK077   0	12.c.
d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards .....	BHCKK078   0	BHCKK079   0	BHCKK080   0	12.d.(1)
(2) Automobile loans .....	BHCKK081   0	BHCKK082   0	BHCKK083   0	12.d.(2)
(3) Other consumer loans .....	BHCKK084   0	BHCKK085   0	BHCKK086   0	12.d.(3)
e. All other loans and leases .....	BHCKK087   0	BHCKK088   0	BHCKK089   0	12.e.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
<i>Itemize the past due and nonaccrual amounts included in item 12.e. above for the loan and lease categories reported in Schedule HC-M, items 6.a.(5)(a) through (d):</i>							
(1) Loans to depository institutions and acceptances of other banks	BHCKK091	0	BHCKK092	0	BHCKK093	0	12.e.(1)
(2) Loans to foreign governments and official institutions	BHCKK095	0	BHCKK096	0	BHCKK097	0	12.e.(2)
(3) Other loans (1)	BHCKK099	0	BHCKK100	0	BHCKK101	0	12.e.(3)
(4) Lease financing receivables	BHCKK269	0	BHCKK271	0	BHCKK272	0	12.e.(4)
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	BHCKK102	0	BHCKK103	0	BHCKK104	0	12.f.

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

### Schedule HC-N—Continued

**Memoranda**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	BHDMMK105   0	BHDMMK106   0	BHDMMK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHDMMK108   0	BHDMMK109   0	BHDMMK110   6,626	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	BHCKF661   873	BHCKF662   0	BHCKF663   58,925	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDMMK111   0	BHDMMK112   0	BHDMMK113   194	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMMK114   0	BHDMMK115   0	BHDMMK116   8,668	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHDMMK117   0	BHDMMK118   3,190	BHDMMK119   3,360	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addresses (domicile) .....	BHCKK120   0	BHCKK121   0	BHCKK122   51	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	BHCKK123   0	BHCKK124   0	BHCKK125   0	M.1.e.(2)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	BHCKK126   120	BHCKK127   0	BHCKK128   2,022	M.1.f.

### 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	
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>				
(1) Loans secured by farmland in domestic offices .....	BHDMK130   0	BHDMK131   0	BHDMK132   0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks .....	BHCKK134   0	BHCKK135   0	BHCKK136   0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	BHCKK138   0	BHCKK139   0	BHCKK140   0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	BHCKK274   0	BHCKK275   0	BHCKK276   0	M.1.f.(4)(a)
(b) Automobile loans .....	BHCKK277   0	BHCKK278   0	BHCKK279   0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHCKK280   0	BHCKK281   0	BHCKK282   0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	BHCKK283   0	BHCKK284   0	BHCKK285   0	M.1.f.(5)
(6) Other loans <sup>(1)</sup> .....	BHCKK286   0	BHCKK287   0	BHCKK288   0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....	BHCK6558   0	BHCK6559   0	BHCK6560   0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees above .....	BHCK3508   0	BHCK1912   0	BHCK1913   0	M.3.
4. Not applicable				
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)				
a. Loans and leases held for sale .....	BHCKC240   0	BHCKC241   0	BHCKC226   1,225	M.5.a.
b. Loans measured at fair value:				
(1) Fair value .....	BHCKF664	BHCKF665	BHCKF666	M.5.b.(1)
(2) Unpaid principal balance .....	BHCKF667	BHCKF668	BHCKF669	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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	6. Derivative contracts: Fair value of amounts carried as assets .....	BHCK3529	0	BHCK3530	

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter .....	BHCKC410	15,669	M.7.
8. Nonaccrual assets sold during the quarter .....	BHCKC411	250	M.8.

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



## Schedule HC-P—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<sup>1</sup> 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<sup>2</sup> 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			Amount
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup>			
a. Closed-end first liens .....	BHCKF066	0	1.a.
b. Closed-end junior liens .....	BHCKF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	BHDMF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit .....	BHDMF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			
a. Closed-end first liens .....	BHCKF068	0	2.a.
b. Closed-end junior liens .....	BHCKF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	BHDMF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit .....	BHDMF673	0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:			
a. Closed-end first liens .....	BHCKF070	250	3.a.
b. Closed-end junior liens .....	BHCKF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	BHDMF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit .....	BHDMF675	0	3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):			
a. Closed-end first liens .....	BHCKF072	0	4.a.
b. Closed-end junior liens .....	BHCKF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	BHDMF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit .....	BHDMF677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i)			
a. Closed-end 1-4 family residential mortgage loans .....	BHCKF184		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	BHDMF560		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i> :			
a. Closed-end first liens .....	BHDMF678	0	6.a.
b. Closed-end junior liens .....	BHDMF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	BHDMF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit .....	BHDMF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	BHCKL191		7.a.
b. For representations and warranties made to other parties .....	BHCKL192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....	BHCKM288	N/A	7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 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
<b>Assets</b>						
1. Available-for-sale securities .....	BHCY 1773	BHCKG474	BHCKG475	BHCKG476	BHCKG477	
	34,632,119	0	6,889,299	27,736,711	6,109	1.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCKG478	BHCKG479	BHCKG480	BHCKG481	BHCKG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale .....	BHCKG483	BHCKG484	BHCKG485	BHCKG486	BHCKG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment .....	BHCKG488	BHCKG489	BHCKG490	BHCKG491	BHCKG492	
	0	0	0	0	0	4.
5. Trading assets:						
a. Derivative assets .....	BHCT3543	BHCKG493	BHCKG494	BHCKG495	BHCKG496	
	2,260,282	2,606,372	0	4,866,654	0	5.a.
b. Other trading assets .....	BHCKG497	BHCKG498	BHCKG499	BHCKG500	BHCKG501	
	3,044	0	2	3,042	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above) .....	BHCKF240	BHCKF684	BHCKF692	BHCKF241	BHCKF242	
	0	0	0	0	0	5.b.(1)
6. All other assets .....	BHCKG391	BHCKG392	BHCKG395	BHCKG396	BHCKG804	
	0	0	0	0	0	6.
7. Total assets measured at fair value on a recurring basis .....	BHCKG502	BHCKG503	BHCKG504	BHCKG505	BHCKG506	
	<b>36,895,445</b>	<b>2,606,372</b>	<b>6,889,301</b>	<b>32,606,407</b>	<b>6,109</b>	7.

**Schedule HC-Q—Continued**

	(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	
Dollar Amounts in Thousands						
<b>Liabilities</b>						
8. Deposits .....	BHCKF252	BHCKF686	BHCKF694	BHCKF253	BHCKF254	8.
	0	0	0	0	0	
9. Federal funds purchased and securities sold under agreements to repurchase .....	BHCKG507	BHCKG508	BHCKG509	BHCKG510	BHCKG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities .....	BHCT3547	BHCKG512	BHCKG513	BHCKG514	BHCKG515	10.a.
	1,079,710	3,778,294	0	4,858,004	0	
b. Other trading liabilities .....	BHCKG516	BHCKG517	BHCKG518	BHCKG519	BHCKG520	10.b.
	0	0	0	0	0	
11. Other borrow ed money .....	BHCKG521	BHCKG522	BHCKG523	BHCKG524	BHCKG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures .....	BHCKG526	BHCKG527	BHCKG528	BHCKG529	BHCKG530	12.
	0	0	0	0	0	
13. All other liabilities .....	BHCKG805	BHCKG806	BHCKG807	BHCKG808	BHCKG809	13.
	0	0	0	0	0	
14. Total liabilities measured at fair value on a recurring basis .....	BHCKG531	BHCKG532	BHCKG533	BHCKG534	BHCKG535	14.
	<b>1,079,710</b>	<b>3,778,294</b>	<b>0</b>	<b>4,858,004</b>	<b>0</b>	

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands								
	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements			
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):								
a. Mortgage servicing assets .....								
	BHCKG536	BHCKG537	BHCKG538	BHCKG539	BHCKG540			
	0	0	0	0	0	M.1.a.		
b. Nontrading derivative assets .....								
	BHCKG541	BHCKG542	BHCKG543	BHCKG544	BHCKG545			
	0	0	0	0	0	M.1.b.		
c.	BHTXG546		BHCKG546	BHCKG547	BHCKG548	BHCKG549	BHCKG550	
			0	0	0	0	M.1.c.	
d.	BHTXG551		BHCKG551	BHCKG552	BHCKG553	BHCKG554	BHCKG555	
			0	0	0	0	M.1.d.	
e.	BHTXG556		BHCKG556	BHCKG557	BHCKG558	BHCKG559	BHCKG560	
			0	0	0	0	M.1.e.	
f.	BHTXG561		BHCKG561	BHCKG562	BHCKG563	BHCKG564	BHCKG565	
			0	0	0	0	M.1.f.	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):								
a. Loan commitments (not accounted for as derivatives) .....								
	BHCKF261	BHCKF689	BHCKF697	BHCKF262	BHCKF263			
	0	0	0	0	0	M.2.a.		
b. Nontrading derivative liabilities .....								
	BHCKG566	BHCKG567	BHCKG568	BHCKG569	BHCKG570			
	0	0	0	0	0	M.2.b.		
c.	BHTXG571		BHCKG571	BHCKG572	BHCKG573	BHCKG574	BHCKG575	
			0	0	0	0	M.2.c.	
d.	BHTXG576		BHCKG576	BHCKG577	BHCKG578	BHCKG579	BHCKG580	
			0	0	0	0	M.2.d.	
e.	BHTXG581		BHCKG581	BHCKG582	BHCKG583	BHCKG584	BHCKG585	
			0	0	0	0	M.2.e.	
f.	BHTXG586		BHCKG586	BHCKG587	BHCKG588	BHCKG589	BHCKG590	
			0	0	0	0	M.2.f.	

# Schedule HC-R—Regulatory Capital

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## Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands				Amount	
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	BHCAP742	236,382			1.
2. Retained earnings .....	BHCT3247	8,566,246			2.
3. Accumulated other comprehensive income (AOCI) .....	BHCAB530	(145,298)			3.
				Yes/No	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....	BHCAP838	NO			3.a.
Dollar Amounts in Thousands				Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	BHCAP839	0			4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	BHCAP840	8,657,330			5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	BHCAP841	475,331			6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	BHCAP842	28,289			7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....	BHCAP843	0			8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP844	N/A			9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) .....	BHCAP845	N/A			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP846	N/A			9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP847	N/A			9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP848	N/A			9.e.
f. To be completed only by holding companies that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP849	1,410			9.f.

# Schedule HC-R—Continued

## Part I.—Continued

Dollar Amounts in Thousands		Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	BHCA P850	47,053	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 .....	BHCA P851	0	11.
12. Subtotal (item 5 minus items 6 through 11) .....	BHCA P852	<b>8,105,247</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	BHCA P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	BHCA 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 .....	BHCA 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 .....	BHCA 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 .....	BHCA P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	BHCA P858	<b>0</b>	18.
19. <b>Common equity tier 1 capital</b> (item 12 minus item 18) .....	BHCA P859	<b>8,105,247</b>	19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	BHCA P860	388,548	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	BHCA P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	BHCA P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	BHCA P863	<b>388,548</b>	23.
24. LESS: Additional tier 1 capital deductions .....	BHCA P864	33,136	24.
25. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24, or zero) .....	BHCA P865	<b>355,412</b>	25.
<b>Tier 1 Capital</b>			
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	BHCA 8274	<b>8,460,659</b>	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus .....	BHCA P866	909,267	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	BHCA P867	161,425	28.
29. Total capital minority interest that is not included in tier 1 capital .....	BHCA P868	0	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital .....	BHCA 5310	227,070	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW5310	0	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAPP and available-for-sale equity exposures includable in tier 2 capital .....	BHCA Q257	0	31.

# Schedule HC-R—Continued

## Part I.—Continued

Dollar Amounts in Thousands		Amount		
32.				
a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....	BHCA P870	1,297,762	32.a.
b.	(Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....	BHCWP870	1,070,692	32.b.
33.	LESS: Tier 2 capital deductions .....	BHCA P872	13,800	33.
34.				
a.	<b>Tier 2 capital</b> (greater of item 32.a minus item 33, or zero) .....	BHCA5311	1,283,962	34.a.
b.	(Advanced approaches holding companies that exit parallel run only): Total capital (greater of item 32.b minus item 33, or zero) .....	BHCW5311	1,056,892	34.b.
<b>Total Capital</b>				
35.				
a.	<b>Total capital</b> (sum of items 26 and 34.a) .....	BHCA3792	9,744,621	35.a.
b.	(Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	BHCW3792	9,517,551	35.b.
<b>Total Assets for the Leverage Ratio</b>				
36.	Average total consolidated assets .....	BHCX3368	114,809,781	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	583,809	37.
38.	LESS: Other deductions from (additions to) assets for the leverage ratio purposes .....	BHCA B596	(62,382)	38.
39.	<b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38) .....	BHCAA224	114,288,354	39.
<b>Total Risk-Weighted Assets</b>				
40.				
a.	<b>Total risk-weighted assets</b> (from Schedule HC-R, Part II item 31) .....	BHCAA223	76,730,852	40.a.
b.	(Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101, Schedule A, item 60) .....	BHCWA223	70,353,463	40.b.

	(Column A) Percentage	(Column B) Percentage				
<b>Risk-Based Capital Ratios (*)</b>						
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) .....	BHCA P793	10.5632	BHCWP793	11.5208	41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b) .....	BHCA7206	11.0264	BHCW7206	12.0259	42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b) .....	BHCA7205	12.6997	BHCW7205	13.5282	43.

	Percentage			
<b>Leverage Capital Ratios (*)</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39) .....	BHCA7204	7.4029	44.
45.	<b>Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101, Schedule A, item 98) (effective date to be determined)</b>			

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

# Schedule HC-R—Continued

## Part I.—Continued

	Percentage		
<b>Capital Buffer (*)</b>			
<b>46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:</b>			
a. Capital conservation buffer .....	BHCAH311	4.6997	46.a.
<b>b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer .....</b>			
	BHCAH312	5.1271	46.b.

Dollar Amounts in Thousands		Amount		
<b>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:</b>				
47. Eligible retained income .....	BHCAH313	N/A		47.
48. Distributions and discretionary bonus payments during the quarter .....	BHCAH314	N/A		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 <sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

#### Balance Sheet Asset Categories <sup>(2)</sup>

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. Cash and balances due from depository institutions .....	BHCKD957	BHCKS396	BHCKD958				BHCKD959	
	<b>36,427,969</b>	0	23,093,561				12,023,232	1.
2. Securities:								
a. Held-to-maturity securities .....	BHCKD961	BHCKS399	BHCKD962				BHCKD963	
	<b>5,248,271</b>	0	2,244,281				2,776,377	2.a.
b. Available-for-sale securities .....	BHCKD966	BHCKS402	BHCKD967				BHCKD968	
	<b>31,830,618</b>	0	10,114,123				19,577,007	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	BHCKD971		BHCKD972				BHCKD973	
	<b>14,000</b>		0				14,000	3.a.
b. Securities purchased under agreements to resell .....	BHCKH171	BHCKH172						
	<b>1,848,693</b>	1,848,693						3.b.
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	BHCKS413	BHCKS414	BHCKH173				BHCKS415	
	0	0	0				0	4.a.
b. High volatility commercial real estate exposures .....	BHCKS419	BHCKS420	BHCKH174				BHCKH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	BHCKS423	BHCKS424	BHCKS425				BHCKS426	
	<b>1,225</b>	0	0				0	4.c.
d. All other exposures .....	BHCKS431	BHCKS432	BHCKS433				BHCKS434	
	<b>106,323</b>	0	0				0	4.d.

(1) For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

(3) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions .....	BHCKS397 953,190	BHCKD960 122,814	BHCKS398 235,172					1.
2. Securities:								
a. Held-to-maturity securities .....	BHCKD964 0	BHCKD965 227,613	BHCKS400 0					2.a.
b. Available-for-sale securities .....	BHCKD969 18,680	BHCKD970 2,120,808	BHCKS403 0		BHCKS405 0		BHCKS406 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	BHCKS410 0	BHCKD974 0	BHCKS411 0					3.a.
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	BHCKS416 0	BHCKS417 0						4.a.
b. High volatility commercial real estate exposures .....	BHCKH176 0	BHCKH177 0	BHCKS421 0					4.b.
c. Exposures past due 90 days or more or on nonaccrual (5) .....	BHCKS427 0	BHCKS428 0	BHCKS429 1,225					4.c.
d. All other exposures .....	BHCKS435 0	BHCKS436 106,323	BHCKS437 0					4.d.

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

(5) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

# Schedule HC-R—Continued

## Part II.—Continued

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

(6) 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.

(7) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures or sovereign exposures that are past due 90 days or more or on nonaccrual.

## Schedule HC-R—Continued

### Part II.—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures .....	BHCKS439	BHCKS440	BHCKH178				BHCKS441	5.a.
	<b>8,260,611</b>	0	0				0	
b. High volatility commercial real estate exposures .....	BHCKS445	BHCKS446	BHCKH179				BHCKH180	5.b.
	<b>342,613</b>	0	0				0	
c. Exposures past due 90 days or more or on nonaccrual (8) .....	BHCKS449	BHCKS450	BHCKS451				BHCKS452	5.c.
	<b>33,415</b>	0	0				0	
d. All other exposures .....	BHCKS457	BHCKS458	BHCKS459				BHCKS460	5.d.
	<b>25,812,881</b>	(2,383)	0				309,666	
6. LESS: Allow ance for loan and lease losses .....	BHCX3123	BHCY3123						6.
	192,000	192,000						
7. Trading assets .....	BHCKD976	BHCKS466	BHCKD977				BHCKD978	7.
	<b>2,263,326</b>	2,263,326	0				0	
8. All other assets (9) .....	BHCKD981	BHCKS469	BHCKD982				BHCKD983	8.
	<b>6,710,113</b>	805,075	87,137				279,255	

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures .....	BHCKS442	BHCKS443					
	7,879,611	381,000					
b. High volatility commercial real estate exposures .....	BHCKH181	BHCKH182	BHCKS447				
	0	0	342,613				
c. Exposures past due 90 days or more or on nonaccrual (11) .....	BHCKS453	BHCKS454	BHCKS455				
	0	0	33,415				
d. All other exposures .....	BHCKS461	BHCKS462	BHCKS463				
	359,761	25,145,837	0				
6. LESS: Allow ance for loans and lease losses							
7. Trading assets .....	BHCKD979	BHCKD980	BHCKS467		BHCKH186	BHCKH290	BHCKH187
	0	0	0		0	0	0
8. All other assets (12) .....	BHCKD984	BHCKD985	BHCKH185		BHCKH188	BHCKS470	BHCKS471
	22,404	5,497,066	894		0	0	0

(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.—Continued**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
5. Loans and leases, net of unearned income:						
a. Residential mortgage exposures .....				BHCKH281	BHCKH282	
				0	0	5.a.
b. High volatility commercial real estate exposures .....				BHCKH283	BHCKH284	
				0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (14) .....				BHCKH285	BHCKH286	
				0	0	5.c.
d. All other exposures .....				BHCKH287	BHCKH288	
				0	0	5.d.
6. LESS: Allow ance for loans and lease losses						
7. Trading assets .....				BHCKH291	BHCKH292	
				0	0	7.
8. All other assets (15) .....				BHCKH294	BHCKH295	
				18,282	228,525	8.
a. Separate account bank-ow ned life insurance .....				BHCKH296	BHCKH297	
				0	0	8.a.
b. Default fund contributions to central counterparties .....				BHCKH298	BHCKH299	
				0	0	8.b.

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

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

(15) Includes premises and fixed assets; other real estate ow ned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

# Schedule HC-R—Continued

## Part II.—Continued

### Securitization Exposures: On- and Off-Balance Sheet

Dollar Amounts in Thousands

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1250%	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities .....	BHCKS475	BHCKS476	BHCKS477	BHCKS478	BHCKS479	9.a.
	0	0	0	0	0	
b. Available-for-sale securities .....	BHCKS480	BHCKS481	BHCKS482	BHCKS483	BHCKS484	9.b.
	2,801,501	2,801,501	0	693,568	0	
c. Trading assets .....	BHCKS485	BHCKS486	BHCKS487	BHCKS488	BHCKS489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures .....	BHCKS490	BHCKS491	BHCKS492	BHCKS493	BHCKS494	9.d.
	0	0	0	0	0	
10. Off-balance sheet securitization exposures .....	BHCKS495	BHCKS496	BHCKS497	BHCKS498	BHCKS499	10.
	152,012	138,000	14,012	47,394	0	

(16) Simplified Supervisory Formula Approach.

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets <sup>(17)</sup> .....	BHCT2170	BHCKS500	BHCKD987				BHCKD988	BHCKD989	BHCKD990
	<b>121,509,559</b>	<b>7,524,212</b>	<b>35,539,102</b>				<b>34,979,537</b>	<b>9,233,646</b>	<b>33,601,461</b>

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <sup>(17)</sup> .....	BHCKS503		BHCKS505	BHCKS506	BHCKS507			BHCKS510	BHCKH300
	<b>613,319</b>		<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>18,282</b>

11.

(17) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

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



**Schedule HC-R—Continued**

**Part II.—Continued**

**Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) <sup>(19)</sup>**

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	
12. Financial standby letters of credit .....	BHCKD991 3,860,182	1.0	BHCKD992 <b>3,860,182</b>	BHCKD993 0				12.
13. Performance standby letters of credit and transaction-related contingent items .....	BHCKD997 235,492	0.5	BHCKD998 <b>117,746</b>	BHCKD999 0				13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCKG606 19,392	0.2	BHCKG607 <b>3,878</b>	BHCKG608 0				14.
15. Retained recourse on small business obligations sold with recourse .....	BHCKG612 0	1.0	BHCKG613 <b>0</b>	BHCKG614 0				15.
16. Repo-style transactions <sup>(22)</sup> .....	BHCKS515 7,885,424	1.0	BHCKS516 <b>7,885,424</b>	BHCKS517 0	BHCKS518 0	BHCKS519 0		16.
17. All other off-balance sheet liabilities .....	BHCKG618 68,444	1.0	BHCKG619 <b>68,444</b>	BHCKG620 0				17.
18. Unused commitments:								
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits .....	BHCKS525 5,710,489	0.2	BHCKS526 <b>1,142,098</b>	BHCKS527 0				18.a.
b. Original maturity of one year or less to ABCP conduits								
c. Original maturity exceeding one year .....	BHCKG624 29,273,964	0.5	BHCKG625 <b>14,636,982</b>	BHCKG626 0				18.c.

(19) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

(20) Credit conversion factor.

(21) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount	
Dollar Amounts in Thousands							
12. Financial standby letters of credit .....	BHCKD994	BHCKD995	BHCKD996	BHCKS511			12.
	162,734	78,355	3,618,806	287			
13. Performance standby letters of credit and transaction-related contingent items .....	BHCKG603	BHCKG604	BHCKG605	BHCKS512			13.
	4,818	0	112,276	652			
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCKG609	BHCKG610	BHCKG611	BHCKS513			14.
	0	23	3,855	0			
15. Retained recourse on small business obligations sold with recourse .....	BHCKG615	BHCKG616	BHCKG617	BHCKS514			15.
	0	0	0	0			
16. Repo-style transactions (24) .....	BHCKS520	BHCKS521	BHCKS522	BHCKS523	BHCKH301	BHCKH302	16.
	2,340,768	0	5,544,656	0	0	0	
17. All other off-balance sheet liabilities .....	BHCKG621	BHCKG622	BHCKG623	BHCKS524			17.
	0	0	68,444	0			
18. Unused commitments:							
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits .....	BHCKS528	BHCKS529	BHCKS530	BHCKS531	BHCKH303	BHCKH304	18.a.
	0	0	1,142,098	0	0	0	
b. Original maturity of one year or less to ABCP conduits							
c. Original maturity exceeding one year .....	BHCKG627	BHCKG628	BHCKG629	BHCKS539	BHCKH307	BHCKH308	18.c.
	25,486	872	14,532,690	77,934	0	0	

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments	BHCKS540		BHCKS541						19.
	1,230,008	0.0	0						
20. Over-the-counter derivatives			BHCKS542	BHCKS543			BHCKS544	BHCKS545	20.
			4,398,264	34,354			0	1,000,395	20.
21. Centrally cleared derivatives			BHCKS549	BHCKS550	BHCKS551	BHCKS552		BHCKS554	21.
			215,276	53,808	161,468	0		0	21.
22. Unsettled transactions (failed trades) (27)	BHCKH191			BHCKH193				BHCKH194	22.
	0			0				0	22.

	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives	BHCKS546	BHCKS547	BHCKS548				BHCKH309	BHCKH310	20.
	261	3,360,551	2,703				0	0	20.
21. Centrally cleared derivatives	BHCKS555	BHCKS556	BHCKS557						21.
	0	0	0						21.
22. Unsettled transactions (failed trades) (27)	BHCKH195	BHCKH196	BHCKH197	BHCKH198	BHCKH199	BHCKH200			22.
	0	0	0	0	0	0			22.

(25) Credit conversion factor.

(26) For item 19, column A multiplied by credit conversion factor.

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

**Totals**

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCKG630	BHCKS558	BHCKS559	BHCKS560	BHCKG631	BHCKG632	BHCKG633	BHCKS561
	<b>35,627,264</b>	<b>161,468</b>	<b>0</b>	<b>0</b>	<b>38,513,738</b>	<b>9,313,157</b>	<b>61,984,837</b>	<b>694,895</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
	BHCKG634	BHCKS569	BHCKS570	BHCKS571	BHCKG635	BHCKG636	BHCKG637	BHCKS572
	<b>0</b>	<b>3,229</b>	<b>0</b>	<b>0</b>	<b>7,702,748</b>	<b>4,656,579</b>	<b>61,984,837</b>	<b>1,042,343</b>

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....							
		BHCKS563	BHCKS564	BHCKS565	BHCKS566	BHCKS567	BHCKS568
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,012</b>
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....							
		BHCKS574	BHCKS575	BHCKS576	BHCKS577	BHCKS578	BHCKS579
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>175,150</b>

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	Dollar Amounts in Thousands		
		Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold .....	BHCKS580	76,534,375	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	BHCKS581	196,479	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(30)</sup> .....	BHCKB704	<b>76,730,852</b>	28.
29. LESS: Excess allowance for loan and lease losses .....	BHCKA222	0	29.
30. LESS: Allocated transfer risk reserve .....	BHCK3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	BHCKG641	<b>76,730,852</b>	31.

**Memoranda**

	Dollar Amounts in Thousands		
		Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	BHCKG642	2,711,192	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	BHCKS582	1,544,835	BHCKS583	2,826,858	BHCKS584	2,749,400	M.2.a.
b. Foreign exchange rate and gold .....	BHCKS585	271,228,385	BHCKS586	1,252,766	BHCKS587	0	M.2.b.
c. Credit (investment grade reference asset) .....	BHCKS588	48,600	BHCKS589	0	BHCKS590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	BHCKS591	0	BHCKS592	0	BHCKS593	0	M.2.d.
e. Equity .....	BHCKS594	0	BHCKS595	0	BHCKS596	256,734	M.2.e.
f. Precious metals (except gold) .....	BHCKS597	0	BHCKS598	0	BHCKS599	0	M.2.f.
g. Other .....	BHCKS600	0	BHCKS601	0	BHCKS602	0	M.2.g.

(30) Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

**Schedule HC-R—Continued**

**Part II.—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	BHCKS603	64,074	BHCKS604	1,486,214	BHCKS605	2,553,231	M.3.a.
b. Foreign exchange rate and gold .....	BHCKS606	0	BHCKS607	0	BHCKS608	0	M.3.b.
c. Credit (investment grade reference asset) .....	BHCKS609	0	BHCKS610	0	BHCKS611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	BHCKS612	0	BHCKS613	0	BHCKS614	0	M.3.d.
e. Equity .....	BHCKS615	0	BHCKS616	0	BHCKS617	0	M.3.e.
f. Precious metals (except gold) .....	BHCKS618	0	BHCKS619	0	BHCKS620	0	M.3.f.
g. Other .....	BHCKS621	0	BHCKS622	0	BHCKS623	0	M.3.g.

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



**Schedule HC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in HC-B) .....		BHCKB761 0	BHCKB762 0			BHCKB763 0	6.a.
b. Loans (included in HC-C) .....		BHCKB500 0	BHCKB501 0			BHCKB502 0	6.b.
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due .....		BHCKB764 0	BHCKB765 0			BHCKB766 0	7.a.
b. 90 days or more past due .....		BHCKB767 0	BHCKB768 0			BHCKB769 0	7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)							
a. Charge-offs .....		BHCKB770 0	BHCKB771 0			BHCKB772 0	8.a.
b. Recoveries .....		BHCKB773 0	BHCKB774 0			BHCKB775 0	8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	BHCKB776 0	BHCKB777 0	BHCKB778 0	BHCKB779 0	BHCKB780 0	BHCKB781 0	BHCKB782 0
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures .....	BHCKB783 0	BHCKB784 0	BHCKB785 0	BHCKB786 108,000	BHCKB787 0	BHCKB788 30,000	BHCKB789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCKB790 0	BHCKB791 0	BHCKB792 0	BHCKB793 0	BHCKB794 0	BHCKB795 0	BHCKB796 0
12. Maximum amount of credit exposure arising from recourse or other seller provided credit enhancements provided to assets reported in item 11 .....	BHCKB797 0	BHCKB798 0	BHCKB799 0	BHCKB800 0	BHCKB801 0	BHCKB802 0	BHCKB803 0



## Schedule HC-S—Continued

### Memoranda

Dollar Amounts in Thousands			Amount
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance .....	BHCKA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	BHCKA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	BHCKB804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	BHCKB805	0	M.2.b.
c. Other financial assets <sup>(1)</sup> .....	BHCKA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) ..	BHCKF699	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 .....	BHCKB806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	BHCKB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	BHCKB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	BHCKB809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) <sup>(2)</sup> .....	BHCKC407	0	M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

### Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions .....	BHCKJ981	0	BHCKJ982	0	BHCKJ983	0	1.a.
b. Held-to-maturity securities .....	BHCKJ984	0	BHCKJ985	0	BHCKJ986	0	1.b.
c. Available-for-sale securities .....	BHCKJ987	0	BHCKJ988	0	BHCKJ989	0	1.c.
d. Securities purchased under agreements to resell .....	BHCKJ990	0	BHCKJ991	0	BHCKJ992	0	1.d.
e. Loans and leases held for sale .....	BHCKJ993	0	BHCKJ994	0	BHCKJ995	0	1.e.
f. Loans and leases, net of unearned income .....	BHCKJ996	0	BHCKJ997	0	BHCKJ998	0	1.f.
g. Less: Allowance for loan and lease losses .....	BHCKJ999	0	BHCKK001	0	BHCKK002	0	1.g.
h. Trading assets (other than derivatives) .....	BHCKK003	0	BHCKK004	0	BHCKK005	0	1.h.
i. Derivative trading assets .....	BHCKK006	0	BHCKK007	0	BHCKK008	0	1.i.
j. Other real estate owned .....	BHCKK009	0	BHCKK010	0	BHCKK011	0	1.j.
k. Other assets .....	BHCKK012	0	BHCKK013	0	BHCKK014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase .....	BHCKK015	0	BHCKK016	0	BHCKK017	0	2.a.
b. Derivative trading liabilities .....	BHCKK018	0	BHCKK019	0	BHCKK020	0	2.b.
c. Commercial paper .....	BHCKK021	0	BHCKK022	0	BHCKK023	0	2.c.
d. Other borrowed money (exclude commercial paper) .....	BHCKK024	0	BHCKK025	0	BHCKK026	0	2.d.
e. Other liabilities .....	BHCKK027	0	BHCKK028	0	BHCKK029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above) .....	BHCKK030	0	BHCKK031	0	BHCKK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) .....	BHCKK033	0	BHCKK034	0	BHCKK035	0	4.

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

1.  
2.  
3.  
4.

### Notes to the Balance Sheet (Other)

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

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

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

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

### Notes to the Balance Sheet (Other)

		Dollar Amounts in Thousands		Amount
1.	Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule HC, item 23, Perpetual preferred stock and related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)			
		BHCKK141		0
2.	TEXT5357			
		BHCK5357		
3.	TEXT5358			
		BHCK5358		
4.	TEXT5359			
		BHCK5359		
5.	TEXT5360			
		BHCK5360		
6.	TEXTB027			
		BHCKB027		
7.	TEXTB028			
		BHCKB028		
8.	TEXTB029			
		BHCKB029		
9.	TEXTB030			
		BHCKB030		

### Notes to the Balance Sheet (Other)—Continued

Dollar Amounts in Thousands

		Amount
10.	TEXTB031	
		10.
11.	TEXTB032	
		11.
12.	TEXTB033	
		12.
13.	TEXTB034	
		13.
14.	TEXTB035	
		14.
15.	TEXTB036	
		15.
16.	TEXTB037	
		16.
17.	TEXTB038	
		17.
18.	TEXTB039	
		18.
19.	TEXTB040	
		19.
20.	TEXTB041	
		20.