

Board of Governors of the Federal Reserve System



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

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

This Report is required by law: Section 5(c) of the BHC Act (12 U.S.C. § 184 4(c)), section 10 of Home Owners' Loan Act (HOLA) (12 U.S.C. § 1467a(b)), section 618 of the Dodd-Frank Act (12 U.S.C. § 1850a(c)(1)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

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 is to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function).

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

Tayfun Tuzan, EVP and CFO

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

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

02/13/2019

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

Date of Report: December 31, 2018  
Month / Day / Year (BHCK 9999)

Fifth Third Bancorp

Legal Title of Holding Company (RSSD 9017)

38 Fountain Square Plaza

(Mailing Address of the Holding Company) Street / PO Box (RSSD 9110)

Cincinnati

OH

45263

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Mary Beth Noack , Regulatory Reporting Manager/VP

Name / Title (BHTX 8901)

513-534-7346

Area Code / Phone Number (BHTX 8902)

513-534-3614

Area Code / FAX Number (BHTX 9116)

marybeth.noack@53.com

E-mail Address of Contact (BHTX 4086)

### For Federal Reserve Bank Use Only

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 to 1,250 hours per response, with an average of 47.11 hours per response for non-Advanced Approaches HCs and 48.36 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

RSSD ID \_\_\_\_\_

S.F. \_\_\_\_\_

**Report of Income for Holding Companies**

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

**Schedule HI—Consolidated Income Statement**

		Dollar Amounts in Thousands		BHCK	
1.	Interest income				
a.	Interest and fee income on loans:				
	(1) In domestic offices:				
	(a) Loans secured by 1–4 family residential properties .....	4435	879,343		1.a.(1)(a)
	(b) All other loans secured by real estate .....	4436	535,547		1.a.(1)(b)
	(c) All other loans .....	F821	2,582,917		1.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059	21,023		1.a.(2)
b.	Income from lease financing receivables .....	4065	110,850		1.b.
c.	Interest income on balances due from depository institutions [1] .....	4115	24,390		1.c.
d.	Interest and dividend income on securities:				
	(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	B488	3,332		1.d.(1)
	(2) Mortgage-backed securities .....	B489	953,588		1.d.(2)
	(3) All other securities .....	4060	81,698		1.d.(3)
e.	Interest income from trading assets .....	4069	17,392		1.e.
f.	Interest income on federal funds sold and securities purchased under agreements to resell .....	4020	22		1.f.
g.	Other interest income .....	4518	24,814		1.g.
h.	Total interest income (sum of items 1.a through 1.g) .....	4107	5,234,916		1.h.
2.	Interest expense				
a.	Interest on deposits:				
	(1) In domestic offices:				
	(a) Time deposits of \$250,000 or less.....	HK03	90,507		2.a.(1)(a)
	(b) Time deposits of more than \$250,000.....	HK04	9,504		2.a.(1)(b)
	(c) Other deposits .....	6761	427,653		2.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172	10,460		2.a.(2)
b.	Expense on federal funds purchased and securities sold under agreements to repurchase .....	4180	32,458		2.b.
c.	Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures) .....	4185	341,450		2.c.
d.	Interest on subordinated notes and debentures and on mandatory convertible securities .....	4397	128,152		2.d.
e.	Other interest expense .....	4398	2,318		2.e.
f.	Total interest expense (sum of items 2.a through 2.e) .....	4073	1,042,502		2.f.
3.	Net interest income (item 1.h minus item 2.f) .....	4074	4,192,414		3.
4.	Provision for loan and lease losses (from Schedule HI-B, part II, item 5) .....	4230	236,801		4.
5.	Noninterest income:				
a.	Income from fiduciary activities .....	4070	269,370		5.a.
b.	Service charges on deposit accounts in domestic offices .....	4483	567,194		5.b.
c.	Trading revenue [2] .....	A220	174,743		5.c.
d.	(1) Fees and commissions from securities brokerage.....	C886	41,839		5.d.(1)
	(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	164,028		5.d.(2)
	(3) Fees and commissions from annuity sales.....	C887	26,030		5.d.(3)
	(4) Underwriting income from insurance and reinsurance activities.....	C386	0		5.d.(4)
	(5) Income from other insurance activities.....	C387	34,814		5.d.(5)
e.	Venture capital revenue .....	B491	62,900		5.e.
f.	Net servicing fees .....	B492	129,940		5.f.
g.	Net securitization income .....	B493	0		5.g.

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

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

# Schedule HI—Continued

		Dollar Amounts in Thousands		BHCK	
5.	h.	Not applicable			
	i.	Net gains (losses) on sales of loans and leases .....	8560	36,834	5.i.
	j.	Net gains (losses) on sales of other real estate owned .....	8561	-3,418	5.j.
	k.	Net gains (losses) on sales of other assets [3].....	B496	16,003	5.k.
	l.	Other noninterest income [4].....	B497	1,257,882	5.l.
	m.	Total noninterest income (sum of items 5.a through 5.l).....	4079	2,778,159	5.m.
6.	a.	Realized gains (losses) on held-to-maturity securities .....	3521	0	6.a.
	b.	Realized gains (losses) on available-for-sale securities .....	3196	-10,263	6.b.
7.	Noninterest expense:				
	a.	Salaries and employee benefits.....	4135	2,137,353	7.a.
	b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	415,151	7.b.
	c.	(1) Goodwill impairment losses.....	C216	0	7.c.(1)
		(2) Amortization expense and impairment losses for other intangible assets.....	C232	4,757	7.c.(2)
	d.	Other noninterest expense [5].....	4092	1,367,594	7.d.
	e.	Total noninterest expense (sum of items 7.a through 7.d).....	4093	3,924,855	7.e.
8.	a.	Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	2,798,654	8.a.
	b.	Unrealized holding gains (losses) on equity securities not held for trading[6].....	HT70	-33,194	8.b.
	c.	Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	2,765,460	8.c.
9.	Applicable income taxes (foreign and domestic).....		4302	572,547	9.
10.	Income (loss) before discontinued operations (item 8.c. minus item 9).....		4300	2,192,913	10.
11.	Discontinued operations, net of applicable income taxes[7].....		FT28	0	11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....		G104	2,192,913	12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) .....		G103	183	13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13) .....		4340	2,192,730	14.

3. Exclude net gains(losses) on sales of trading assets and held-to-maturity and available-for-sale securities
4. See Schedule HI, memoranda item 6.
5. See Schedule HI, memoranda item 7.  
Item 8.b is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- 6.
7. Describe on Schedule HI, memoranda item 8.

## Memoranda

		Dollar Amounts in Thousands		BHCK	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis.....		4519	4,208,417	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	2,781,464	M.2.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....		4313	58,456	M.3.
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....		4507	1,754	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
			4150	17,437	M.5.
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):		BHCK		
	a.	Income and fees from the printing and sale of checks.....	C013	0	M.6.a.
	b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0	M.6.b.
	c.	Income and fees from automated teller machines (ATMs).....	C016	0	M.6.c.
	d.	Rent and other income from other real estate owned.....	4042	0	M.6.d.
	e.	Safe deposit box rent.....	C015	0	M.6.e.

# Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands

		BHCK									
6.	f.	Bank card and credit card interchange fees .....	F555	292,964	M.6.f.						
	g.	Income and fees from wire transfers.....	T047	0	M.6.g.						
	h.	<table border="1"> <tr> <td>TEXT</td> <td>Gains Related to Worldpay, Inc. Activities</td> </tr> <tr> <td>8562</td> <td></td> </tr> </table>	TEXT	Gains Related to Worldpay, Inc. Activities	8562		8562	638,590	M.6.h.		
TEXT	Gains Related to Worldpay, Inc. Activities										
8562											
	i.	<table border="1"> <tr> <td>TEXT</td> <td>Commercial Syndication Fees</td> </tr> <tr> <td>8563</td> <td></td> </tr> </table>	TEXT	Commercial Syndication Fees	8563		8563	93,184	M.6.i.		
TEXT	Commercial Syndication Fees										
8563											
	j.	<table border="1"> <tr> <td>TEXT</td> <td>See Notes to Income Statement 1</td> </tr> <tr> <td>8564</td> <td></td> </tr> </table>	TEXT	See Notes to Income Statement 1	8564		8564	86,157	M.6.j.		
TEXT	See Notes to Income Statement 1										
8564											
7.		Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):									
	a.	Data processing expenses.....	C017	125,136	M.7.a.						
	b.	Advertising and marketing expenses.....	0497	147,106	M.7.b.						
	c.	Directors' fees .....	4136	0	M.7.c.						
	d.	Printing, stationery, and supplies.....	C018	0	M.7.d.						
	e.	Postage.....	8403	0	M.7.e.						
	f.	Legal fees and expenses.....	4141	0	M.7.f.						
	g.	FDIC deposit insurance assessments.....	4146	0	M.7.g.						
	h.	Accounting and auditing expenses .....	F556	0	M.7.h.						
	i.	Consulting and advisory expenses .....	F557	0	M.7.i.						
	j.	Automated teller machine (ATM) and interchange expenses .....	F558	0	M.7.j.						
	k.	Telecommunications expenses .....	F559	0	M.7.k.						
	l.	Other real estate owned expenses.....	Y923	0	M.7.l.						
	m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....	Y924	0	M.7.m.						
	n.	<table border="1"> <tr> <td>TEXT</td> <td>Software Expense</td> </tr> <tr> <td>8565</td> <td></td> </tr> </table>	TEXT	Software Expense	8565		8565	256,993	M.7.n.		
TEXT	Software Expense										
8565											
	o.	<table border="1"> <tr> <td>TEXT</td> <td>Loan and Lease Expense</td> </tr> <tr> <td>8566</td> <td></td> </tr> </table>	TEXT	Loan and Lease Expense	8566		8566	111,958	M.7.o.		
TEXT	Loan and Lease Expense										
8566											
	p.	<table border="1"> <tr> <td>TEXT</td> <td></td> </tr> <tr> <td>8567</td> <td></td> </tr> </table>	TEXT		8567		8567	0	M.7.p.		
TEXT											
8567											
8.		Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):									
	a.	<table border="1"> <tr> <td>(1)</td> <td>TEXT</td> <td></td> </tr> <tr> <td></td> <td>FT29</td> <td></td> </tr> </table>	(1)	TEXT			FT29		FT29	0	M.8.a.(1)
(1)	TEXT										
	FT29										
		(2) Applicable income tax effect .....	BHCK	FT30	0	M.8.a.(2)					
	b.	<table border="1"> <tr> <td>(1)</td> <td>TEXT</td> <td></td> </tr> <tr> <td></td> <td>FT31</td> <td></td> </tr> </table>	(1)	TEXT			FT31		FT31	0	M.8.b.(1)
(1)	TEXT										
	FT31										
		(2) Applicable income tax effect .....	BHCK	FT32	0	M.8.b.(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.)									
<p><i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i></p>											
	a.	Interest rate exposures .....	8757	118,564	M.9.a.						
	b.	Foreign exchange exposures .....	8758	55,612	M.9.b.						
	c.	Equity security and index exposures .....	8759	-10,358	M.9.c.						
	d.	Commodity and other exposures .....	8760	9,562	M.9.d.						
	e.	Credit exposures .....	F186	1,363	M.9.e.						

# Schedule HI—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	
<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>					
9. f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above) .....	K090	-153		M.9.f.
g.	Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above) .....	K094	0		M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.[1]</i>					
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a.	Net gains (losses) on credit derivatives held for trading .....	C889	0		M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading .....	C890	0		M.10.b.
11.	Credit losses on derivatives (see instructions) .....	A251	72		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) .....	8431	56,571		M.12.a.
b. (1)	Premiums on insurance related to the extension of credit.....	C242	0		M.12.b.(1)
(2)	All other insurance premiums.....	C243	0		M.12.b.(2)
c.	Benefits, losses and expenses from insurance-related activities .....	B983	52		M.12.c.
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.) .....	0=No 1=Yes	BHCK A530	0	M.13.

		Dollar Amounts in Thousands		BHCK	
<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 .....	F551	58,221		M.14.a.
(1)	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552	-739		M.14.a.(1)
b.	Net gains (losses) on liabilities .....	F553	0		M.14.b.
(1)	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	F554	0		M.14.b.(1)
15.	Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	C409	99,017		M.15.

		Year-to-date		BHCK	
<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. and is to be completed semiannually in the June and December reports only.</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)) .....	F228	0		M.16.
17.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b).....	J321	0		M.17.

1. The asset size test is based on the total assets reported as of June 30, 2017.

## Schedule HI-A—Changes in Holding Company Equity Capital

		Dollar Amounts in Thousands		
1.	Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....	BHCK	16,365,371	1.
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	B507	-162,822	2.
3.	Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508	16,202,549	3.
		BHCT		
4.	Net income (loss) attributable to holding company (must equal Schedule HI, item 14). .....	4340	2,192,730	4.
5.	Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a.	Sale of perpetual preferred stock, gross .....	3577	0	5.a.
b.	Conversion or retirement of perpetual preferred stock .....	3578	0	5.b.
6.	Sale of common stock:			
a.	Sale of common stock, gross .....	3579	0	6.a.
b.	Conversion or retirement of common stock .....	3580	64,414	6.b.
7.	Sale of treasury stock .....	4782	0	7.
8.	LESS: Purchase of treasury stock .....	4783	1,453,340	8.
9.	Changes incident to business combinations, net .....	4356	0	9.
10.	LESS: Cash dividends declared on preferred stock .....	4598	75,112	10.
11.	LESS: Cash dividends declared on common stock .....	4460	499,340	11.
12.	Other comprehensive income [1] .....	B511	-182,380	12.
13.	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....	4591	0	13.
14.	Other adjustments to equity capital (not included above) .....	3581	0	14.
15.	Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT	16,249,521	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

	(Column A) Charge-offs <sup>[1]</sup>		(Column B) Recoveries		
	BHCK		BHCK		
Dollar Amounts in Thousands					
<b>I. Charge-offs 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.....	C891	142	C892	172	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893	1,694	C894	2,447	1.a.(2)
b. Secured by farmland in domestic offices .....	3584	32	3585	675	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411	18,324	5412	9,037	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	14,095	C217	6,778	1.c.(2)(a)
(b) Secured by junior liens.....	C235	1,862	C218	1,396	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	241	3589	348	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	3,508	C896	1,170	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	1,638	C898	665	1.e.(2)
f. In foreign offices .....	B512	0	B513	0	1.f.
2. Not Applicable					
3. Loans to finance agricultural production and other loans to farmers .....	4655	0	4665	129	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	139,337	4617	12,311	4.a.
b. To non-U.S. addressees (domicile) .....	4646	8,295	4618	3,368	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	B514	124,944	B515	23,817	5.a.
b. Automobile loans .....	K129	58,269	K133	22,719	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	75,289	K206	33,245	5.c.
6. Loans to foreign governments and official institutions .....	4643	0	4627	0	6.
7. All other loans .....	4644	1,984	4628	2,363	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8) .....	4635	449,654	4605	120,640	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 [1]		(Column B) Recoveries		
	Date				
	BHCK		BHCK		
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....	5409	159	5410	747	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652	0	4662	0	M.2.

Memorandum item 3 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

	Year-to-date		
	BHCK		
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....	C388	17,449	M.3.

Dollar Amounts in Thousands	BHCK		
<b>II. Changes in allowance for loan and lease losses</b>			
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	1,195,797	1.
	BHCT		
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	4605	120,640	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) .....	BHCK		
	C079	447,541	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	5523	2,113	4.
	BHCT		
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	4230	236,801	5.
	BHCK		
6. Adjustments (see instructions for this schedule).....	C233	-605	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) .....	BHCT		
	3123	1,102,979	7.

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

## Memoranda

Dollar Amounts in Thousands	BHCK		
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	C435	0	M.1.

Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7) .....	C390	1,698	M.3.

Memorandum item 4 is to be completed by all holding companies.

4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above) .....	C781	42	M.4.
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------	----	------



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

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

	(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)		
	BHCK		BHCK		BHCK		BHCK		BHCK		BHCK		
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans .....	M708	0	M709	0	M710	4,811,440	M711	32,386	M712	0	M713	0	1.a.
b. Commercial real estate loans .....	M714	22,636	M715	821	M716	6,951,373	M717	79,481	M719	0	M720	0	1.b.
c. Residential real estate loans .....	M721	958,672	M722	84,321	M723	20,345,150	M724	32,312	M725	1,094	M726	42	1.c.
2. Commercial loans [2].....	M727	254,680	M728	42,165	M729	47,857,385	M730	491,377	M731	0	M732	0	2.
3. Credit cards .....	M733	44,005	M734	14,435	M735	2,423,702	M736	140,258	M737	0	M738	0	3.
4. Other consumer loans .....	M739	6,721	M740	697	M741	11,409,156	M742	74,604	M743	0	M744	0	4.
5. Unallocated, if any .....							M745	110,080					5.
6. Total (sum of items 1.a. through 5.)	M746	1,286,714	M747	142,439	M748	93,798,206	M749	960,498	M750	1,094	M751	42	6.

1. The asset size test is based on the total assets reported as of June 30, 2017.  
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		
	BHBC	0	
1. Total interest income .....	4107	0	1.
a. Interest income on loans and leases.....	4094	0	1.a.
b. Interest income on investment securities.....	4218	0	1.b.
2. Total interest expense .....	4073	0	2.
a. Interest expense on deposits.....	4421	0	2.a.
3. Net interest income.....	4074	0	3.
4. Provision for loan and lease losses .....	4230	0	4.
5. Total noninterest income.....	4079	0	5.
a. Income from fiduciary activities .....	4070	0	5.a.
b. Trading revenue.....	A220	0	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	B490	0	5.c.
d. Venture capital revenue.....	B491	0	5.d.
e. Net securitization income.....	B493	0	5.e.
f. Insurance commissions and fees.....	B494	0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities .....	4091	0	6.
7. Total noninterest expense.....	4093	0	7.
a. Salaries and employee benefits.....	4135	0	7.a.
b. Goodwill impairment losses.....	C216	0	7.b.
8. Income (loss) before applicable income taxes and discontinued operations.....	4301	0	8.
9. Applicable income taxes .....	4302	0	9.
10. Noncontrolling (minority) interest .....	4484	0	10.
	BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....	FT41	0	11.
	BHBC		
12. Net income (loss) .....	4340	0	12.
13. Cash dividends declared.....	4475	0	13.
14. Net charge-offs.....	6061	0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519	0	15.

### Notes to the Income Statement (Other)

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

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

### Example

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

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

### Notes to the Income Statement (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	
1.	5351	Sch HI Memorandum Line 6j Commercial Commitment Fees		
			5351	86,157
2.	5352			
			5352	0
3.	5353			
			5353	0
4.	5354			
			5354	0
5.	5355			
			5355	0
6.	B042			
			B042	0
7.	B043			
			B043	0
8.	B044			
			B044	0
9.	B045			
			B045	0
10.	B046			
			B046	0

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

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

# Consolidated Financial Statements for Holding Companies

Report at the close of business December 31, 2018

Month / Day / Year

## Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands

		BHCK		
<b>Assets</b>				
1.	Cash and balances due from depository institutions:			
a.	Noninterest-bearing balances and currency and coin [1] .....	0081	2,688,643	1.a.
b.	Interest-bearing balances:[2]			
(1)	In U.S. offices.....	0395	1,654,213	1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	170,482	1.b.(2)
2.	Securities:			
a.	Held-to-maturity securities (from Schedule HC-B, column A).....	1754	15,940	2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D).....	1773	32,278,118	2.b.
c.	Equity securities with readily determinable fair values not held for trading. [3]	JA22	88,504	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:			
a.	Federal funds sold in domestic offices.....	BHDM B987	0	3.a.
b.	Securities purchased under agreements to resell [4] .....	BHCK B989	0	3.b.
4.	Loans and lease financing receivables:			
a.	Loans and leases held for sale .....	5369	599,975	4.a.
b.	Loans and leases, held for investment.....	B528	95,265,268	4.b.
c.	LESS: Allowance for loan and lease losses .....	3123	1,102,979	4.c.
d.	Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....	B529	94,162,289	4.d.
5.	Trading assets (from Schedule HC-D).....	3545	1,385,098	5.
6.	Premises and fixed assets (including capitalized leases).....	2145	1,603,393	6.
7.	Other real estate owned (from Schedule HC-M).....	2150	37,471	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130	42,265	8.
9.	Direct and indirect investments in real estate ventures.....	3656	844,522	9.
10.	Intangible assets:(from schedule HC-M)	2143	3,456,142	10.
11.	Other assets (from Schedule HC-F).....	2160	7,042,300	11.
12.	Total assets (sum of items 1 through 11).....	2170	146,069,355	12.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- Item 2.c is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

**Schedule HC—Continued**

Dollar Amounts in Thousands

		BHDM		
<b>Liabilities</b>				
13.	Deposits:			
	a. In domestic offices (from Schedule HC-E):			
	(1) Noninterest-bearing [1] .....	6631	32,479,936	13.a.(1)
	(2) Interest-bearing .....	6636	76,478,940	13.a.(2)
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
	(1) Noninterest-bearing .....	6631	0	13.b.(1)
	(2) Interest-bearing .....	6636	240,351	13.b.(2)
14.	Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
	a. Federal funds purchased in domestic offices [2] .....	B993	1,924,732	14.a.
		BHCK		
	b. Securities sold under agreements to repurchase [3] .....	B995	301,962	14.b.
15.	Trading liabilities (from Schedule HC-D) .....	3548	836,101	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	11,912,332	16.
17.	Not applicable			
18.	Not applicable			
19.	a. Subordinated notes and debentures [4].....	4062	2,732,777	19.a.
	b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	C699	51,973	19.b.
20.	Other liabilities (from Schedule HC-G).....	2750	2,860,530	20.
21.	Total liabilities (sum of items 13 through 20) .....	2948	129,819,634	21.
22.	Not applicable			
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23.	Perpetual preferred stock and related surplus .....	3283	1,331,122	23.
24.	Common stock (par value) .....	3230	2,051,042	24.
25.	Surplus (exclude all surplus related to preferred stock) .....	3240	2,871,390	25.
26.	a. Retained earnings .....	3247	16,578,417	26.a.
	b. Accumulated other comprehensive income [5].....	B530	-111,908	26.b.
	c. Other equity capital components [6].....	A130	-6,470,542	26.c.
27.	a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	16,249,521	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000	200	27.b.
28.	Total equity capital (sum of items 27.a and 27.b) .....	G105	16,249,721	28.
29.	Total liabilities and equity capital (sum of items 21 and 28) .....	3300	146,069,355	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-B—Securities**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	BHCK		BHCK		BHCK		BHCK		
1. U.S. Treasury securities .....	0211	0	0213	0	1286	98,480	1287	97,106	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities):[1]	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496	15,940	8497	15,940	8498	1,870	8499	1,870	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA .....	G300	0	G301	0	G302	4,635,548	G303	4,593,353	4.a.(1)
(2) Issued by FNMA and FHLMC .....	G304	0	G305	0	G306	2,462,891	G307	2,408,453	4.a.(2)
(3) Other pass-through securities .....	G308	0	G309	0	G310	198	G311	198	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 [2] .....	G312	0	G313	0	G314	9,304,456	G315	9,244,834	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [2].....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities .....	G320	0	G321	0	G322	0	G323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	K142	0	K143	0	K144	10,769,895	K145	10,650,197	4.c.(1)(a)
(b) Other pass-through securities .....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies [2] .....	K150	0	K151	0	K152	0	K153	0	4.c.(2)(a)
(b) All other commercial MBS .....	K154	0	K155	0	K156	3,305,296	K157	3,267,465	4.c.(2)(b)

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and 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.

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



**Schedule HC-B—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	BHCK		BHCK		BHCK		BHCK		
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	1,996,114	C027	2,012,840	5.a.
b. Structured financial products:	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other Foreign debt securities.....	1742	0	1743	0	1744	1,802	1746	1,802	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values[1] .....					A510	0	A511	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) .....	BHCT		BHCT						
	1754	15,940	1771	15,940	1772	32,576,550	1773	32,278,118	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK		
1. Pledged securities [2] .....	0416	6,439,219	M.1.
2. Remaining maturity or next repricing date of debt securities [3,4](Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less .....	0383	4,659,178	M.2.a.
b. Over 1 year to 5 years .....	0384	273,304	M.2.b.
c. Over 5 years .....	0387	27,361,576	M.2.c.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5 and 6):			
a. Amortized cost .....	8782	0	M.4.a.
b. Fair value .....	8783	0	M.4.b.

- Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.

**Schedule HC-B—Continued**

**Memoranda—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK		BHCK		BHCK		BHCK		
Dollar Amounts in Thousands									
<i>Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.[1]</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.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	455,641	B849	458,579	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	1,304,129	B853	1,315,152	M.5.d.
e. Commercial and industrial loans .....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other .....	B858	0	B859	0	B860	236,344	B861	239,109	M.5.f.
<i>Memorandum item 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.[1]</i>									
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, 5.b.)									
a. Trust preferred securities issued by financial institutions .....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts ..	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans .....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs .....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets .....	G372	0	G373	0	G374	0	G375	0	M.6.g.

1. The \$10 billion asset size test is based on the total assets reported as of June 30, 2017.

### 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		
	BHCK		BHDM		
1. Loans secured by real estate .....	1410	33,094,887			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	527,963	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	3,974,923	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	74,794	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....					
(2) Closed-end loans secured by 1–4 family residential properties:			1797	5,819,543	1.c.(1)
(a) Secured by first liens .....			5367	15,842,559	1.c.(2)(a)
(b) Secured by junior liens .....			5368	207,262	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			1460	548,908	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160	3,609,738	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			F161	2,484,675	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....			BHDM		
a. To U.S. banks and other U.S. depository institutions .....	1292	0	1288	0	2.
b. To foreign banks .....	1296	0			2.a.
3. Loans to finance agricultural production and other loans to farmers .....	1590	36,378	1590	36,378	2.b.
4. Commercial and industrial loans .....			1766	37,813,139	3.
a. To U.S. addressees (domicile) .....	1763	36,195,118			4.
b. To non-U.S. addressees (domicile) .....	1764	2,036,745			4.a.
5. Not applicable					4.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	13,885,838	6.
a. Credit cards .....	B538	2,469,960			6.a.
b. Other revolving credit plans .....	B539	904,810			6.b.
c. Automobile loans .....	K137	8,733,908			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	1,777,160			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	J454	3,604,749	J454	3,604,749	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	309,462	1545	309,462	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	3,101,732	J451	3,101,152	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			2165	3,600,334	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162	0			10.a.
b. All other leases .....	F163	3,600,334			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122	95,865,243	2122	95,441,417	12.

**Schedule HC-C—Continued**

**Memoranda**

Dollar Amounts in Thousands

		BHDM		
1.	Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a.	Construction, land development, and other land loans in domestic offices:			
(1)	1–4 family residential construction loans .....	K158	7,608	M.1.a.(1)
(2)	All other construction loans and all land development and other land loans .....	K159	43,473	M.1.a.(2)
b.	Loans secured by 1–4 family residential properties in domestic offices .....	F576	702,447	M.1.b.
c.	Secured by multifamily (5 or more) residential properties in domestic offices .....	K160	0	M.1.c.
d.	Secured by nonfarm nonresidential properties in domestic offices:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	4,682	M.1.d.(1)
(2)	Loans secured by other nonfarm nonresidential properties .....	K162	8,663	M.1.d.(2)
e.	Commercial and industrial loans:	BHCK		
(1)	To U.S. addressees (domicile) .....	K163	37,483	M.1.e.(1)
(2)	To non-U.S. addressees (domicile) .....	K164	0	M.1.e.(2)
f.	All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K165	27,782	M.1.f.
	<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent 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>	BHDM		
(1)	Loans secured by farmland in domestic offices.....	K166	0	M.1.f.(1)
		BHCK		
(2)	Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.(2)
(3)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards.....	K098	0	M.1.f.(3)(a)
(b)	Automobile loans .....	K203	0	M.1.f.(3)(b)
(c)	Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K204	0	M.1.f.(3)(c)
g.	Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	832,138	M.1.g.
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, Column A, above.....	2746	1,689,260	M.2.
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A) .....	B837	23,864	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) .....	C391	26,639	M.4.
	<i>Memorandum item 5 is to be completed by all holding companies.</i>			
	<i>Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.</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 .....	C779	1,669	M.5.a.
b.	Amount included in Schedule HC-C, items 1 through 9 .....	C780	1,094	M.5.b.
	<i>Memorandum item 6.a ,6.b. and 6.c are to be completed semiannually in the June and December reports only.</i>			
6.	Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a.	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) .....	F230	0	M.6.a.

**Schedule HC-C—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	
<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, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>					
6.	b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231	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 .....	F232	0	M.6.c.
7.–8. Not applicable.					
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
			BHDM		
			F577	152,579	M.9.
10.–11. Not applicable.					

	(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			
	BHCK		BHCK		BHCK			
<i>Memorandum item 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>								
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:								
a.	Loans secured by real estate .....	G091	0	G092	0	G093	0	M.12.a.
b.	Commercial and industrial loans .....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....								
		G097	0	G098	0	G099	0	M.12.c.
d.	All other loans and all leases .....	G100	0	G101	0	G102	0	M.12.d.

		Dollar Amounts in Thousands		BHCK		
13. Not applicable						
				G378	56,359,989	M.14.

## Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

	Amount		
	BHCM		
Dollar Amounts in Thousands			
<b>Assets</b>			
1. U.S. Treasury securities .....	3531	104	1.
2. U.S. government agency obligations (exclude mortgage-backed securities)	3532	15,966	2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533	34,564	3.
4. Mortgage-backed securities (MBS):			
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	BHCK G379	3,862	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies [1] (include CMOs, REMICs and stripped MBS).....	G380	63,675	4.b.
c. All other residential mortgage-backed securities .....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1] .....	K197	0	4.d.
e. All other commercial MBS .....	K198	0	4.e.
5. Other debt securities			
a. Structured financial products	HT62	0	5.a.
b. All other debt securities	G386	108,758	5.b.
6. Loans:			
a. Loans secured by real estate			
(1) Loans secured by 1-4 family residential properties	HT63	0	6.a.(1)
(2) All other loans secured by real estate	HT64	0	6.a.(2)
b. Commercial and industrial loans .....	F614	7,492	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	HT65	0	6.c.
d. Other loans .....	F618	0	6.d.

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

# Schedule HC-D—Continued

Dollar Amounts in Thousands	Amount		
	BHCM	Amount	
7.-8. Not applicable			
9. Other trading assets.....	3541	422,979	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	727,698	11.
12. Total trading assets (sum of items 1 through 11) (total of Column A must equal Schedule HC, item 5).....	BHCT 3545	 1,385,098	 12.
<b>Liabilities</b>			
13. a. Liability for short positions :	BHCK		
(1) Equity securities .....	G209	0	13.a.(1)
(2) Debt securities .....	G210	135,133	13.a.(2)
(3) All other assets .....	G211	2,903	13.a.(3)
b. All other trading liabilities.....	F624	0	13.b.
14. Derivatives with a negative fair value .....	3547	698,065	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15) .....	BHCT 3548	 836,101	 15.

## Memoranda

Dollar Amounts in Thousands	BHCK		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.1 through 6.d.)			
a. Loans secured by real estate			
(1) Loans secured by 1-4 family residential properties	HT66	0	M.1.a.(1)
(2) All other loans secured by real estate	HT67	0	M.1.a.(2)
b. Commercial and industrial loans .....	F632	7,492	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	HT68	0	M.1.c.
d. Other loans .....	F636	0	M.1.d.
2. Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets [1] Loans measured at fair value that are past due 90 days or more:			
a. Fair value .....	F639	0	M.2.a.
b. Unpaid principal balance .....	F640	0	M.2.b.

1. The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2017.

**Schedule HC-D—Continued**

**Memoranda—Continued**

		Amount		
		BHCK	Amount	
		Dollar Amounts in Thousands		
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.)			
a.	Trust preferred securities issued by financial institutions.....	G299	0	M.3.a.
b.	Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c.	Corporate and similar loans.....	G333	0	M.3.c.
d.	1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.
e.	1–4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.
f.	Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.
g.	Other collateral or reference assets.....	G652	0	M.3.g.
4.	Pledged trading assets:			
a.	Pledged securities.....	G387	557,763	M.4.a.
b.	Pledged loans .....	G388	0	M.4.b.
		Dollar Amounts in Thousands		
5.	Asset-backed securities:			
a.	Credit card receivables.....	F643	0	M.5.a.
b.	Home equity lines .....	F644	0	M.5.b.
c.	Automobile loans .....	F645	0	M.5.c.
d.	Other consumer loans .....	F646	0	M.5.d.
e.	Commercial and industrial loans .....	F647	0	M.5.e.
f.	Other .....	F648	0	M.5.f.
6.	Not applicable			
7.	Equity securities:			
a.	Readily determinable fair values .....	F652	363,388	M.7.a.
b.	Other .....	F653	0	M.7.b.
8.	Loans pending securitization .....	F654	0	M.8.
9.	a. (1) Gross fair value of commodity contracts .....	G212	0	M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory .....	G213	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 \$1,000,000 and exceed 25 percent of item 9 less Memoranda items 9.a.(1) and 9.a.(2)): [1]			
(1)	BHTX F655	F655	0	M.9.b.(1)
(2)	BHTX F656	F656	0	M.9.b.(2)
(3)	BHTX F657	F657	0	M.9.b.(3)
10.	Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)			
a.	BHTX F658	F658	0	M.10.a.
b.	BHTX F659	F659	0	M.10.b.
c.	BHTX F660	F660	0	M.10.c.
1.	Exclude equity securities.			



## Schedule HC-E—Deposit Liabilities[1]

Dollar Amounts in Thousands		BHCB	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances [2] .....	2210	7,584,125	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	3187	4,306,327	1.b.
c. Money market deposit accounts and other savings accounts .....	2389	90,151,525	1.c.
d. Time deposits of \$250,000 or less .....	HK29	6,278,249	1.d.
e. Time deposits of more than \$250,000.....	J474	638,650	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
		BHOD	
a. Noninterest-bearing balances [2] .....	3189	0	2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	3187	0	2.b.
c. Money market deposit accounts and other savings accounts .....	2389	0	2.c.
d. Time deposits of \$250,000 or less .....	HK29	0	2.d.
e. Time deposits of more than \$250,000.....	J474	0	2.e.

## Memoranda

Dollar Amounts in Thousands		BHDM	
1. Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....	HK06	3,519,498	M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	0	M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	396,657	M.3.
		BHFN	
4. Foreign office time deposits with a remaining maturity of one year or less .....	A245	0	M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).
2. Includes noninterest-bearing demand, time, and savings deposits.

## Schedule HC-F—Other Assets

Dollar Amounts in Thousands		BHCK	
1. Accrued interest receivable [1] .....	B556	438,154	1.
2. Net deferred tax assets [2] .....	2148	2,931	2.
3. Interest-only strips receivable (not in the form of a security) [3].....	HT80	0	3.
4. Equity investments without readily determinable fair values [4].....	1752	766,335	4.
5. Life insurance assets:			
a. General account life insurance assets .....	K201	459,549	5.a.
b. Separate account life insurance assets .....	K202	545,390	5.b.
c. Hybrid account life insurance assets .....	K270	754,628	5.c.
6. Other.....	2168	4,075,313	6.
		BHCT	
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	2160	7,042,300	7.

1. Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands		BHCK	
1. Not applicable			
2. Net deferred tax liabilities [1]		3049	546,828
3. Allowance for credit losses on off-balance sheet credit exposures		B557	142,035
4. Other		B984	2,171,667
		BHCT	
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)		2750	2,860,530

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

### Schedule HC-H—Interest Sensitivity [1]

Dollar Amounts in Thousands		BHCK	
1. Earning assets that are repriceable within one year or mature within one year		3197	68,279,488
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet		3296	3,948,814
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet		3298	848,275
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)		3408	0
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year		3409	0

1. Holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

## Schedule HC-I—Insurance-Related Underwriting Activities (Including Reinsurance)

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

### I. Property and Casualty Underwriting

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter.

		Dollar Amounts in Thousands		BHCK	
<b>Assets</b>					
1.	Reinsurance recoverables .....	B988	0		1.
2.	Total assets.....	C244	28,540		2.
<b>Liabilities</b>					
3.	Claims and claims adjustment expense reserves.....	B990	23		3.
4.	Unearned premiums.....	B991	0		4.
5.	Total equity.....	C245	28,519		5.
6.	Net income.....	C246	-209		6.

### II. Life and Health Underwriting

Item 1 is to be completed by holding companies with \$10,000,000 or more in reinsurance recoverables as of the effective date each quarter.

		Dollar Amounts in Thousands		BHCK	
<b>Assets</b>					
1.	Reinsurance recoverables.....	C247	0		1.
2.	Separate account assets.....	B992	0		2.
3.	Total assets.....	C248	54		3.
<b>Liabilities</b>					
4.	Policyholder benefits and contractholder funds.....	B994	5		4.
5.	Separate account liabilities.....	B996	0		5.
6.	Total equity.....	C249	44		6.
7.	Net income.....	C250	-34		7.

# Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

	BHCK		
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) [1].....	B558	98,456	1.a.
b. Mortgage-backed securities [1].....	B559	30,688,305	1.b.
c. All other debt securities [1] and equity securities with readily determinable fair values not held for trading [2] .....	B560	2,193,709	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....	3365	902	2.
	BHDM		
3. a. Total loans and leases in domestic offices .....	3516	94,945,742	3.a.
(1) Loans secured by 1-4 family residential properties .....	3465	21,931,975	3.a.(1)
(2) All other loans secured by real estate .....	3466	11,257,549	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	34,648	3.a.(3)
(4) Commercial and industrial loans .....	3387	38,711,184	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B561	2,373,298	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans and revolving credit plans other than credit cards).....	B562	11,318,042	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....	3360	448,936	3.b.
	BHCK		
Item 4.(a) is to be completed by holding companies with total trading assets of \$10 million or more in any of the four preceding calendar quarters.			
4. a. Trading assets .....	3401	1,396,904	4.a.
b. Other earning assets .....	B985	2,058,344	4.b.
5. Total consolidated assets [3].....	3368	145,096,159	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) [4] .....	3517	74,906,228	6.
7. Interest-bearing deposits (foreign) [4] .....	3404	1,017,641	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....	3353	2,559,965	8.
9. All other borrowed money .....	2635	11,952,710	9.
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock) .....	3519	15,794,069	11.

- Quarterly averages for all debt securities should be based on amortized cost.
- For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.
- The quarterly average for total assets should reflect securities not held for trading as follows:
  - Debt securities at amortized cost.
  - For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.
  - For holding companies that have adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.
- Includes interest-bearing demand deposits.

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

## Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK		
1.	Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a.	Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) ..	3814	7,486,318		1.a.	
	1.(b1) and 1.(b2) are to be completed by semianually in the June and December reports only.					
b.	(1) Unused consumer credit card lines.....	J455	14,011,711		1.b.(1)	
	(2) Other unused credit card lines.....	J456	2,946,786		1.b.(2)	
c.	(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....	3816	4,191,939		1.c.(1)	
	(a) 1–4 family residential construction loan commitments .....	F164	431,699		1.c.(1)(a)	
	(b) Commercial real estate, other construction loan, and land development loan commitments .....	F165	3,760,240		1.c.(1)(b)	
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	6550	776,320		1.c.(2)	
d.	Securities underwriting .....	3817	0		1.d.	
e.	Other unused commitments:					
	(1) Commercial and industrial loans .....	J457	34,550,915		1.e.(1)	
	(2) Loans to financial institutions .....	J458	2,088,636		1.e.(2)	
	(3) All other unused commitments .....	J459	4,394,419		1.e.(3)	
2.	Financial standby letters of credit and foreign office guarantees .....	6566	1,119,181		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 .....	3820	3,365		2.a.	
3.	Performance standby letters of credit and foreign office guarantees .....	6570	906,620		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 .....	3822	0		3.a.	
4.	Commercial and similar letters of credit .....	3411	18,664		4.	
5.	Not applicable					
6.	Securities:					
a.	Securities lent .....	3433	0		6.a.	
b.	Securities borrowed.....	3432	0		6.b.	
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps .....	C968	0	C969	0	7.a.(1)
	(2) Total return swaps .....	C970	0	C971	0	7.a.(2)
	(3) Credit options .....	C972	0	C973	0	7.a.(3)
	(4) Other credit derivatives .....	C974	4,002,526	C975	703,816	7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value .....	C219	0	C221	0	7.b.(1)
	(2) Gross negative fair value .....	C220	7,727	C222	0	7.b.(2)
c.	Notional amounts by regulatory capital treatment:					
	(1) Positions covered under the Market Risk Rule:					
	(a) Sold protection .....	G401	0		7.c.(1)(a)	
	(b) Purchased protection .....	G402	0		7.c.(1)(b)	
	(2) All other positions:					
	(a) Sold protection .....	G403	4,002,526		7.c.(2)(a)	
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	703,816		7.c.(2)(b)	
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	0		7.c.(2)(c)	

1. The \$1 billion asset size test is based on the total assets reported as of June 30, 2017.

# Schedule HC-L—Continued

## Report only transactions with nonrelated institutions

		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK		BHCK		BHCK		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection:								
(a) Investment grade .....		G406	244,185	G407	1,596,670	G408	157,328	7.d.(1)(a)
(b) Subinvestment grade .....		G409	255,224	G410	1,117,811	G411	631,308	7.d.(1)(b)
(2) Purchased credit protection:								
(a) Investment grade .....		G412	0	G413	35,503	G414	37,500	7.d.(2)(a)
(b) Subinvestment grade .....		G415	106,619	G416	387,265	G417	136,928	7.d.(2)(b)

		BHCK		
Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets.[1]				
8. Spot foreign exchange contracts .....		8765	481,111	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a).....		3430	0	9.
a. Commitments to purchase when-issued securities.....		3434	0	9.a.
b. Commitments to sell when-issued securities.....		3435	0	9.b.
c. TEXT				
6561		6561	0	9.c.
d. TEXT				
6562		6562	0	9.d.
e. TEXT				
6568		6568	0	9.e.
f. TEXT				
6586		6586	0	9.f.

10. Not applicable

1. The \$100 billion asset size test is based on the total assets reported as of June 30, 2017.

**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>					
<b>11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):</b>					
a. Futures contracts .....	BHCK 8693 0	BHCK 8694 0	BHCK 8695 0	BHCK 8696 971,729	11.a.
b. Forward contracts .....	BHCK 8697 1,043,542	BHCK 8698 5,281,008	BHCK 8699 0	BHCK 8700 0	11.b.
<b>c. Exchange-traded option contracts:</b>					
(1) Written options .....	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 27,101	11.c.(1)
(2) Purchased options .....	BHCK 8705 12,000	BHCK 8706 0	BHCK 8707 0	BHCK 8708 46,300	11.c.(2)
<b>d. Over-the-counter option contracts:</b>					
(1) Written options .....	BHCK 8709 5,539,703	BHCK 8710 855,961	BHCK 8711 0	BHCK 8712 883,720	11.d.(1)
(2) Purchased options .....	BHCK 8713 12,593,441	BHCK 8714 878,639	BHCK 8715 0	BHCK 8716 877,461	11.d.(2)
e. Swaps .....	BHCK 3450 57,672,162	BHCK 3826 5,841,397	BHCK 8719 2,173,659	BHCK 8720 3,704,903	11.e.
<b>12. Total gross notional amount of derivative contracts held for trading.....</b>					
	BHCK A126 51,435,305	BHCK A127 12,857,005	BHCK 8723 0	BHCK 8724 6,511,214	12.
<b>13. Total gross notional amount of derivative contracts held for purposes other than trading .....</b>					
	BHCK 8725 25,425,543	BHCK 8726 0	BHCK 8727 2,173,659	BHCK 8728 0	13.
<b>14. Gross fair values of derivative contracts:</b>					
<b>a. Contracts held for trading:</b>					
(1) Gross positive fair value .....	BHCK 8733 268,749	BHCK 8734 151,258	BHCK 8735 0	BHCK 8736 306,959	14.a.(1)
(2) Gross negative fair value .....	BHCK 8737 270,338	BHCK 8738 142,054	BHCK 8739 0	BHCK 8740 277,519	14.a.(2)
<b>b. Contracts held for purposes other than trading:</b>					
(1) Gross positive fair value .....	BHCK 8741 386,653	BHCK 8742 0	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value .....	BHCK 8745 50,637	BHCK 8746 0	BHCK 8747 125,000	BHCK 8748 0	14.b.(2)

# Schedule HC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK		BHCK		BHCK		BHCK		
15. Over-the counter derivatives:									
a. Net current credit exposure .....	G418	395,152	G420	0	G421	0	G422	262,542	15.a.
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	477,831	G425	0	G426	0	G427	15,820	15.b.(1)
(2) Cash—Other currencies .....	G428	0	G430	0	G431	0	G432	0	15.b.(2)
(3) U.S. Treasury securities .....	G433	0	G435	0	G436	0	G437	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	0	G440	0	G441	0	G442	0	15.b.(4)
(5) Corporate bonds .....	G443	0	G445	0	G446	0	G447	0	15.b.(5)
(6) Equity securities .....	G448	0	G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral .....	G453	0	G455	0	G456	0	G457	1,508	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	477,831	G460	0	G461	0	G462	17,328	15.b.(8)

1. The \$10 billion asset size test is based on the total assets reported as of June 30, 2017.



**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	
1.	Total number of holding company common shares outstanding .....	Number (Unrounded)			
		3459	646,630,857		1.
2.	Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6555	2,611,318		2.
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6556	5,310,085		3.
4.	Other assets acquired in satisfaction of debts previously contracted .....	6557	10,421		4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	0		5.
6.	Assets covered by loss-sharing agreements with the FDIC:				
a.	Loans and leases (included in Schedule HC, items 4.a and 4.b):				
	(1) Loans secured by real estate in domestic offices:				
	(a) Construction, land development, and other land loans:	BHDM			
	(1) 1–4 family residential construction loans.....	K169	0		6.a.(1)(a)(1)
	(2) Other construction loans and all land development and other land loans .....	K170	0		6.a.(1)(a)(2)
	(b) Secured by farmland .....	K171	0		6.a.(1)(b)
	(c) Secured by 1–4 family residential properties:				
	(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	K172	0		6.a.(1)(c)(1)
	(2) Closed-end loans secured by 1–4 family residential properties:				
	(a) Secured by first liens.....	K173	0		6.a.(1)(c)(2)(a)
	(b) Secured by junior liens .....	K174	0		6.a.(1)(c)(2)(b)
	(d) Secured by multifamily (5 or more) residential properties .....	K175	0		6.a.(1)(d)
	(e) Secured by nonfarm nonresidential properties:				
	(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K176	0		6.a.(1)(e)(1)
	(2) Loans secured by other nonfarm nonresidential properties .....	K177	0		6.a.(1)(e)(2)
	(2)-(4) Not Applicable	BHCK			
	(5) All other loans and leases.....	K183	0		6.a.(5)
b.	Other real estate owned (included in Schedule HC, item 7):	BHDM			
	(1) Construction, land development, and other land in domestic offices .....	K187	0		6.b.(1)
	(2) Farmland in domestic offices .....	K188	0		6.b.(2)
	(3) 1–4 family residential properties in domestic offices .....	K189	0		6.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0		6.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices .....	K191	0		6.b.(5)

# Schedule HC-M—Continued

Dollar Amounts in Thousands

	BHFN		
6. b. (6) In foreign offices .....	K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....	BHCK		
	K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b) .....	J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets) .....	J462	0	6.d.
Item 7.a and 7.b are to be completed annually in the December report only.			
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries [1] .....	K193	0	7.a.
b. Total assets of captive reinsurance subsidiaries [1] .....	K194	28,594	7.b.

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.) .....	0=No	BHCK			8.
	1=Yes	C251	0		

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.) .....	0=No	BHCK			9.
	1=Yes	6689	0		

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 .....	0=No	BHCK			11.
	1=Yes	6416	1		

TEXT	
6428	Mary Beth Noack, VP and Regulatory Reporting Manager

Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

513-534-7346  
Area Code / Phone Number (TEXT 9009)

	BHCK		
12. Intangible assets :			
a. Mortgage servicing assets .....	3164	938,368	12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438	938,368	12.a.(1)
b. Goodwill .....	3163	2,477,547	12.b.
c. All other intangible assets .....	JF76	40,227	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b) .....	BHCT		
	2143	3,456,142	12.d.

13. Other real estate owned .....

14. Other borrowed money:	BHCK		
a. Commercial paper.....	2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less.....	2332	3,390,067	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	2333	8,522,265	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	BHCT		
	3190	11,912,332	14.d.

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

16. Assets under management in proprietary mutual funds and annuities .....	BHCK		
	B570	0	16.

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting holding company.

# Schedule HC-M—Continued

The following two questions (items 17 and 18) will be used to determine if the reporting holding company must complete the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

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

0=No	BHCK	
1=Yes	C161	1

 17.

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

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

0=No	BHCK	
1=Yes	C159	1

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

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

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

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No.) ..... 

0=No	BHCK	
1=Yes	C700	

 19.a.  
b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter '1' for Yes; enter '0' for No.) ..... 

0=No		
1=Yes	C701	

 19.b.

Dollar Amounts in Thousands

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.

	BHCK		
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net assets .....	C252	0	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross .....	4832	0	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	4833	0	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	0	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross .....	5041	0	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross .....	5043	0	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	0	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....	5047	0	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) [1] .....	C253	28,540	21.

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

# Schedule HC-M—Continued

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

22. Address (URL) for the reporting holding company's web page that displays risk disclosures, including those about credit and market risk. (Example: [www.examplebhc.com/riskdisclosures](http://www.examplebhc.com/riskdisclosures))

TEXT  
C497 [http:// www.53.com](http://www.53.com)

22.

Dollar Amounts in Thousands	BHCK		
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	618,215	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items .....	G235	0	24.b.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans .....	F172	517	F174	0	F176	1,030	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	F173	4,827	F175	4,917	F177	7,099	1.a.(2)
b. Secured by farmland in domestic offices .....	3493	74	3494	0	3495	51	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5398	50,250	5399	0	5400	60,364	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	123,532	C237	227,906	C229	22,600	1.c.(2)(a)
(b) Secured by junior liens .....	C238	5,599	C239	92	C230	4,767	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3499	0	3500	0	3501	148	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties .....	F178	802	F180	274	F182	25,732	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	1,114	F181	0	F183	1,566	1.e.(2)
f. In foreign offices .....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions .....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1594	0	1597	0	1583	894	3.
4. Commercial and industrial loans .....	1606	20,800	1607	3,626	1608	176,819	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	41,834	B576	36,654	B577	26,103	5.a.
b. Automobile loans .....	K213	116,455	K214	11,372	K215	1,185	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	20,473	K217	1,000	K218	1,831	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans .....	5459	676	5460	1,998	5461	11,659	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	F166	0	F167	0	F168	0	8.a.
b. All other leases .....	F169	996	F170	0	F171	21,886	8.b.
9 Total loans and leases (sum of items 1 through 8.b)	1406	387,949	1407	287,839	1403	363,734	9.

Amounts reported by loan and lease category in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
Dollar Amounts in Thousands							
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) .....	K036	90,582	K037	195,033	K038	7,707	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	18,876	K040	16,629	K041	5,669	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	K042	71,659	K043	178,403	K044	0	11.b.
12. Loans and leases 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 .....	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland .....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens .....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens .....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other non-farm nonresidential properties .....	K069	0	K070	0	K071	0	12.a.(5)(b)
b,c,d. Not Applicable							

**Schedule HC-N—Continued**

		(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		
Dollar Amounts in Thousands		BHCK		BHCK		BHCK		
12.	e. All other loans and leases .....	K087	0	K088	0	K089	0	12.e.
	f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC losssharing agreements.	K102	0	K103	0	K104	0	12.f.

**Memoranda**

Dollar Amounts in Thousands		BHDM		BHDM		BHDM		
1.	Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
	a. Construction, land development, and other land loans in domestic offices:							
	(1) 1–4 family residential construction loans ...	K105	257	K106	0	K107	473	M.1.a.(1)
	(2) Other construction loans and all land development and other land loans.....	K108	907	K109	203	K110	2,213	M.1.a.(2)
	b. Loans secured by 1–4 family residential properties in domestic offices .....	BHCK		BHCK		BHCK		
		F661	63,089	F662	120,202	F663	24,537	M.1.b.
	c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDM		BHDM		BHDM		
		K111	0	K112	0	K113	0	M.1.c.
	d. Secured by nonfarm nonresidential properties in domestic offices:							
	(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K114	0	K115	0	K116	9,310	M.1.d.(1)
	(2) Loans secured by other nonfarm nonresidential properties .....	K117	0	K118	0	K119	1,190	M.1.d.(2)

**Schedule HC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
Dollar Amounts in Thousands							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile) .....	K120	424	K121	0	K122	145,062	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126	3,528	K127	0	K128	31,848	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices .....	BHDM		BHDM		BHDM		
(2) Loans to finance agricultural production and other loans to farmers .....	K130	0	K131	0	K132	0	M.1.f.(1)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	K274	0	K275	0	K276	0	M.1.f.(3)(a)
(b) Automobile loans .....	K277	0	K278	0	K279	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K280	0	K281	0	K282	0	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f.)[1]	HK26	68,205	HK27	120,405	HK28	214,633	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....	6558	0	6559	0	6560	675	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees .....	3508	804	1912	889	1913	246	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)	C240	0	C241	0	C226	15,820	M.5.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.



**Schedule HC-N—Continued**

**Memoranda—Continued**

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
Dollar Amounts in Thousands							
<i>Memorandum items 7,8,9.a and 9.b are to be completed semiannually in the June and December reports only.</i>							
7. Additions to nonaccrual assets during the previous six months.....					C410	148,375	M.7.
8. Nonaccrual assets sold during the previous six months.....					C411	54,596	M.8.

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

## Schedule HC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by holding companies at which either 1-4 family residential mortgage loan originations and purchases for resale [1] from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		BHCK	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale[1]:	HT81	592,680	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale [1] :	BHCK		
	HT82	516,148	2.
3. 1-4 family residential mortgages sold during the quarter:	HT83	1,158,599	3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):	BHCK		
	HT84	537,449	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i):	BHCK		
	HT85	-14,952	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	HT86	44,654	6.
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.....	BHCK		
	L191	5,946	7.a.
b. For representations and warranties made to other parties.....	L192	6	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	5,952	7.c.

1. 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 that:

- 1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- 2) Are required to complete Schedule HC-D, Trailing Assets and Liabilities

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY		BHCK		BHCK		BHCK		BHCK		
<b>Assets</b>											
1. Available-for sale debt and equity securities with readily determinable fair values not held for trading.[1].....	JA36	32,366,622	G474	0	G475	185,238	G476	32,181,384	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale .....	G483	537,408	G484	0	G485	0	G486	537,408	G487	0	3.
4. Loans and leases held for investment .....	G488	179,254	G489	0	G490	0	G491	0	G492	179,254	4.
5. Trading assets:	BHCT										
a. Derivative assets .....	3543	727,698	G493	0	G494	92,568	G495	628,350	G496	6,780	5.a.
b. Other trading assets .....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above) .....	G497	657,400	G498	0	G499	363,492	G500	293,908	G501	0	5.b.
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets .....	G391	1,325,022	G392	0	G395	16	G396	386,638	G804	938,368	6.
7. Total assets measured at fair value on a recurring basis .....	G502	35,793,404	G503	0	G504	641,314	G505	34,027,688	G506	1,124,402	7.
<b>Liabilities</b>											
8. Deposits .....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities .....	3547	698,065	G512	0	G513	19,220	G514	671,113	G515	7,732	10.a.
b. Other trading liabilities .....	BHCK										
	G516	138,036	G517	0	G518	109,901	G519	28,135	G520	0	10.b.
11. Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities .....	G805	175,637	G806	0	G807	7,785	G808	42,852	G809	125,000	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	1,011,738	G532	0	G533	136,906	G534	742,100	G535	132,732	14.

1. For holding companies that have adopted ASU 2016-01, which includes provisions for governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule HC, item 2.b and 2.c. For holding companies that have not adopted ASU 2106-01, the amount reported in item 1, column A, must equal Schedule HC, items 2.b.

**Schedule HC-Q—Continued**

**Memoranda**

	(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				
	BHCK		BHCK		BHCK		BHCK		BHCK				
Dollar Amounts in Thousands													
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):													
a. Mortgage servicing assets .....	G536	938,368	G537	0	G538	0	G539	0	G540	938,368	M.1.a.		
b. Nontrading derivative assets .....	G541	386,654	G542	0	G543	16	G544	386,638	G545	0	M.1.b.		
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G546</td></tr></table> .....	BHTX	G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
BHTX	G546												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G551</td></tr></table> .....	BHTX	G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
BHTX	G551												
e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G556</td></tr></table> .....	BHTX	G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
BHTX	G556												
f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G561</td></tr></table> .....	BHTX	G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
BHTX	G561												
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):													
a. Loan commitments (not accounted for as derivatives) .....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.		
b. Nontrading derivative liabilities .....	G566	175,637	G567	0	G568	7,785	G569	42,852	G570	125,000	M.2.b.		
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G571</td></tr></table> .....	BHTX	G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
BHTX	G571												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G576</td></tr></table> .....	BHTX	G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
BHTX	G576												
e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G581</td></tr></table> .....	BHTX	G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
BHTX	G581												
f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>G586</td></tr></table> .....	BHTX	G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.
BHTX	G586												

**Schedule HC-Q—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	Amount		
	BHCK		
<i>Memorandum items 3 and 4 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>			
3. Loans measured at fair value:			
a. Loans secured by real estate .....			
(1) Secured by 1- 4 family residential properties:	HT87	716,664	M.3.a.(1)
(2) All other loans secured by real estate	HT88	0	M.3.a.(2)
b. Commercial and industrial loans	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT89	0	M.3.c.
d. Other loans .....	F589	0	M.3.d.
4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):			
a. Loans secured by real estate .....			
(1) Secured by 1- 4 family residential properties:	HT91	696,616	M.4.a.(1)
(2) All other loans secured by real estate	HT92	0	M.4.a.(2)
b. Commercial and industrial loans	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT93	0	M.4.c.
d. Other loans .....	F601	0	M.4.d.

Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		BHCA	
<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.....	P742	-1,548,110	1.
	BHCT		
2. Retained earnings.....	3247	16,578,417	2.
	BHCA		
3. Accumulated other comprehensive income (AOCI) .....	B530	-111,908	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)..... (Advanced approaches institutions must enter '0' for No.)	0=No 1=Yes	BHCA P838	1
			3.a.
	BHCA		
4. Common equity Tier 1 minority interest includable in common equity Tier 1 capital .....	P839	0	4.
5. Common equity Tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	P840	14,918,399	5.
<b>Common equity Tier 1 capital: Adjustments and Deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	2,451,247	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	39,441	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	5,134	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) [1].....	P844	-226,886	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) [2].....	P845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	P846	160,432	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	-45,454	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0	9.e.
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	P849	0	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) .....	Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions.....	P850	0	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....	P851	0	11.
12. Subtotal (item 5 minus items 6 through 11) .....	P852	12,534,485	12.

1. Holding companies that entered '1' for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investm securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Holding companies that entered '1' for Yes in item and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2. Item 9.b is to be completed only by holding companies that entered '1' for Yes in item 3.a and have not adopted ASU 2016-01.

See instructions for further detail on ASU 2016-01.

Part I—Continued

		Dollar Amounts in Thousands		
		BHCA		
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold .....	P853	0	13.
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold .....	P854	0	14.
15.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold.....	P855	0	15.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity Tier 1 capital deduction threshold.....	P856	0	16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional Tier 1 capital and tier 2 capital to cover deductions.....	P857	0	17.
18.	Total adjustments and deductions for common equity Tier 1 capital (sum of items 13 through 17) .....	P858	0	18.
19.	Common equity Tier 1 capital (item 12 minus item 18).....	P859	12,534,485	19.
<b>Additional tier 1 capital</b>				
20.	Additional Tier 1 capital instruments plus related surplus.....	P860	1,331,122	20.
21.	Non-qualifying capital instruments subject to phase out from additional Tier 1 capital.....	P861	0	21.
22.	Tier 1 minority interest not included in common equity Tier 1 capital.....	P862	0	22.
23.	Additional Tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	1,331,122	23.
24.	LESS: Additional Tier 1 capital deductions.....	P864	1,283	24.
25.	Additional Tier 1 capital (greater of item 23 minus item 24, or zero) .....	P865	1,329,839	25.
<b>Tier 1 capital</b>				
26.	Tier 1 capital (sum of items 19 and 25) .....	8274	13,864,324	26.
<b>Tier 2 capital</b>				
27.	Tier 2 capital instruments plus related surplus.....	P866	2,035,971	27.
28.	Non-qualifying capital instruments subject to phase out from Tier 2 capital .....	P867	0	28.
29.	Total capital minority interest that is not included in Tier 1 capital.....	P868	577,842	29.
30.	a. Allowance for loan and lease losses includable in Tier 2 capital .....	5310	1,245,014	30.a.
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in Tier 2 capital.....	BHCW 5310	 0	30.b.
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in Tier 2 capital [3].....	BHCA Q257	 0	31.
32.	a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	3,858,827	32.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	BHCW P870	 0	32.b.
		BHCA		
33.	LESS: Tier 2 capital deductions .....	P872	0	33.
34.	a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	3,858,827	34.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b less item 33, or zero).....	BHCW 5311	 0	34.b.
<b>Total Capital</b>				
		BHCA		
35.	a. Total capital (sum of items 26 and 34.a).....	3792	17,723,151	35.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW 3792	 0	35.b.

3. Item 31 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investment securities. See instructions for further detail on ASU 2016-01.

Part I—Continued

		Dollar Amounts in Thousands		BHCX		
<b>Total Assets for the Leverage Ratio</b>						
36.	Average total consolidated assets.....			3368	145,096,159	36.
<b>LESS: Deductions from common equity Tier 1 capital and additional Tier 1 capital</b>						
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....						
37.				BHCA		
				P875	2,497,105	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....			B596	0	38.
39.	<b>Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>			A224	142,599,054	39.
<b>Total Risk-Weighted Assets</b>						
40.	a. Total risk-weighted assets (from Schedule RC-R, Part II item 31).....			A223	122,432,212	40.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101, Schedule A, item 60).....			BHCW		
				A223	0	40.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	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).....	P793	10.2379	P793	0.0000	41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	11.3241	7206	0.0000	42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	14.4759	7205	0.0000	43.

		BHCA	Percentage	
<b>Leverage Capital Ratios*</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	7204	9.7226	44.
<b>Advanced approaches holding companies only: Supplementary leverage ratio</b>				
(From FFIEC 101 Schedule A, Table 2, item 2.22).....				
45.		H036	0.0000	45.

		BHCA	Percentage	
<b>Capital Buffer*</b>				
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer.....				
46.a.		H311	5.3241	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....				
46.b.		H312	0.0000	46.b.

		Dollar Amounts in Thousands		BHCA		
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:						
47.	Eligible retained income.....			H313	0	47.
48.	Distributions and discretionary bonus payments during the quarter .....			H314	0	48.

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



**Schedule HC-R—Continued**  
**Part II. Risk-Weighted Assets**

This schedule is to be submitted on a consolidated basis.

Holding companies (HC) are required to assign a 100 percent risk weight to all assets not specifically assigned a risk- weight under Subpart D of the Federal Reserve's regulatory capital rules [1] and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
<b>Balance Sheet Asset Categories [2]</b>										
1. Cash and balances due from depository institutions.....	BHCK D957 4,513,337	BHCK S396 0	BHCK D958 2,843,783				BHCK D959 1,664,095	BHCK S397 823	BHCK D960 4,606	BHCK S398 30
2. Securities:										
a. Held-to-maturity securities.....	BHCK D961 15,940	BHCK S399 0	BHCK D962 0	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 15,940	BHCK D964 0	BHCK D965 0	BHCK S400 0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 27,086,316	BHCK S402 -313,932	BHCK D967 11,946,337	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 15,169,853	BHCK D969 170	BHCK D970 283,888	BHCK S403 0
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....	BHCK D971 0		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0
b. Securities purchased under agreements to resell.....	BHCK H171 0	BHCK H172 0								
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....	BHCK S413 537,449	BHCK S414 0	BHCK H173 0				BHCK S415 24,213	BHCK S416 332,859	BHCK S417 180,377	
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0
c. Exposures past due 90 days or more or on nonaccrual [3].....	BHCK S423 15,820	BHCK S424 0	BHCK S425 0	BHCK HJ78 0	BHCK HJ79 0		BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429 15,820

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

1.

2.a.

2.b.

3.a.

3.b.

4.a.

4.b.

4.c.

**Schedule HC-R—Continued**  
**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches[4]	
	250%[5]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands									
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272
	0	0		0				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.....								BHCK H273	BHCK H274
								0	0
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276
								0	0
c. Exposures past due 90 days or more or on nonaccrual [6].....								BHCK H277	BHCK H278
								0	0

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

5. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

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

1.

2.a.

2.b.

3.a.

3.b.

4.a.

4.b.

4.c.

**Schedule HC-R—Continued**  
**Part II. Risk-Weighted Assets—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
4. Loans and leases held for sale (continued):										
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	46,706	0	0	0	0		0	0	46,706	0
5. Loans and leases, held for investment:										
a. Residential mortgage expos	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	21,467,285	0	0				1,044,729	15,551,317	4,871,239	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	83,204	0	0				0	0	0	83,204
c. Exposures past due 90 days or more or on nonaccrual [7].....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	319,893	0	0	0	0		0	0	0	319,893
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	71,179,163	0	41,494	0	0		356,648	527,893	70,253,128	0
6. LESS: Allowance for loan and lease losses.....	BHCX 3123	BHCY 3123								
	1,102,979	1,102,979								
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467
	1,385,098	1,114,474	0	0	0		0	0	0	0
7. Trading assets.....	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185
	13,026,093	2,905,220	815,684	0	0		306,271	0	7,698,741	159
8. All other assets [8].....										
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

4.d.

5.a.

5.b.

5.c.

5.d.

6.

7.

8.

8.a.

8.b.

**Schedule HC-R—Continued**  
**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>9</sup>	
	250% [10]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands									
4. Loans and leases held for sale (continued):									
d. All other exposures.....								BHCK H279	BHCK H280
								0	0
5. Loans and leases, held for investment:									
a. Residential mortgage exposures.....								BHCK H281	BHCK H282
								0	0
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual [11].....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								0	0
6. LESS: Allowance for loan and lease losses.....									
	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	0	0	0	0				270,624	54,125
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	0	0	0	0				0	0
7. Trading assets.....									
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
								1,300,018	749,658
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
								0	0

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

10. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

11. For loans and leases, held for investment, 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.

4.d.

5.a.

5.b.

5.c.

5.d.

7.

8.

8.a.

8.b.



Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA[13]	(Column U) Gross-Up	
Dollar Amounts in Thousands						
<b>Securitization Exposures: On-and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities.....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479	9.a.
	0	0	0	0	0	
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484	9.b.
	5,280,306	5,280,306	0	1,180,288	0	
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494	9.d.
	2,215,724	2,215,724	0	466,893	0	
10 Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	10.
	1,254,236	1,254,236	0	545,547	0	

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Report Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
Dollar Amounts in Thousands											
11 Total balance sheet assets [14].....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503	11.
	146,069,355	10,098,813	15,647,298	0	0		18,581,749	16,413,062	83,338,685	419,106	

	(Column K) 250% [15]	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 938%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
Dollar Amounts in Thousands									
11 Total balance sheet assets [14].....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	11.
	0	0	0	0			0	1,570,642	

13. Simplified Supervisory Formula Approach.

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

15. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holdin

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[1]	(Column B) Credit Equivalent Amount[17]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column R)	(Column S)
				Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches[20]	
				0%	2%	4%	10%	20%	50%	100%	150%	Credit Equivalent Amount	Risk-Weight Asset Amou
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)[18]</b>													
12 Financial standby letters of credit.....	BHCK D991		BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511		
	1,119,181	1.0	1,119,181	96,442	0	0		5,794	0	1,016,945	0		12.
13 Performance standby letters of credit and transaction-related contingent items.....	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512		
	906,620	0.5	453,310	5,075				664	0	447,571	0		13.
14 Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513		
	5,507	0.2	1,101	0	0	0		49	0	1,052	0		14.
15 Retained recourse on small business obligations sold with recourse.....	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514		
	0	1.0	0	0				0	0	0	0		15.
16 Repo-style transactions [19].....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	BHCK H301	BHCK H302
	354,576	1.0	354,576	301,962	0	0		0	0	52,614	0	0	0
17 All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCKG621	BHCK G622	BHCK G623	BHCK S524		
	271,604	1.0	271,604	0				0	70,634	200,970	0		17.

16. Credit conversion factor.  
 17. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.  
 18. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.  
 19. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 20. Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

Part II. Risk-Weighted Assets—Continued

	(Column A)	CCF[2]	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face, Notional, or Other Amount		Credit Equiv Amount[23]	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands												
18 Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525 5,481,144	0.2	BHCK S526 1,096,229	BHCK S527 0	BHCK HJ96 0	BHCK HJ97 0		BHCK S528 53,939	BHCK S529 0	BHCK S530 1,040,200	BHCK S531 2,090	
b. Original maturity exceeding one year.....	BHCK G624 38,701,789	0.5	BHCK G625 19,350,895	BHCK G626 0	BHCK HJ98 0	BHCK HJ99 0		BHCK G627 0	BHCK G628 166,641	BHCK G629 19,148,610	BHCK S539 35,644	
19 Unconditionally cancelable commitments.....	BHCK S540 25,023,034	0.0	BHCK S541 0									
20 Over-the-counter derivatives.....			BHCK S542 2,363,122	BHCK S543 423,814	BHCK HK00 0	BHCK HK01 0	BHCK S544 0	BHCK S545 1,101,503	BHCK S546 0	BHCK S547 837,805	BHCK S548 0	
21 Centrally cleared derivatives.....			BHCK S549 367,316	BHCK S550 0	BHCK S551 0	BHCK S552 367,316		BHCK S554 0	BHCK S555 0	BHCK S556 0	BHCK S557 0	
22 Unsettled transactions (failed trades)[24].....	BHCK H191 0			BHCK H193 0				BHCK H194 0	BHCK H195 0	BHCK H196 0	BHCK H197 0	

18.a.

18.b.

19.

20.

21.

22.

22. Credit conversion factor.  
23. For items 18.b. and 19, columnA multiplied by credit conversion factor.  
24. For item 22, the sum of columns C through Q must equal columnA.

Part II. Risk-Weighted Assets—Continued

		(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
		Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>25</sup>	
		625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weight Asset Amou
Dollar Amounts in Thousands						
18	Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):					
	a. Original maturity of one year or less.....				BHCK H303 0	BHCK H304 0
	b. Original maturity exceeding one year.....				BHCK H307 0	BHCK H308 0
19	Unconditionally cancelable commitments.....					
20	Over-the-counter derivatives.....				BHCK H309 0	BHCK H310 0
21	Centrally cleared derivatives.....					
22	Unsettled transactions (failed trades) <sup>26</sup> .....	BHCK H198 0	BHCK H199 0	BHCK H200 0		

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

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

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands								
23 Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	16,474,591	0	367,316	0	19,743,698	16,650,337	106,084,452	456,840
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).....	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	0	0	14,693	0	3,948,740	8,325,169	106,084,452	685,260

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category						
Dollar Amounts in Thousands	250% <sup>(26)</sup>	300%	400%	600%	625%	937.5%	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).....							
	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568
	0	0	0	0	0	0	0
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).....							
	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579
	0	0	0	0	0	0	0

	Totals	
Dollar Amounts in Thousands	BHC	
26 Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	122,056,107
27 Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	377,387
28 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk tran .....	B704	122,432,212
29 LESS: Excess allowance for loan and lease losses.....	A222	0
30 LESS: Allocated transfer risk reserve.....	3128	0
31 Total risk-weighted assets (item 28 minus items 29 and 30).....	B641	122,432,212

26 Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches h  
 27 Sum of items 2.b. through 20, column S; items 9.a., 9.b., 9.c., 9.d., and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

		Dollar Amounts in Thousands	BHCK	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules.....		G642	1,020,986

M.1.

		With a remaining maturity of						
		(Column A)		(Column B)		(Column C)		
		One year or less		Over one year through five years		Over 5 years		
Dollar Amounts in Thousands		BHCK		BHCK		BHCK		
2.	Notional principal amounts of over-the-counter derivative contracts:							
a.	Interest rate	S582	4,236,571	S583	19,799,033	S584	13,245,441	M.2.a.
b.	Foreign exchange rate and gold	S585	9,959,270	S586	2,041,773	S587	0	M.2.b.
c.	Credit (investment grade reference asset)	S588	244,185	S589	1,596,670	S590	157,328	M.2.c.
d.	Credit (non-investment grade reference asset)	S591	255,224	S592	1,117,811	S593	631,308	M.2.d.
e.	Equity	S594	0	S595	2,173,659	S596	0	M.2.e.
f.	Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g.	Other	S600	2,660,408	S601	1,921,957	S602	0	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
a.	Interest rate	S603	4,806,364	S604	20,427,081	S605	8,806,655	M.3.a.
b.	Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c.	Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d.	Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e.	Equity	S615	0	S616	0	S617	0	M.3.e.
f.	Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g.	Other	S621	30,408	S622	15,893	S623	0	M.3.g.

		Dollar Amounts in Thousands	BHCK	
4.	Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....		S624	110,596

M.4.

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

C000

	(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								
<b>Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	BHCKHU09	BHCKHU10	BHCKHU11	BHCKHU12	BHCKHU13	BHCKHU14	BHCKHU15	2.
	0	0	0	0	0	0	0	
Items 3 is to be completed by holding companies with \$100 billion or more in total assets[1]								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	
a. 30-89 days past due .....	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due .....	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	
a. Charge-offs .....	0	0	0	0	0	0	0	5.a.
b. Recoveries .....	0	0	0	0	0	0	0	5.b.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2017 report.



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. Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets[2] Total amount of ownership (or seller's) interest carried as securities or loans		BHCKHU16 0	BHCKHU17 0			BHCKHU18 0	
7,8 Not Applicable							
<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.....	BHCK B776 0			BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCK B790 271,604					BHCK B796 0	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 271,604					BHCK B803 0	

2. The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2017 report.

# Schedule HC-S—Continued

## Memoranda

		Dollar Amounts in Thousands	BHCK		
1.	Not applicable				
2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a.	1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....		B804	271,604	M.2.a.
b.	1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....		B805	62,958,678	M.2.b.
c.	Other financial assets [1].....		A591	1,402,294	M.2.c.
d.	1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....		F699	142,791	M.2.d.
Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets. [2]					
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 [2].....		B806	0	M.3.a.(1)
	(2) Conduits sponsored by other unrelated institutions [2].....		B807	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.....		B808	0	M.3.b.(1)
	(2) Conduits sponsored by other unrelated institutions.....		B809	17,700	M.3.b.(2)
4.	Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) [2,3].....		C407	0	M.4.
1.	Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.				
2.	The \$10 billion asset-size test is based on the total assets reported on the June 30, 2017 report.				
3.	Memorandum item 4 is to be completed by holding companies with \$10 billion or more in total assets that (1) 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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK		BHCK		
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions	J981	39,789	JF84	3	1.a.
b. Securities not held for trading	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale	HU22	664,689	HU23	73	1.c.
d. Other real estate owned	K009	0	JF89	0	1.d.
e. Other assets	JF91	4,935	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money .....	JF92	605,733	JF85	0	2.a.
b. Other liabilities .....	JF93	1,169	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	0	4.
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs			JF77	76	5.
6. Total liabilities of ABCP conduit VIEs			JF78	0	6.

## Notes to the Balance Sheet—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC		
1. Average loans and leases (held for investment and held for sale) .....		3516	0	1.
2. Average earning assets .....		3402	0	2.
3. Average total consolidated assets .....		3368	0	3.
4. Average equity capital .....		3519	0	4.

## Notes to the Balance Sheet (Other)

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

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

### Example

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

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

## Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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

Please provide response to all questions in the section below :-

	Enter 1 for 'Yes' or 0 for 'No'
<b>Regulatory Questions</b>	
Are your BHC assets as of June of the last calendar year greater than or equal to \$ 1 billion?	1
Are your BHC assets as of June of the last calendar year greater than or equal to \$ 10 billion?	1
Are you a Top-Tier BHC OR a Lower-Tier BHC acting as a Top Tier BHC? (If NO; do NOT complete HC-Mem.)	1
Are you an Advanced Approach (for Capital Components and Ratios) BHC that exit parallel run	0
Are your quarterly average trading assets greater than OR equal to \$2 million for a ny quarter of	1
Has your Bank Holding Company been involved in business combinations during th e quarter?	0
Has the bank holding company engaged in a full-scope independent external audit as of the	1
Are you a Top-Tier BHC OR a Lower-Tier BHC acting as a Top Tier BHC? (If NO; do NOT complete HC-I.)	1
Are you a grandfathered unitary SLHC that has met the exemption requirements in 12 CFR 217.2?	0
Are you a BHCs; SHCs or covered SLHCs as defined by the final capital rule?	1
Are you a BHCs; SHCs; IHCs; Non - Bank IHCs; Non - BHC IHCs or covered SLH Cs as defined	1
Are you an advanced approach HCs or advanced approach that does not calculate risk - weighted assets per advanced approach risk - based capital rule?	0
Are you a BHCs; SHCs; IHCs; Non - BHC; IHCs; or SLHCs?	1
Are you a non-advanced approach HCs?	1
Are you an advanced approach HCs that have exited parallel run?	0
Are you a BHCs; SHCs; IHCs; Non - BHC IHCs or covered SLHCs as defined by th e final	1
Are you an Advanced Approach HCs and advanced approaches that don't calculat e	0
Are your quarterly average trading assets greater than OR equal to \$10 million for any quarter of	1
Are your quarterly average trading assets greater than OR equal to \$10 million for any of the four	1

Please provide response to both questions in the section below, the default response for the second question is set on '0'. You may change the same :-

	Enter 1 for 'Yes' or 0 for 'No'
<b>WK Questions</b>	
Do you want to perform previous/current validation?	1
Do you want to provide explanations for failed edits?	1

Please select any one previous work collection from the list	Response
	Enter '1' against the selected work collection
FR Y-9C Fifth Third Bancorp (12/31/2018)	0
FR Y-9C Bancorp (Amended 11/28/18) (9/30/2018)	1
FR Y-9C Fifth Third Bancorp (9/30/2018)	0
FR Y-9C Bancorp (Amended 09/14/18) (6/30/2018)	0
FR Y-9C Fifth Third Bancorp (3/31/2018)	0
FR Y-9C Fifth Third Bancorp (12/31/2017)	0
FR Y-9C Fifth Third Bancorp (9/30/2017)	0
FR Y-9C Fifth Third Bancorp (6/30/2017)	0
FR Y-9C Fifth Third Bancorp (3/31/2017)	0
FR Y-9C Fifth Third Bancorp (12/31/2016)	0