

Board of Governors of the Federal Reserve System



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

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

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

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 Tuzun, EVP and CFO

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

Signature of Chief Financial Officer (or Equivalent)

11/05/2015

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

Date of Report: September 30, 2015
Month / Day / Year (BHCK 9999)

Fifth Third Bancorp
Legal Title of Holding Company (TEXT 9010)
38 Fountain Square Plaza
Mailing Address of the Holding Company) Street / PO Box (TEXT 9110)
Cincinnati OH 45263
City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

Name / Title (BHTX 8901)
Area Code / Phone Number (BHTX 8902)
Area Code / FAX Number (BHTX 9116)
E-mail Address of Contact (BHTX 4086)

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RSSD ID _____
C.I. _____ S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 45.59 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, 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	594,107	1.a.(1)(a)
(b) All other loans secured by real estate	4436	259,022	1.a.(1)(b)
(c) All other loans	F821	1,455,815	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	10,919	1.a.(2)
b. Income from lease financing receivables	4065	78,674	1.b.
c. Interest income on balances due from depository institutions [1]	4115	6,694	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	41,126	1.d.(1)
(2) Mortgage-backed securities	B489	541,882	1.d.(2)
(3) All other securities	4060	29,360	1.d.(3)
e. Interest income from trading assets	4069	1,548	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	8	1.f.
g. Other interest income	4518	23,344	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	3,042,499	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$100,000 or more	A517	24,169	2.a.(1)(a)
(b) Time deposits of less than \$100,000	A518	36,365	2.a.(1)(b)
(c) Other deposits	6761	77,249	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	2,138	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180	1,192	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185	154,375	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	67,462	2.d.
e. Other interest expense	4398	1,121	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	364,071	2.f.
3. Net interest income (item 1.h minus item 2.f)	4074	2,678,428	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	304,833	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	173,617	5.a.
b. Service charges on deposit accounts in domestic offices	4483	423,202	5.b.
c. Trading revenue [2]	A220	189,937	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886	50,517	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	84,300	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	32,790	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	4,322	5.d.(4)
(5) Income from other insurance activities.....	C387	18,200	5.d.(5)
e. Venture capital revenue	B491	26,961	5.e.
f. Net servicing fees	B492	21,832	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	46,221	5.i.
	j.	Net gains (losses) on sales of other real estate owned	8561	-7,200	5.j.
	k.	Net gains (losses) on sales of other assets (excluding securities)	B496	-21,723	5.k.
	l.	Other noninterest income [3].....	B497	800,209	5.l.
	m.	Total noninterest income (sum of items 5.a through 5.l).....	4079	1,843,185	5.m.
6.	a.	Realized gains (losses) on held-to-maturity securities	3521	0	6.a.
	b.	Realized gains (losses) on available-for-sale securities	3196	11,609	6.b.
7.	Noninterest expense:				
	a.	Salaries and employee benefits.....	4135	1,401,598	7.a.
	b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	330,354	7.b.
	c.	(1) Goodwill impairment losses.....	C216	0	7.c.(1)
		(2) Amortization expense and impairment losses for other intangible assets.....	C232	1,598	7.c.(2)
	d.	Other noninterest expense [4].....	4092	1,078,221	7.d.
	e.	Total noninterest expense (sum of items 7.a through 7.d).....	4093	2,811,771	7.e.
8.	Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e).....		4301	1,416,618	8.
9.	Applicable income taxes (foreign and domestic).....		4302	366,682	9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	1,049,936	10.
11.	Extraordinary items and other adjustments, net of income taxes [5].....		4320	0	11.
12.	Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)		G104	1,049,936	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	-5,941	13.
14.	Net income (loss) attributable to holding company (item 12 minus item 13)		4340	1,055,877	14.

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

Memoranda

		Dollar Amounts in Thousands		BHCK	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis.....		4519	2,694,035	M.1.
2.	Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis.....		4592	1,432,225	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	30,056	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	1,405	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	M.5.
			4150	18,311	
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$25,000 that exceed 3 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	36,530	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.
	f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229	36,352	M.6.f.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		BHCK			
6.	g.	Bank card and credit card interchange fees		F555	202,930	M.6.g.	
	h.	Gains on bargain purchases		J447	0	M.6.h.	
	i.	TEXT 8562	MTM of Free Standing Equity Derivatives	8562	187,713	M.6.i.	
	j.	TEXT 8563	Net Gain on MSR Hedges	8563	119,471	M.6.j.	
	k.	TEXT 8564	See Notes to Inc Stmt 1 to 5	8564	162,560	M.6.k.	
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3 percent of the sum of Schedule HI, item 7.d):						
	a.	Data processing expenses.....		C017	95,699	M.7.a.	
	b.	Advertising and marketing expenses.....		0497	87,417	M.7.b.	
	c.	Directors' fees		4136	0	M.7.c.	
	d.	Printing, stationery, and supplies.....		C018	0	M.7.d.	
	e.	Postage.....		8403	33,888	M.7.e.	
	f.	Legal fees and expenses.....		4141	0	M.7.f.	
	g.	FDIC deposit insurance assessments.....		4146	57,911	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.	TEXT 8565	Software Expense	8565	148,072	M.7.l.	
	m.	TEXT 8566	Losses on CRA Equity Method Investments	8566	112,027	M.7.m.	
	n.	TEXT 8567	See Notes to Inc Stmt 6 to 10	8567	275,465	M.7.n.	
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):						
	a.	(1)	TEXT 3571	3571	0	M.8.a.(1)	
		(2)	Applicable income tax effect	BHCK	3572	0	M.8.a.(2)
	b.	(1)	TEXT 3573	3573	0	M.8.b.(1)	
		(2)	Applicable income tax effect	BHCK	3574	0	M.8.b.(2)
	c.	(1)	TEXT 3575	3575	0	M.8.c.(1)	
		(2)	Applicable income tax effect	BHCK	3576	0	M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)						
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>							
	a.	Interest rate exposures		8757	127,100	M.9.a.	
	b.	Foreign exchange exposures		8758	54,970	M.9.b.	
	c.	Equity security and index exposures		8759	-2,721	M.9.c.	
	d.	Commodity and other exposures		8760	9,652	M.9.d.	
	e.	Credit exposures		F186	936	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	5,388	M.9.f.	
	g.	Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above)	K094	0	M.9.g.	
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
	a.	Net gains (losses) on credit derivatives held for trading	C889	0	M.10.a.	
	b.	Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.10.b.	
11.	Credit losses on derivatives (see instructions)		A251	2,942	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	66,804	M.12.a.	
	b.	(1) Premiums on insurance related to the extension of credit.....	C242	4,322	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	2,012	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	62,941	M.14.a.	
		(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	410	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	77,866	M.15.	
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>						
		Year-to-date		BHCK		
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:					
	a.	Total other-than-temporary impairment losses	J319	5,054	M.17.a.	
	b.	Portion of losses recognized in other comprehensive income (before income taxes)	J320		M.17.b.	
	c.	Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b)	J321	5,054	M.17.c.	

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

Schedule HI-A—Changes in Holding Company Equity Capital

Dollar Amounts in Thousands		BHCK	
1.	Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	3217	15,626,119
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors	B507	0
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	15,626,119
		BHCT	
4.	Net income (loss) attributable to holding company (must equal Schedule HI, item 14).	4340	1,055,877
5.	Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK	
a.	Sale of perpetual preferred stock, gross	3577	0
b.	Conversion or retirement of perpetual preferred stock	3578	0
6.	Sale of common stock:		
a.	Sale of common stock, gross	3579	0
b.	Conversion or retirement of common stock	3580	53,482
7.	Sale of treasury stock	4782	0
8.	LESS: Purchase of treasury stock	4783	635,000
9.	Changes incident to business combinations, net	4356	0
10.	LESS: Cash dividends declared on preferred stock	4598	52,359
11.	LESS: Cash dividends declared on common stock	4460	314,841
12.	Other comprehensive income [1]	B511	93,181
13.	Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....	4591	0
14.	Other adjustments to equity capital (not included above)	3581	-0
15.	Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC)	BHCT	
		3210	15,826,459

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 ^[1]		(Column B) Recoveries		
	BHCK		BHCK		
Dollar Amounts in Thousands					
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	1,009	C892	229	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	8,613	C894	8,304	1.a.(2)
b. Secured by farmland in domestic offices	3584	204	3585	189	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	42,137	5412	9,706	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	21,710	C217	6,159	1.c.(2)(a)
(b) Secured by junior liens.....	C235	5,307	C218	1,998	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	235	3589	773	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	13,430	C896	1,685	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	11,088	C898	2,849	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655	194	4665	557	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	111,045	4617	12,269	4.a.
b. To non-U.S. addressees (domicile)	4646	6,147	4618	619	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	72,627	B515	9,356	5.a.
b. Automobile loans	K129	27,749	K133	11,981	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K205	12,629	K206	3,949	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	102,389	4628	137	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	2	F187	43	8.a.
b. All other leases	C880	157	F188	224	8.b.
9. Total (sum of items 1 through 8)	4635	436,672	4605	71,027	9.

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

Schedule HI-B—Continued

Memoranda

	(Column A) Charge-offs [1]		(Column B) Recoveries		
	Calendar Year-to-date				
	BHCK		BHCK		
Dollar Amounts in Thousands					
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	7,146	5410	664	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).

	Calendar Year-to-date		
	BHCK		
	C388	78	
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)			M.3.

	Dollar Amounts in Thousands		
	BHCK		
II. Changes in allowance for loan and lease losses			
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	1,321,840	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT	71,027	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		
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	C079	431,540	3.
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	5523	5,132	4.
6. Adjustments (see instructions for this schedule).....	BHCT		
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c)	4230	304,833	5.
	BHCK		
	C233	-439	6.
	BHCT		
	3123	1,260,589	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.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for 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	1,256	M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	C781	73	M.4.

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		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	
1. Real estate loans:												
a. Construction loans	M708	9,217	M709	155	M710	3,186,922	M711	25,108	M712	0	M713	0
b. Commercial real estate loans	M714	321,627	M715	35,199	M716	6,738,512	M717	89,536	M719	421	M720	0
c. Residential real estate loans	M721	966,687	M722	102,511	M723	20,414,506	M724	64,543	M725	2,362	M726	73
2. Commercial loans [2].....	M727	551,356	M728	65,249	M729	46,295,185	M730	613,115	M731	0	M732	0
3. Credit cards	M733	75,230	M734	13,491	M735	2,159,137	M736	83,194	M737	0	M738	0
4. Other consumer loans	M739	22,037	M740	1,969	M741	12,657,823	M742	52,862	M743	0	M744	0
5. Unallocated, if any							M745	113,584				
6. Total (sum of items 1.a. through 5.)	M746	1,946,154	M747	218,574	M748	91,452,085	M749	1,041,942	M750	2,783	M751	73

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

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 taxes, extraordinary items, and other adjustments	4301	0	8.
9. Applicable income taxes	4302	0	9.
10. Noncontrolling (minority) interest	4484	0	10.
11. Extraordinary items, net of applicable income taxes and noncontrolling (minority) interest.....	4320	0	11.
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 Amount in Thousands	BHCK	
1. 5351 Sch HI 6k Commercial Fee Income			
		5351	114,814
2. 5352 Sch HI 6k Operating Lease Rent			
		5352	66,055
3. 5353 Sch HI 6k International Income and Fees			
		5353	43,409
4. 5354 Sch HI 6k Income from Investment in Unconsolidated Subsidiary			
		5354	42,244
5. 5355 Sch HI 6k Impairment Loss from Sale of Bank Premises			
		5355	-103,962
6. B042 Sch HI 7n Loan and Lease Expenses			
		B042	89,294
7. B043 Sch HI 7n Operating Lease Expense			
		B043	54,178
8. B044 Sch HI 7n Operational Losses			
		B044	44,730
9. B045 Sch HI 7n Bankcard Expenses			
		B045	46,879
10. B046 Sch HI 7n Travel and Meeting Expenses			
		B046	40,384

Notes to the Income Statement (Other)—Continued

		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 September 30, 2015

Month / Day / Year

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands

		BHCK		
Assets				
1.	Cash and balances due from depository institutions:			
a.	Noninterest-bearing balances and currency and coin[1]	0081	2,402,029	1.a.
b.	Interest-bearing balances:[2]			
(1)	In U.S. offices.....	0395	1,735,123	1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	282,263	1.b.(2)
2.	Securities:			
a.	Held-to-maturity securities (from Schedule HC-B, column A).....	1754	155,257	2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D).....	1773	28,195,367	2.b.
3.	Federal funds sold and securities purchased under agreements to resell:			
a.	Federal funds sold in domestic offices.....	BHDM B987	32,000	3.a.
b.	Securities purchased under agreements to resell [3]	BHCK B989	0	3.b.
4.	Loans and lease financing receivables:			
a.	Loans and leases held for sale	5369	993,666	4.a.
b.	Loans and leases, net of unearned income.....	B528	93,573,986	4.b.
c.	LESS: Allowance for loan and lease losses	3123	1,260,589	4.c.
d.	Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus 4.c).....	B529	92,313,397	4.d.
5.	Trading assets (from Schedule HC-D).....	3545	1,493,067	5.
6.	Premises and fixed assets (including capitalized leases).....	2145	2,067,539	6.
7.	Other real estate owned (from Schedule HC-M).....	2150	148,831	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130	423,866	8.
9.	Direct and indirect investments in real estate ventures.....	3656	1,308,826	9.
10.	Intangible assets:			
a.	Goodwill.....	3163	2,415,664	10.a.
b.	Other intangible assets (from Schedule HC-M).....	0426	769,895	10.b.
11.	Other assets (from Schedule HC-F).....	2160	7,180,973	11.
12.	Total assets (sum of items 1 through 11).....	2170	141,917,763	12.

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

Schedule HC—Continued

		Dollar Amounts in Thousands		BHDM	
Liabilities					
13.	Deposits:				
	a. In domestic offices (from Schedule HC-E):				
	(1) Noninterest-bearing [1]	6631	35,136,165		13.a.(1)
	(2) Interest-bearing	6636	64,972,692		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	1,088,592		13.b.(2)
14.	Federal funds purchased and securities sold under agreements to repurchase:			BHDM	
	a. Federal funds purchased in domestic offices [2]	B993	132,154		14.a.
		BHCK			
	b. Securities sold under agreements to repurchase [3]	B995	813,871		14.b.
15.	Trading liabilities (from Schedule HC-D)	3548	1,061,370		15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	16,154,604		16.
17.	Not applicable				
18.	Not applicable				
19.	a. Subordinated notes and debentures [4].....	4062	3,410,622		19.a.
	b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699	51,532		19.b.
20.	Other liabilities (from Schedule HC-G).....	2750	3,237,958		20.
21.	Total liabilities (sum of items 13 through 20)	2948	126,059,560		21.
22.	Not applicable				
Equity Capital					
Holding Company Equity Capital					
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	2,658,938		25.
26.	a. Retained earnings	3247	11,826,344		26.a.
	b. Accumulated other comprehensive income [5].....	B530	522,066		26.b.
	c. Other equity capital components [6].....	A130	-2,563,053		26.c.
27.	a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	15,826,459		27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	31,744		27.b.
28.	Total equity capital (sum of items 27.a and 27.b)	G105	15,858,203		28.
29.	Total liabilities and equity capital (sum of items 21 and 28)	3300	141,917,763		29.

1. Includes noninterest-bearing demand time, and savings deposits.
2. Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money".
3. Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.
4. Includes limited-life preferred stock and related surplus.
5. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule HC—Continued

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

- | | | |
|-------|------|--|
| 0=No | BHCK | |
| 1=Yes | C884 | |
- M.1.
1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for Yes, enter "0" for No.)
 2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.[7]

a. _____
(1) Name of External Auditing Firm (TEXT C703)

b. _____
(1) Name of Engagement Partner (TEXT C704)

(2) City (TEXT C708)

(2) E-mail Address (TEXT C705)

(3) State Abbreviation (TEXT C714)

(4) Zip Code (TEXT C715)

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

Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	BHCK		BHCK		BHCK		BHCK		
1. U.S. Treasury securities	0211	0	0213	0	1286	24,711	1287	25,214	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies [1]	1289	0	1290	0	1291	223	1293	223	2.a.
b. Issued by U.S. government-sponsored agencies [2]	1294	0	1295	0	1297	1,051,594	1298	1,097,562	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	155,257	8497	155,257	8498	137,469	8499	142,328	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	4,011,296	G303	4,047,211	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	2,473,612	G307	2,573,016	4.a.(2)
(3) Other pass-through securities	G308	0	G309	0	G310	361	G311	361	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies [3]	G312	0	G313	0	G314	7,937,044	G315	8,258,346	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [3].....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities	G320	0	G321	0	G322	0	G323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	7,609,434	K145	7,837,866	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 [3]	K150	0	K151	0	K152	0	K153	0	4.c.(2)(a)
(b) All other commercial MBS	K154	0	K155	0	K156	2,692,861	K157	2,756,862	4.c.(2)(b)

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

Dollar Amounts in Thousands	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		
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	1,232,527	C027	1,239,467	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	0	G339	0	5.b.(1)
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.(2)
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	106,059	1741	109,738	6.a.
b. Other Foreign debt securities.....	1742	0	1743	0	1744	6,800	1746	6,800	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values					A510	98,713	A511	100,373	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		8.
	1754	155,257	1771	155,257	1772	27,382,704	1773	28,195,367	

Memoranda

	Dollar Amounts in Thousands		
	BHCK		
1. Pledged securities [1]	0416	11,285,782	M.1.
2. Remaining maturity or next repricing date of debt securities [2,3](Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less	0383	4,793,695	M.2.a.
b. Over 1 year to 5 years	0384	1,385,271	M.2.b.
c. Over 5 years	0387	22,071,285	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5 and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2. Exclude investments in mutual funds and other equity securities with readily determinable fair values.
3. Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK		BHCK		BHCK		BHCK		
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. [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	257,564	B849	260,017	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	897,582	B853	901,800	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	77,381	B861	77,650	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	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 \$1 billion asset size test is generally based on the total assets reported as of June 30, 2014.

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	32,363,159			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans			F158	303,444	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	3,259,967	1.a.(2)
b. Secured by farmland			BHDM		
c. Secured by 1–4 family residential properties:			1420	63,172	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:					
(a) Secured by first liens			1797	7,512,629	1.c.(1)
(b) Secured by junior liens					
d. Secured by multifamily (5 or more) residential properties			5367	14,086,373	1.c.(2)(a)
e. Secured by nonfarm nonresidential properties:			5368	327,167	1.c.(2)(b)
(1) Loans secured by owner-occupied nonfarm nonresidential properties			1460	327,934	1.d.
(2) Loans secured by other nonfarm nonresidential properties					
2. Loans to depository institutions and acceptances of other banks			BHCK		
a. To U.S. banks and other U.S. depository institutions			F160	4,095,852	1.e.(1)
b. To foreign banks			F161	2,386,621	1.e.(2)
3. Loans to finance agricultural production and other loans to farmers			BHDM		
4. Commercial and industrial loans			1288	199,694	2.
a. To U.S. addressees (domicile)	1292	20,000			2.a.
b. To non-U.S. addressees (domicile)	1296	179,694			2.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	1590	71,759	1590	71,759	3.
a. Credit cards					
b. Other revolving credit plans					
c. Automobile loans					
d. Other consumer loans (includes single payment, installment, and all student loans)					
7. Loans to foreign governments and official institutions (including foreign central banks).....			1766	36,499,809	4.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	1763	34,898,796			4.a.
b. Other loans	1764	1,982,719			4.b.
(1) Loans for purchasing or carrying securities (secured or unsecured).....					
(2) All other loans (exclude consumer loans).....					
10. Lease financing receivables (net of unearned income)			1975	15,009,199	6.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	B538	2,313,896			6.a.
b. All other leases	B539	780,006			6.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	K137	11,358,798			6.c.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)...	K207	556,500			6.d.
	2081	0	2081	0	7.
	J454	2,543,942	J454	2,536,760	9.a.
	1545	497,712	1545	497,712	9.b.(1)
	J451	3,099,029	J451	3,099,023	9.b.(2)
			2165	3,901,642	10.
	F162	0			10.a.
	F163	3,901,642			10.b.
	2123	0	2123	0	11.
	2122	94,567,652	2122	94,178,757	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	13,684	M.1.a.(1)
(2)	All other construction loans and all land development and other land loans	K159	86,681	M.1.a.(2)
b.	Loans secured by 1–4 family residential properties in domestic offices	F576	663,410	M.1.b.
c.	Secured by multifamily (5 or more) residential properties in domestic offices	K160	5,339	M.1.c.
d.	Secured by nonfarm nonresidential properties in domestic offices:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties	K161	39,504	M.1.d.(1)
(2)	Loans secured by other nonfarm nonresidential properties	K162	111,437	M.1.d.(2)
e.	Commercial and industrial loans:	BHCK		
(1)	To U.S. addressees (domicile)	K163	183,323	M.1.e.(1)
(2)	To non-U.S. addressees (domicile)	K164	0	M.1.e.(2)
f.	All other loans (include loans to individuals for household, family, and other personal expenditures) [1]	K165	253,961	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 depository institutions and acceptances of other banks	K167	0	M.1.f.(2)
(3)	Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.(3)
(4)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards.....	K098	0	M.1.f.(4)(a)
(b)	Automobile loans	K203	0	M.1.f.(4)(b)
(c)	Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K204	0	M.1.f.(4)(c)
(5)	Loans to foreign governments and official institutions	K212	0	M.1.f.(5)
(6)	Other loans [1]	K267	208,750	M.1.f.(6)
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9.b.(2), column A, above	2746	1,121,967	M.2.
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	B837	35,378	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	29,478	M.4.
	<i>Memorandum item 5 is to be completed by all holding companies.</i>			
5.	Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a.	Outstanding balance	C779	5,969	M.5.a.
b.	Amount included in Schedule HC-C, items 1 through 9	C780	2,783	M.5.b.
6.	Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a.	Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))	F230	0	M.6.a.

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

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands		BHCK		
<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, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</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	 321,079	M.9.

Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) Domestic Offices	
		BHCK		BHDM	
<i>Memorandum items 10 and 11 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>					
10.	Loans measured at fair value:				
a.	Loans secured by real estate	F608	790,442		
	(1) Construction, land development, and other land loans			F578	0
	(2) Secured by farmland (including farm residential and other improvements)			F579	0
	(3) Secured by 1–4 family residential properties:				
	(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			F580	0
	(b) Closed-end loans secured by 1–4 family residential properties:				
	(i) Secured by first liens			F581	790,442
	(ii) Secured by junior liens			F582	0
	(4) Secured by multifamily (5 or more) residential properties.....			F583	0
	(5) Secured by nonfarm nonresidential properties			F584	0
b.	Commercial and industrial loans	F585	0	F585	0
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
	(1) Credit cards	F586	0	F586	0
	(2) Other revolving credit plans	F587	0	F587	0
	(3) Automobile loans	K196	0	K196	0
	(4) Other consumer loans (includes single payment, installment, and all student loans)	K208	0	K208	0
d.	Other loans	F589	0	F589	0

Schedule HC-C—Continued

Memoranda—Continued

	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK		BHDM		
Dollar Amounts in Thousands					
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):					
a. Loans secured by real estate	F609	758,252			M.11.a.
(1) Construction, land development, and other land loans			F590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			F592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F593	758,252	M.11.a.(3)(b)(i)
(ii) Secured by junior liens			F594	0	M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....			F595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			F596	0	M.11.a.(5)
b. Commercial and industrial loans	F597	0	F597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598	0	F598	0	M.11.c.(1)
(2) Other revolving credit plans	F599	0	F599	0	M.11.c.(2)
(3) Automobile loans	K195	0	K195	0	M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	0	K209	0	M.11.c.(4)
d. Other loans	F601	0	F601	0	M.11.d.

	(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 con- tractual cash flows not expected to be collected		
	BHCK		BHCK		BHCK		
Dollar Amounts in Thousands							
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				
14. Pledged loans and leases	G378	47,953,145		M.14.

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more in any of the four preceding quarters.

	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM		BHCK		
Dollar Amounts in Thousands					
Assets					
1. U.S. Treasury securities	3531	0	3531	0	1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .	3532	7,963	3532	7,963	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	17,616	3533	17,616	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK G379	1,226	BHDM G379	1,226	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	3,392	G380	3,392	4.b.
c. All other residential mortgage-backed securities	G381	1,056	G381	1,056	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies [1]	K197	0	K197	0	4.d.
e. All other commercial MBS	K198	0	K198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	0	G383	0	5.a.(1)
(2) Synthetic	G384	0	G384	0	5.a.(2)
(3) Hybrid	G385	0	G385	0	5.a.(3)
b. All other debt securities	G386	9,655	G386	9,655	5.b.
6. Loans:					
a. Loans secured by real estate	F610	0			6.a.
(1) Construction, land development, and other land loans			F604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			F606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F607	0	6.a.(3)(b)(i)
(ii) Secured by junior liens			F611	0	6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....			F612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.(5)
b. Commercial and industrial loans	F614	0	F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615	0	F615	0	6.c.(1)
(2) Other revolving credit plans	F616	0	F616	0	6.c.(2)
(3) Automobile loans	K199	0	K199	0	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K210	0	K210	0	6.c.(4)
d. Other loans	F618	0	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	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM		BHCK		
7.–8. Not applicable					
9. Other trading assets.....	3541	332,680	3541	332,680	9.
10. Not applicable					
11. Derivatives with a positive fair value.....	3543	1,119,479	3543	1,119,479	11.
12. Total trading assets (sum of items 1 through 11) (total of Column A must equal Schedule HC, item 5).....	BHCT		BHDM		
	3545	1,493,067	3545	1,493,067	12.
Liabilities					
13. a. Liability for short positions :	BHCK		BHDM		
(1) Equity securities	G209	0	G209	0	13.a.(1)
(2) Debt securities	G210	17,438	G210	17,438	13.a.(2)
(3) All other assets	G211	1	G211	1	13.a.(3)
b. All other trading liabilities.....	F624	0	F624	0	13.b.
14. Derivatives with a negative fair value	3547	1,043,931	3547	1,043,931	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)	BHCT				
	3548	1,061,370	3548	1,061,370	15.

Memoranda

Dollar Amounts in Thousands	BHCK		BHDM		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)					
a. Loans secured by real estate	F790	0			M.1.a.
(1) Construction, land development, and other land loans			F625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end land secured by 1–4 family residential properties and extended under lines of credit			F627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens			F628	0	M.1.a.(3)(b)(i)
(ii) Secured by junior liens			F629	0	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....			F630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.(5)
b. Commercial and industrial loans	F632	0	F632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	0	F633	0	M.1.c.(1)
(2) Other revolving credit plans	F634	0	F634	0	M.1.c.(2)
(3) Automobile loans	K200	0	K200	0	M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K211	0	K211	0	M.1.c.(4)
d. Other loans	F636	0	F636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	0	F639	0	M.2.a.
b. Unpaid principal balance	F640	0	F640	0	M.2.b.

Schedule HC-D—Continued

Memoranda—Continued

	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCK		BHDM		
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.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	0	G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	0	G333	0	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	G334	0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	0	G651	0	M.3.f.
g. Other collateral or reference assets.....	G652	0	G652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387	321,658	G387	321,658	M.4.a.
b. Pledged loans	G388	0	G388	0	M.4.b.

	(Column A) Consolidated		(Column B) Domestic Offices				
	BHCK		BHDM				
Dollar Amounts in Thousands							
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>							
5. Asset-backed securities:							
a. Credit card receivables.....	F643	0	F643	0	M.5.a.		
b. Home equity lines	F644	0	F644	0	M.5.b.		
c. Automobile loans	F645	0	F645	0	M.5.c.		
d. Other consumer loans	F646	0	F646	0	M.5.d.		
e. Commercial and industrial loans	F647	0	F647	0	M.5.e.		
f. Other	F648	0	F648	0	M.5.f.		
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	F651	0	M.6.		
7. Equity securities:							
a. Readily determinable fair values	F652	331,489	F652	331,489	M.7.a.		
b. Other	F653	0	F653	0	M.7.b.		
8. Loans pending securitization	F654	0	F654	0	M.8.		
9. a. (1) Gross fair value of commodity contracts	G212	0	G212	0	M.9.a.(1)		
(2) Gross fair value of physical commodities held in inventory	G213	0	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 \$25,000 and exceed 25 percent of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):							
(1) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F655</td></tr></table>	BHTX	F655	F655	0	F655	0	M.9.b.(1)
BHTX	F655						
(2) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F656</td></tr></table>	BHTX	F656	F656	0	F656	0	M.9.b.(2)
BHTX	F656						
(3) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F657</td></tr></table>	BHTX	F657	F657	0	F657	0	M.9.b.(3)
BHTX	F657						
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$25,000 and exceed 25 percent of the item)							
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F658</td></tr></table>	BHTX	F658	F658	0	F658	0	M.10.a.
BHTX	F658						
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F659</td></tr></table>	BHTX	F659	F659	0	F659	0	M.10.b.
BHTX	F659						
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td><td>F660</td></tr></table>	BHTX	F660	F660	0	F660	0	M.10.c.
BHTX	F660						

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	8,058,093	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	6,433,929	1.b.
c.	Money market deposit accounts and other savings accounts	2389	78,660,328	1.c.
d.	Time deposits of less than \$100,000	6648	4,041,494	1.d.
e.	Time deposits of \$100,000 or more	2604	2,915,013	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
		BHOD		
a.	Noninterest-bearing balances [2]	3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	0	2.b.
c.	Money market deposit accounts and other savings accounts	2389	0	2.c.
d.	Time deposits of less than \$100,000	6648	0	2.d.
e.	Time deposits of \$100,000 or more	2604	0	2.e.

Memoranda

Dollar Amounts in Thousands		BHDM		
1.	Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	1,221,834	M.1.
2.	Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164	190	M.2.
3.	Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242	1,225,815	M.3.
		BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less	A245	0	M.4.

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

Schedule HC-F—Other Assets

Dollar Amounts in Thousands		BHCK		
1.	Accrued interest receivable [1]	B556	371,533	1.
2.	Net deferred tax assets [2]	2148	9,923	2.
3. Interest-only strips receivable (not in the form of a security) [3] on:				
a.	Mortgage loans	A519	0	3.a.
b.	Other financial assets	A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values [4].....	1752	603,612	4.
5. Life insurance assets:				
a.	General account life insurance assets	K201	426,435	5.a.
b.	Separate account life insurance assets	K202	545,901	5.b.
c.	Hybrid account life insurance assets	K270	680,338	5.c.
6.	Other.....	2168	4,543,231	6.
		BHCT		
7.	Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	7,180,973	7.

- Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- 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	1,250,981		2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	171,618		3.
4. Other	B984	1,815,359		4.
	BHCT			
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	3,237,958		5.

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

Schedule HC-H—Interest Sensitivity [1]

	Dollar Amounts in Thousands		BHCK	
1. Earning assets that are repriceable within one year or mature within one year	3197	64,646,755		1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet	3296	3,315,956		2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298	1,435,406		3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	0		4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409	0		5.

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

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

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

I. Property and Casualty Underwriting

		Dollar Amounts in Thousands		BHCK	
Assets					
1.	Reinsurance recoverables	B988	0		1.
2.	Total assets.....	C244	70,470		2.
Liabilities					
3.	Claims and claims adjustment expense reserves.....	B990	2,373		3.
4.	Unearned premiums.....	B991	1,916		4.
5.	Total equity.....	C245	66,133		5.
6.	Net income.....	C246	1,152		6.

II. Life and Health Underwriting

		Dollar Amounts in Thousands		BHCK	
Assets					
1.	Reinsurance recoverables.....	C247	0		1.
2.	Separate account assets.....	B992	0		2.
3.	Total assets.....	C248	235		3.
Liabilities					
4.	Policyholder benefits and contractholder funds.....	B994	52		4.
5.	Separate account liabilities.....	B996	0		5.
6.	Total equity.....	C249	173		6.
7.	Net income.....	C250	10		7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

		BHCK	
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B558	1,441,205	1.a.
b. Mortgage-backed securities	B559	24,106,436	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)	B560	1,764,227	1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	767	2.
	BHDM		
3. a. Total loans and leases in domestic offices	3516	93,906,329	3.a.
(1) Loans secured by 1-4 family residential properties	3465	21,781,851	3.a.(1)
(2) All other loans secured by real estate	3466	10,265,243	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	87,423	3.a.(3)
(4) Commercial and industrial loans	3387	36,577,022	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B561	2,259,718	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	12,776,766	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	BHFN		
	3360	423,039	3.b.
	BHCK		
4. a. Trading assets	3401	1,496,628	4.a.
b. Other earning assets	B985	2,400,281	4.b.
5. Total consolidated assets	3368	140,144,467	5.
Liabilities			
6. Interest-bearing deposits (domestic) [1]	3517	65,355,731	6.
7. Interest-bearing deposits (foreign) [1]	3404	1,276,893	7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	2,825,626	8.
9. All other borrowed money	2635	12,316,510	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock)	3519	15,814,613	11.

1. Includes interest-bearing demand deposits.

Schedule HC-L—Derivatives and Off-Balance-Sheet Items**Report only transactions with nonrelated institutions**

		Dollar Amounts in Thousands		BHCK		
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	7,406,863		1.a.	
b.	(1) Unused consumer credit card lines.....	J455	14,112,036		1.b.(1)	
	(2) Other unused credit card lines.....	J456	3,192,287		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	3,352,741		1.c.(1)	
	(a) 1–4 family residential construction loan commitments	F164	200,650		1.c.(1)(a)	
	(b) Commercial real estate, other construction loan, and land development loan commitments	F165	3,152,091		1.c.(1)(b)	
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	6550	594,937		1.c.(2)	
d.	Securities underwriting	3817	2,793		1.d.	
e.	Other unused commitments:					
	(1) Commercial and industrial loans	J457	32,575,466		1.e.(1)	
	(2) Loans to financial institutions	J458	2,441,584		1.e.(2)	
	(3) All other unused commitments	J459	3,042,199		1.e.(3)	
2.	Financial standby letters of credit and foreign office guarantees	6566	2,379,057		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	15,220		2.a.	
3.	Performance standby letters of credit and foreign office guarantees	6570	879,545		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	324		3.a.	
4.	Commercial and similar letters of credit	3411	79,754		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	1,712,342	C975	175,065	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	3,200	C222	0	7.b.(2)
c.	Notional amounts by regulatory capital treatment:					
	(1) Positions covered under the Market Risk Rule:					
	(a) Sold protection	G401	1,712,342		7.c.(1)(a)	
	(b) Purchased protection	G402	175,065		7.c.(1)(b)	
	(2) All other positions:					
	(a) Sold protection	G403	0		7.c.(2)(a)	
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0		7.c.(2)(b)	
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0		7.c.(2)(c)	

Schedule HC-L—Continued

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	BHCK		BHCK		BHCK		
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	G406	74,550	G407	725,349	G408	252,500	7.d.(1)(a)
(b) Subinvestment grade	G409	136,691	G410	466,999	G411	56,254	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	G412	0	G413	310	G414	3,176	7.d.(2)(a)
(b) Subinvestment grade	G415	14,028	G416	127,623	G417	29,928	7.d.(2)(b)

8. Spot foreign exchange contracts	BHCK								
	8765			348,304			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.		
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	6562			0			9.d.		
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	6586			0			9.f.		

10. Not applicable

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts	BHCK 8693 4,500	BHCK 8694 0	BHCK 8695 0	BHCK 8696 406,454	11.a.
b. Forward contracts	BHCK 8697 1,391,856	BHCK 8698 6,195,790	BHCK 8699 0	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 101,080	11.c.(1)
(2) Purchased options	BHCK 8705 0	BHCK 8706 0	BHCK 8707 0	BHCK 8708 38,478	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	BHCK 8709 3,425,064	BHCK 8710 1,717,085	BHCK 8711 0	BHCK 8712 648,675	11.d.(1)
(2) Purchased options	BHCK 8713 5,069,053	BHCK 8714 1,719,283	BHCK 8715 915,381	BHCK 8716 711,625	11.d.(2)
e. Swaps	BHCK 3450 35,936,857	BHCK 3826 8,519,475	BHCK 8719 1,160,648	BHCK 8720 1,215,295	11.e.
12. Total gross notional amount of derivative contracts held for trading.....					
	BHCK A126 28,598,474	BHCK A127 18,151,633	BHCK 8723 0	BHCK 8724 3,121,607	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading					
	BHCK 8725 17,228,856	BHCK 8726 0	BHCK 8727 2,076,029	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK 8733 346,156	BHCK 8734 463,596	BHCK 8735 0	BHCK 8736 309,088	14.a.(1)
(2) Gross negative fair value	BHCK 8737 332,948	BHCK 8738 408,213	BHCK 8739 0	BHCK 8740 299,088	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK 8741 802,276	BHCK 8742 0	BHCK 8743 629,800	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value	BHCK 8745 43,898	BHCK 8746 0	BHCK 8747 57,527	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]

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK		BHCK		BHCK		BHCK		BHCK		
Dollar Amounts in Thousands											
15. Over-the counter derivatives:											
a. Net current credit exposure	G418	727,997	G419	0	G420	0	G421	0	G422	1,262,294	15.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar	G423	845,277	G424	0	G425	0	G426	0	G427	16,828	15.b.(1)
(2) Cash—Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	15.b.(2)
(3) U.S. Treasury securities	G433	12,225	G434	0	G435	0	G436	0	G437	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	23,945	G439	0	G440	0	G441	0	G442	0	15.b.(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	15.b.(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	2,220	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	G458	881,447	G459	0	G460	0	G461	0	G462	19,048	15.b.(8)

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

Schedule HC-M—Memoranda

		Dollar Amounts in Thousands		BHCK	
1.	Total number of holding company common shares outstanding	Number (Unrounded)			
		3459	795,439,309		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	4,372,440		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	8,158,188		3.
4.	Other assets acquired in satisfaction of debts previously contracted	6557	17,829		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)
		BHCK			
(2)	Loans to finance agricultural production and other loans to farmers.....	K178	0		6.a.(2)
(3)	Commercial and industrial loans	K179	0		6.a.(3)
(4)	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a)	Credit cards.....	K180	0		6.a.(4)(a)
(b)	Automobile loans	K181	0		6.a.(4)(b)
(c)	Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)	K182	0		6.a.(4)(c)
(5)	All other loans and leases.....	K183	0		6.a.(5)
	<i>Itemize and describe loan and lease categories included in item 6.a(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):</i>				
(a)	Loans to depository institutions and acceptances of other banks	K184	0		6.a.(5)(a)
(b)	Loans to foreign governments and official institutions	K185	0		6.a.(5)(b)
(c)	Other loans [1]	K186	0		6.a.(5)(c)
(d)	Lease financing receivables	K273	0		6.a.(5)(d)
b.	Other real estate owned (included in Schedule HC, item 7):	BHDM			
(1)	Construction, land development, and other land in domestic offices	K187	0		6.b.(1)
(2)	Farmland in domestic offices	K188	0		6.b.(2)
(3)	1–4 family residential properties in domestic office	K189	0		6.b.(3)
(4)	Multifamily (5 or more) residential properties in domestic office.....	K190	0		6.b.(4)
(5)	Nonfarm nonresidential properties in domestic offices	K191	0		6.b.(5)

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

Schedule HC-M—Continued

Dollar Amounts in Thousands

6. b. (6) In foreign offices	BHFN			
	K260		0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	BHCK			
	K192		0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b)	J461		0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462		0	6.d.
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries [1]	K193		0	7.a.
b. Total assets of captive reinsurance subsidiaries [1]	K194		70,705	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			
	1=Yes	C251	0		8.

9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.)	0=No	BHCK			
	1=Yes	6689	0		9.

10. Not applicable

11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter 'N/A.' The holding company must enter '1' for yes or for no changes to report; or enter '0' for no. If the answer to this question is no, complete the FR Y-10	0=No	BHCK			
	1=Yes	6416	1		11.

TEXT
6428

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

Area Code / Phone Number (TEXT 9009)

12. Intangible assets other than goodwill:	BHCK			
a. Mortgage servicing assets	3164		756,477	12.a.
(1) Estimated fair value of mortgage servicing assets	6438		756,477	12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026		1,215	12.b.
c. All other identifiable intangible assets	5507		12,203	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	BHCT			
	0426		769,895	12.d.
13. Other real estate owned	2150		148,831	13.
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		5,796,770	14.b.
c. Other borrowed money with a remaining maturity of more than one year	2333		10,357,834	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	BHCT			
	3190		16,154,604	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			
	1=Yes	B569	1		15.

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	20.a.
b. Balances due from related institutions:		
(1) Due from the holding company (parent company only), gross	4832	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross	4833	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	20.b.(3)
c. Balances due to related institutions:		
(1) Due to holding company (parent company only), gross	5041	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	5043	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	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	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	35,934

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

Schedule HC-M—Continued

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

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

TEXT
C497 http:// 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	5,645,933		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	1,212	F174	0	F176	898	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	5,973	F175	5,779	F177	30,040	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	1,109	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	54,480	5399	0	5400	66,925	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	127,974	C237	370,283	C229	51,878	1.c.(2)(a)
(b) Secured by junior liens	C238	8,667	C239	94	C230	10,382	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	50	3500	0	3501	1,845	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties	F178	2,433	F180	1,086	F182	56,174	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	1,001	F181	0	F183	30,485	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	1,500	1597	5	1583	1,297	3.
4. Commercial and industrial loans	1606	16,294	1607	4,248	1608	162,176	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	23,133	B576	17,571	B577	33,201	5.a.
b. Automobile loans	K213	60,356	K214	7,713	K215	2,398	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	5,988	K217	816	K218	536	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	3,170	5460	72	5461	7,886	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	396	F170	0	F171	2,400	8.b.

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

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	9.
10. TOTAL (sum of items 1 through 9)	5524	312,627	5525	407,667	5526	459,630	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	98,671	K037	336,578	K038	10,337	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	4,980	K040	7,821	K041	7,716	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	93,632	K043	328,757	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. Loans to finance agricultural production and other loans to farmers	BHCK K072	0	BHCK K073	0	BHCK K074	0	12.b.
c. Commercial and industrial loans	K075	0	K076	0	K077	0	12.c.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(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		
12. d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	K078	0	K079	0	K080	0	12.d.(1)
(2) Automobile loans	K081	0	K082	0	K083	0	12.d.(2)
(3) Other consumer loans	K084	0	K085	0	K086	0	12.d.(3)
e. All other loans and leases	K087	0	K088	0	K089	0	12.e.
<i>Itemize and describe the past due and nonaccrual amounts included in item 12.e. above for the loan and lease categories reported in Schedule HC-M, items 6.a.(5)(a) through (d):</i>							
(1) Loans to depository institutions and acceptances of other banks.....	K091	0	K092	0	K093	0	12.e.(1)
(2) Loans to foreign governments and official institutions	K095	0	K096	0	K097	0	12.e.(2)
(3) Other loans [1]	K099	0	K100	0	K101	0	12.e.(3)
(4) Lease financing receivables	K269	0	K271	0	K272	0	12.e.(4)
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	12.f.

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

Memoranda

Dollar Amounts in Thousands	BHDM		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	697	K106	0	K107	450	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	893	K109	355	K110	15,205	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	BHCK		BHCK		BHCK		
	F661	67,253	F662	106,388	F663	38,451	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	149	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	1,041	K116	21,101	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	13,765	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		
Dollar Amounts in Thousands		BHCK		BHCK		BHCK		
1.	e. Commercial and industrial loans:							
	(1) To U.S. addressees (domicile)	K120	5,470	K121	0	K122	123,705	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	4,910	K127	9	K128	39,110	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		
		K130	0	K131	0	K132	0	M.1.f.(1)
	(2) Loans to depository institutions and acceptances of other banks.....	BHCK		BHCK		BHCK		
		K134	0	K135	0	K136	0	M.1.f.(2)
	(3) Loans to finance agricultural production and other loans to farmers							
		K138	0	K139	0	K140	0	M.1.f.(3)
	(4) Loans to individuals for household, family, and other personal expenditures:							
	(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)
	(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
	(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)							
		K280	0	K281	0	K282	0	M.1.f.(4)(c)
	(5) Loans to foreign governments and official institutions							
		K283	0	K284	0	K285	0	M.1.f.(5)
	(6) Other loans[1]	K286	0	K287	0	K288	0	M.1.f.(6)
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above	6558	6,970	6559	1,875	6560	19,098	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	541	1912	1,372	1913	417	M.3.
4.	Not applicable							
5.	Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
	a. Loans and leases held for sale.....	C240	0	C241	707	C226	1,979	M.5.a.
	b. Loans measured at fair value:							
	(1) Fair value	F664	794	F665	2,054	F666	1,549	M.5.b.(1)
	(2) Unpaid principal balance.....	F667	905	F668	2,293	F669	1,662	M.5.b.(2)

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

Schedule HC-N—Continued

Memoranda—Continued

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

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

Dollar Amounts in Thousands	BHCK				
7. Additions to nonaccrual assets during the quarter.....	C410		250,193		M.7.
8. Nonaccrual assets sold during the quarter.....	C411		1,400		M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK		BHCK		BHCK		
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	788	L185	1,989	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	L186	0	L187	167	L188	746	M.9.b.

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

Schedule HC-P is to be completed by (1) all holding companies with \$1 billion or more in total assets[1] and (2) holding companies with less than \$1 billion in total assets at which either 1- 4 family residential mortgage loan originations and purchases for resale [2] from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		BHCK		
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale[2]:				
a.	Closed-end first liens	F066	1,046,382	1.a.
b.	Closed-end junior liens	F067	0	1.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit	F670	0	1.c.(1)
(2)	Principal amount funded under the lines of credit	F671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale [2] :				
		BHCK		
a.	Closed-end first liens	F068	578,738	2.a.
b.	Closed-end junior liens	F069	0	2.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit	F672	0	2.c.(1)
(2)	Principal amount funded under the lines of credit	F673	0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:				
		BHCK		
a.	Closed-end first liens	F070	1,710,982	3.a.
b.	Closed-end junior liens	F071	0	3.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit	F674	0	3.c.(1)
(2)	Principal amount funded under the lines of credit	F675	0	3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):				
		BHCK		
a.	Closed-end first liens	F072	805,345	4.a.
b.	Closed-end junior liens	F073	0	4.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit	F676	0	4.c.(1)
(2)	Principal amount funded under the lines of credit	F677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i):				
		BHCK		
a.	Closed-end 1-4 family residential mortgage loans	F184	-36,510	5.a.
		BHDM		
b.	Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a.	Closed-end first liens	F678	7,484	6.a.
b.	Closed-end junior liens	F679	0	6.b.
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit	F680	0	6.c.(1)
(2)	Principal amount funded under the lines of credit	F681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
		BHCK		
a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191	27,063	7.a.
b.	For representations and warranties made to other parties.....	L192	759	7.b.
c.	Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	27,822	7.c.

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

Schedule HC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule HC-Q is to be completed by all holding companies.

	(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		
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	28,195,367	G474	0	G475	106,993	G476	28,088,374	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	617,478	G484	0	G485	0	G486	617,478	G487	0	3.
4. Loans and leases held for investment	G488	172,964	G489	0	G490	0	G491	0	G492	172,964	4.
5. Trading assets:	BHCT										
a. Derivative assets	3543	1,119,479	G493	0	G494	64,821	G495	1,035,844	G496	18,814	5.a.
	BHCK										
b. Other trading assets	G497	373,588	G498	0	G499	331,489	G500	42,099	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	1,432,075	G392	0	G395	838	G396	801,437	G804	629,800	6.
7. Total assets measured at fair value on a recurring basis	G502	31,910,951	G503	0	G504	504,141	G505	30,585,232	G506	821,578	7.
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities	3547	1,043,931	G512	0	G513	36,776	G514	1,003,782	G515	3,373	10.a.
	BHCK										
b. Other trading liabilities	G516	17,439	G517	0	G518	12,905	G519	4,534	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	101,425	G806	0	G807	10,388	G808	33,510	G809	57,527	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	1,162,795	G532	0	G533	60,069	G534	1,041,826	G535	60,900	14.

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 \$25,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	1,432,075	G542	0	G543	838	G544	801,437	G545	629,800	M.1.b.
c. <small>BHTX G546</small>	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>BHTX G551</small>	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>BHTX G556</small>	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>BHTX G561</small>	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25 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	101,425	G567	0	G568	10,388	G569	33,510	G570	57,527	M.2.b.
c. <small>BHTX G571</small>	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>BHTX G576</small>	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>BHTX G581</small>	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>BHTX G586</small>	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		BHCA					
Common equity tier 1 capital							
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	2,146,926	1.				
2. Retained earnings.....	BHCT	11,826,344	2.				
3. Accumulated other comprehensive income (AOCI).....	BHCA	522,066	3.				
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	<table border="1"> <tr> <td>0=No</td> <td>BHCA</td> </tr> <tr> <td>1=Yes</td> <td>P838</td> </tr> </table>	0=No	BHCA	1=Yes	P838	1	3.a.
0=No	BHCA						
1=Yes	P838						
4. Common equity Tier 1 minority interest includable in common equity Tier 1 capital	BHCA	0	4.				
5. Common equity Tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P839	14,495,336	5.				
Common equity Tier 1 capital: Adjustments and Deductions							
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	2,391,101	6.				
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,839	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	2,883	8.				
9. AOCI-related adjustments (items 9.a. through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a., complete only items 9.a through 9.e.; if entered "0" for No in item 3.a., complete only item 9.f.)							
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	528,231	9.a.				
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	P845	0	9.b.				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846	57,625	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	-63,790	9.d.				
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0	9.e.				
f. To be completed only by holding companies that entered "0" for No in item 3.a.: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849		9.f.				
1. 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		10.a.				
b. LESS: All other deductions from (additions to) common equity Tier 1 capital before threshold-based deductions.....	P850	0	10.b.				
1. 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.				
1. Subtotal (item 5 minus items 6 through 11)	P852	11,574,447	12.				

Part I—Continued

		Dollar Amounts in Thousands	
		BHCA	
1	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
1	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity Tier 1 capital deduction threshold	P854	0
1	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
1	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
1	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
1	Total adjustments and deductions for common equity Tier 1 capital (sum of items 13 through 17)	P858	0
1	Common equity Tier 1 capital (item 12 minus item 18)	P859	11,574,447
Additional tier 1 capital			
2	Additional Tier 1 capital instruments plus related surplus	P860	1,331,122
2	Non-qualifying capital instruments subject to phase out from additional Tier 1 capital	P861	12,497
2	Tier 1 minority interest not included in common equity Tier 1 capital	P862	0
2	Additional Tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	1,343,619
2	LESS: Additional Tier 1 capital deductions	P864	4,324
2	Additional Tier 1 capital (greater of item 23 minus item 24, or zero)	P865	1,339,295
Tier 1 capital			
2	Tier 1 capital (sum of items 19 and 25)	8274	12,913,742
Tier 2 capital			
2	Tier 2 capital instruments plus related surplus	P866	2,502,180
2	Non-qualifying capital instruments subject to phase out from Tier 2 capital	P867	0
2	Total capital minority interest that is not included in Tier 1 capital	P868	0
3	a. Allowance for loan and lease losses includable in Tier 2 capital	S310	1,432,207
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in Tier 2 capital	BHC	
3	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	S310	
		BHCA	
		Q257	747
3	a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	3,935,134
	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)	BHC	
		P870	2,502,927
		BHCA	
3	LESS: Tier 2 capital deductions	P872	0
3	a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	S311	3,935,134
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b less item 33, or zero)	BHC	
		S311	2,502,927
Total Capital			
3	a. Total capital (sum of items 26 and 34.a)	BHCA	
		3792	16,848,876
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	BHC	
		3792	15,416,669

Part I—Continued

		Dollar Amounts in Thousands		BHCX	
Total Assets for the Leverage Ratio					
3	Average total consolidated assets.....	3368	140,144,467		36.
3	LESS: Deductions from common equity Tier 1 capital and additional Tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)...	BHCA			37.
3	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	P875	2,403,147		38.
3	Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224	137,741,320		39.
Total Risk-Weighted Assets					
4	a. Total risk-weighted assets (from Schedule RC-R, Part II item 31).....	A223	123,147,925		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).....	BHC			40.b.
		A223			

		Column A		Column B		
		BHCA	Percentage	BHC	Percentage	
Risk-Based Capital Ratios						
4	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	9.40	P793	0.00	41.
4	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).....	T206	10.49	T206	0.00	42.
4	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).....	T205	13.68	T205	0.00	43.

		BHCA	Percentage	
Leverage Capital Ratios				
4	Tier 1 leverage ratio (item 26 divided by item 39).....	T204	9.38	44.
4	Advanced approaches holding companies only: Supplementary leverage ratio (from FFIEC 101, Schedule A, item 98) (effective January 1, 2015).....			45.

		BHCA	Percentage	
Capital Buffer				
4	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			
6	a. Capital conservation buffer.....			46.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer.....			46.b.

		Dollar Amounts in Thousands		BHCA	
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of 46.a or 46.b for an advanced approaches holding company that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:					
4	Eligible retained income.....				47.
4	Distributions and discretionary bonus payments during the quarter.....				48.

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											
Balance Sheet Asset Categories [2]											
1. Cash and balances due from depository institutions.....	BHCK D957 4,419,416	BHCK S396 0	BHCK D958 3,016,085				BHCK D959 1,400,689	BHCK S397 117	BHCK D960 2,245	BHCK S398 280	1.
2. Securities:											
a. Held-to-maturity securities.....	BHCK D961 155,257	BHCK S399	BHCK D962				BHCK D963 155,257	BHCK D964 0	BHCK D965 0	BHCK S400 0	2.a.
b. Available-for-sale securities.....	BHCK D966 24,199,038	BHCK S402 740,976	BHCK D967 11,693,729				BHCK D968 11,101,199	BHCK D969 15,116	BHCK D970 648,018	BHCK S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 32,000		BHCK D972 0				BHCK D973 32,000	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 0	BHCK H172 0									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 838,691	BHCK S414 0	BHCK H173 0				BHCK S415 86,012	BHCK S416 437,773	BHCK S417 314,906		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 414	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 414	4.b.
c. Exposures past due 90 days or more or on nonaccrual [3].....	BHCK S423 2,503	BHCK S424 0	BHCK S425 0				BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429 2,503	4.c.

1. For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

	(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									
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
b. Available-for-sale securities.....		BHCK S405		BHCK S406				BHCK H271	BHCK H272
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
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276
c. Exposures past due 90 days or more or on nonaccrual [6].....								BHCK H277	BHCK H278

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

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

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

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 S434	BHCK S435	BHCK S436	BHCK S437
	152,058	0	0				0	0	152,058	0
5. Loans and leases, net of unearned income:										
a. Residential mortgage expos	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	21,145,724	0	0				743,598	13,841,096	6,561,030	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	719,448	0	0				0	0	0	719,448
c. Exposures past due 90 days or more or on nonaccrual [7].....	BHCK S449	BHCK S450	BHCK S451				BHCK S452	BHCK S453	BHCK S454	BHCK S455
	355,450	0	0				0	0	0	355,450
	BHCK S457	BHCK S458	BHCK S459				BHCK S460	BHCK S461	BHCK S462	BHCK S463
	69,731,641	0	71,035				400,163	52,248	69,093,788	114,407
6. LESS: Allowance for loan and lease losses.....	BHCX 3123	BHCY 3123								
	1,260,589	1,260,589								
	BHCK D976	BHCK S466	BHCK D977				BHCK D978	BHCK D979	BHCK D980	BHCK S467
	1,493,067	1,213,933	0				0	0	0	0
7. Trading assets.....	BHCK D981	BHCK S469	BHCK D982				BHCK D983	BHCK D984	BHCK D985	BHCK H185
	14,315,592	2,954,681	353,859				648,033	0	9,131,428	0
8. All other assets [8].....										
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

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

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ^[9]	
	250% ^[10]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands									
4. Loans and leases held for sale (continued):									
d. All other exposures.....								BHCK H279	BHCK H280
5. Loans and leases, net of unearned income:									
a. Residential mortgage exposures.....								BHCK H281	BHCK H282
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284
c. Exposures past due 90 days or more or on nonaccrual ^[11]								BHCK H285	BHCK H286
d. All other exposures.....								BHCK H287	BHCK H288
6. LESS: Allowance for loan and lease losses.....									
		BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
7. Trading assets.....								279,134	55,835
		BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets ^[12] :									
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
								1,227,591	535,023
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299

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

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

11. For loans and leases, 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.

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

4.d.
5.a.
5.b.
5.c.
5.d.
7.
8.
8.a.
8.b.

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

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)	(Column U)	
			Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
			1250%	SSFA[13]	Gross-Up	
Dollar Amounts in Thousands						
Securitization Exposures: On-and Off-Balance Sheet						
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.
	3,996,329	3,996,329	0	934,018	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.
	1,621,724	1,621,724	0	471,609	0	
10 Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	10.
	1,023,267	1,023,267	0	658,880	0	

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported 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											
11 Total balance sheet assets [14].....	BHCT 2170	BHCK S500	BHCK D987				BHCK D988	BHCK D989	BHCK D990	BHCK S503	11.
	141,917,763	9,267,054	15,134,708				14,566,951	14,346,350	85,903,473	1,192,502	

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
								Application of Other Risk-Weighting Approaches	
Allocation by Risk-Weight Category									
	250% [15]	300%	400%	600%	625%	938%	1250%		
Dollar Amounts in Thousands									
11 Total balance sheet assets [14].....		BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	11.
							0	1,506,725	

13. Simplified Supervisory Formula Approach.
14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.
15. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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

Dollar Amounts in Thousa	(Column A)	CCF[1]	(Column B)	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches[20]	
	Face, Notional, or Other Amount		Credit Equivalent Amount[17]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	Credit Equivale Amount	Risk-Weighted Asset Amount
				0%	2%	4%	10%	20%	50%	100%	150%		
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)[18]													
12 Financial standby letters of credit.....	BHCK D991		BHCK D992	BHCK D993				BHCK D994	BHCK D995	BHCK D996	BHCK S511		
	2,379,057	1.0	2,379,057	89,089				16,489	0	2,273,479	0		
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		
	879,545	0.5	439,773	3,401				162		436,210	0		
14 Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606		BHCK G607	BHCK G608				BHCK G609	BHCK G610	BHCK G611	BHCK S513		
	64,283	0.2	12,857	1,641				776	399	9,479	562		
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		
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
	869,412	1.0	869,412	813,871	0	0		0	0	55,541	0	0	0
17 All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCKG621	BHCK G622	BHCK G623	BHCK S524		
	464,546	1.0	464,546	0				0	109,469	355,077	0		

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

Schedule HC-R—Continued
Part II. 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 Equival Amount[23]	Allocation by Risk-Weight Category										
				0%	2%	4%	10%	20%	50%	100%	150%			
Dollar Amounts in Thousands														
18 Unused commitments:														
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	BHCK S525		BHCK S526	BHCK S527				BHCK S528	BHCK S529	BHCK S530	BHCK S531			
	6,319,137	0.2	1,263,827	0				72,532	0	1,190,198	1,097	18.a		
b. Original maturity of one year or less to ABCP conduits.....												18.b		
c. Original maturity exceeding one year.....	BHCK G624		BHCK G625	BHCK G626				BHCK G627	BHCK G628	BHCK G629	BHCK S539			
	34,042,747	0.5	17,021,374	0				1,397	80,331	16,766,251	173,395	18.c		
19 Unconditionally cancelable commitments.....	BHCK S540		BHCK S541											
	25,351,228	0.0	0									19.		
20 Over-the-counter derivatives.....			BHCK S542	BHCK S543			BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548			
			2,313,053	750,455			0	552,312	0	1,010,286	0	20.		
21 Centrally cleared derivatives.....			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557			
			347,093	76,089	0	271,004		0	0	0	0	21.		
22 Unsettled transactions (failed trades)[24].....	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197			
	26,945			0				26,945	0	0	0	22.		

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

Schedule HC-R—Continued
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 ^[25]		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
18 Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				BHCK H303 0	BHCK H304 0	18.a.
b. Original maturity of one year or less to ABCP Conduits.....						18.b.
c. Original maturity exceeding one year.....				BHCK H307 0	BHCK H308 0	18.c.
19 Unconditionally cancelable commitments.....						19.
20 Over-the-counter derivatives.....				BHCK H309 0	BHCK H310 0	20.
21 Centrally cleared derivatives.....						21.
22 Unsettled transactions (failed trades) ^[26]	BHCK H198 0	BHCK H199 0	BHCK H200 0			22.

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.

Schedule HC-R—Continued
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	
		16,869,254	0	271,004	0	15,237,564	14,536,549	107,999,994	1,367,556	23.
24	Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....									
		BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
		0	0	10,840	0	3,047,513	7,268,275	107,999,994	2,051,334	25.

Schedule HC-R—Continued
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							
	250% ^[26]	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 S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
				0	0	0		
24 Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25 Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....								
		BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
				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	123,033,321	26.
27 Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	114,604	27.
28 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer	B704	123,147,925	28.
29 LESS: Excess allowance for loan and lease losses.....	A222		29.
30 LESS: Allocated transfer risk reserve.....	3128		30.
31 Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	123,147,925	31.

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

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

		Dollar Amounts in Thousands	BHCK	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....			G642	1,822,908

M.1.

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands		BHCK		BHCK		BHCK		
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate		S582	6,606,528	S583	15,698,940	S584	4,554,794	M.2.a.
b. Foreign exchange rate and gold		S585	11,951,702	S586	2,673,583	S587	501	M.2.b.
c. Credit (investment grade reference asset)		S588		S589	310	S590	3,176	M.2.c.
d. Credit (non-investment grade reference asset)		S591	14,028	S592	127,623	S593	29,928	M.2.d.
e. Equity		S594		S595	1,160,648	S596		M.2.e.
f. Precious metals (except gold)		S597		S598		S599		M.2.f.
g. Other		S600	969,041	S601	957,879	S602		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate		S603	249,092	S604	11,819,008	S605	3,469,403	M.3.a.
b. Foreign exchange rate and gold		S606		S607		S608		M.3.b.
c. Credit (investment grade reference asset)		S609		S610		S611		M.3.c.
d. Credit (non-investment grade reference asset)		S612		S613		S614		M.3.d.
e. Equity		S615		S616		S617		M.3.e.
f. Precious metals (except gold)		S618		S619		S620		M.3.f.
g. Other		S621	29,998	S622	8,480	S623		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	13,749

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							
Securitization Activities							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
	0	0	0	145,809	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 in the form of:							
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F).....	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718
	0	0	0	0	0	0	0
b. Subordinated securities and other residual interests.....	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399
	0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406
	0	0	0	0	0	0	0
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
	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	163	0	0	0
b. 90 days or more past due	0	0	0	27	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
	0	0	0	49	0	0	0
b. Recoveries	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
	0	0	0	14	0	0	0

Schedule HC-S—Continued

Memoranda

		Dollar Amounts in Thousands		BHCK			
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:							
a. Outstanding principal balance.....					A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date					A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):							
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements					B804	464,546	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements					B805	59,836,468	M.2.b.
c. Other financial assets [1].....					A591	1,372,332	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	301,746	M.2.d.
3. Asset-backed commercial paper conduits:							
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:							
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....					B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....					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	20,502	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) [2]					C407	0	M.4.

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

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

Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	BHCK		BHCK		BHCK		
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	136,484	J982	0	J983	565	1.a.
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income.....	J996	2,131,190	J997	0	J998	47,638	1.f.
g. Less: Allowance for loan and lease losses.....	J999	9,124	K001	0	K002	17,160	1.g.
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned	K009	0	K010	0	K011	0	1.j.
k. Other assets.....	K012	16,025	K013	0	K014	418	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities.....	K018	0	K019	0	K020	0	2.b.
c. Commercial paper	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper)	K024	2,135,926	K025	0	K026	0	2.d.
e. Other liabilities	K027	3,047	K028	0	K029	26	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033	0	K034	0	K035	0	4.

Notes to the Balance Sheet—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC		
1. Average loans and leases (net of unearned income)		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). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

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

Example

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

TEXT	BHCK	
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	1.
2. 5357				
		5357	0	2.
3. 5358				
		5358	0	3.
4. 5359				
		5359	0	4.
5. 5360				
		5360	0	5.
6. B027				
		B027	0	6.

Notes to the Balance Sheet (Other)—Continued

TEXT		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 :-

Regulatory Questions	Enter 1 for 'Yes' or 0 for 'No'
Are your quarterly average trading assets greater than OR equal to \$2 million for any of the four preceding quarters?	1
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 your BHC assets greater than OR equal to \$500 million?	1
Are you an Advanced Approach (for Capital Components and Ratios) BHC?	0
Are you an Advanced Approach (for Capital Components and Ratios) BHC that exit parallel run only?	0
Are your quarterly average trading assets greater than OR equal to \$2 million for any quarter of the preceding calendar year?	1
Has your Bank Holding Company been involved in business combinations during the quarter?	0
Has the bank holding company engaged in a full-scope independent external audit as of the December 31 report date?	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 BHCs; SHCs or covered SLHCs as defined by the final capital rule?	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 :-

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

Please select any one previous work collection from the list	Response
	Enter '1' against the selected work collection
FR Y-9C Fifth Third Bancorp (9/30/2015)	
FR 2052b (8/31/2015)	
FR 2052b (7/31/2015)	
Copy of FR Y-9C Fifth Third Bancorp (6/30/2015)	0
FR Y-9C Bancorp Amended 8.31.15 (6/30/2015)	1
FR Y-9C Fifth Third Bancorp (2) (6/30/2015)	0
FR 2052b (5/31/2015)	
FR 2052b (4/30/2015)	
FR Y-9C Bancorp Amended 5/22/15 (3/31/2015)	
FR Y-9C Fifth Third Bancorp (3/31/2015)	
FR 2052b (2/28/2015)	
FR 2052b (1/31/2015)	
FR Y-9C Amend 3.5.15 Fifth Third Bancorp (12/31/2014)	
FR Y-9C Fifth Third Bancorp (12/31/2014)	
FR Y-9C Fifth Third Bancorp (CAP_TEST) (12/31/2014)	
Monthly Reg Cap - Bancorp (11/30/2014)	
FR Y-9C Fifth Third Bancorp (9/30/2014)	
FR Y-9C Bancorp Amended 12/1/14 (6/30/2014)	
FR Y-9C Bancorp Amended 12/1/14 (3/31/2014)	
FR Y-9C Bancorp Amended 12/1/14 (12/31/2013)	
FR Y-9C Bancorp Amended 12/1/14 (9/30/2013)	