

Board of Governors of the Federal Reserve System



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

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

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$500 million or more. In addition, bank 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 bank holding companies own or control, or are owned or controlled by, other bank 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 bank 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 Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

Date of Report:

September 30, 2012

Month / Date / Year (BHCK 9999)

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank 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.

John C. Gerspach

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

Signature of Chief Financial Officer (or Equivalent)

11/09/2012

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

Citigroup Inc.

Legal Title of Bank Holding Company (TEXT 9010)

399 Park Avenue

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

New York

City (TEXT 9130)

NY

State (TEXT 9200)

10043-

Zip Code (TEXT 9220)

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

Person to whom questions about this report should be directed:

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

S.F. _____

Name / Title (BHTX 8901)

Area Code / Phone Number (BHTX 8902)

Area Code / FAX Number (BHTX 9116)

E-mail Address of Contact (BHTX 4086)

Report of Income for Bank Holding Companies

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

Schedule HI—Consolidated Income Statement

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1-4 family residential properties	BHCK4435		5,370,000		1.a.(1)(a)
(b) All other loans secured by real estate	BHCK4436		301,000		1.a.(1)(b)
(c) All other loans	BHCKF821		14,957,000		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4059		16,350,000		1.a.(2)
b. Income from lease financing receivables	BHCK4065		127,000		1.b.
c. Interest income on balances due from depository institutions (1)	BHCK4115		995,000		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding MBS)	BHCKB488		518,000		1.d.(1)
(2) Mortgage-backed securities	BHCKB489		1,421,000		1.d.(2)
(3) All other securities	BHCK4060		3,475,000		1.d.(3)
e. Interest income from trading assets	BHCK4069		5,008,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	BHCK4020		2,670,000		1.f.
g. Other interest income	BHCK4518		382,000		1.g.
h. Total interest income (sum of items 1.a through 1.g)	BHCK4107		51,574,000		1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more	BHCKA517		117,000		2.a.(1)(a)
(b) Time deposits of less than \$100,000	BHCKA518		91,000		2.a.(1)(b)
(c) Other deposits	BHCK6761		722,000		2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4172		4,225,000		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	BHCK4180		2,161,000		2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes & debentures) ...	BHCK4185		6,313,000		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	BHCK4397		885,000		2.d.
e. Other interest expense	BHCK4398		790,000		2.e.
f. Total interest expense (sum of items 2.a through 2.e)	BHCK4073		15,304,000		2.f.
3. Net interest income (item 1.h minus item 2.f)	BHCK4074		36,270,000		3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	BHCK4230		7,924,000		4.
5. Noninterest income:					
a. Income from fiduciary activities	BHCK4070		1,223,000		5.a.
b. Service charges on deposit accounts in domestic offices	BHCK4483		255,000		5.b.
c. Trading revenue (2)	BHCKA220		4,738,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	BHCKC886		1,388,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	BHCKC888		2,855,000		5.d.(2)
(3) Fees and commissions from annuity sales	BHCKC887		37,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	BHCKC386		865,000		5.d.(4)
(5) Income from other insurance activities	BHCKC387		970,000		5.d.(5)
e. Venture capital revenue	BHCKB491		23,000		5.e.
f. Net servicing fees	BHCKB492		559,000		5.f.
g. Net securitization income	BHCKB493		(6,000)		5.g.

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

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

Schedule HI—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	BHCK8560		1,720,000	5.i.
j. Net gains (losses) on sales of other real estate owned	BHCK8561		(10,000)	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	BHCKB496		(1,150,000)	5.k.
l. Other noninterest income (3)	BHCKB497		928,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	BHCK4079		14,395,000	5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities	BHCK3521		(437,000)	6.a.
b. Realized gains (losses) on available-for-sale securities	BHCK3196		2,868,000	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	BHCK4135		18,646,000	7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	BHCK4217		2,451,000	7.b.
c.				
(1) Goodwill impairment losses	BHCKC216		0	7.c.(1)
(2) Amortization expense and impairment for other intangible assets	BHCKC232		646,000	7.c.(2)
d. Other noninterest expense (4)	BHCK4092		16,623,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	BHCK4093		38,366,000	7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	BHCK4301		6,806,000	8.
9. Applicable income taxes (foreign and domestic)	BHCK4302		233,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	BHCK4300		6,573,000	10.
11. Extraordinary items and other adjustments, net of income taxes (5)	BHCK4320		(37,000)	11.
12. Net income (loss) attributable to bank holding company and noncontrolling (minority) interests (sum of items 10 and 11)	BHCKG104		6,536,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	BHCKG103		191,000	13.
14. Net income (loss) attributable to bank holding company (item 12 minus item 13)	BHCK4340		6,345,000	14.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Net interest income (item 3 above) on a fully taxable equivalent basis	BHCK4519		36,726,000	M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	BHCK4592		6,806,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above)	BHCK4313		1,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d(3), above)	BHCK4507		493,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK4150		291323	M.5.
6. Other noninterest income (from schedule HI, 5.l above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.l):				
a. Income and fees from the printing and sale of checks	BHCKC013		0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	BHCKC014		165,000	M.6.b.
c. Income and fees from automated teller machines (ATMs)	BHCKC016		32,000	M.6.c.
d. Rent and other income from other real estate owned	BHCK4042		0	M.6.d.
e. Safe deposit box rent	BHCKC015		0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	BHCKF229		(140,000)	M.6.f.

(3) See Schedule HI, memoranda item 6

(4) See Schedule HI, memoranda item 7.

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

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
g.	Bank card and credit card interchange fees	BHCKF555		1,958,000		M.6.g.
h.	Gains on bargain purchases	BHCKJ447		0		M.6.h.
i.	TEXT8562 Translation on Foreign Debt	BHCK8562		(218,000)		M.6.i.
j.	TEXT8563 Other Banking Related Fees	BHCK8563		4,031,000		M.6.j.
k.	TEXT8564 Marked-to-Market on Hedging Transactions	BHCK8564		(1,047,000)		M.6.k.
7.	Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d):					
a.	Data processing expenses	BHCKC017		2,956,000		M.7.a.
b.	Advertising and marketing expenses	BHCK0497		1,699,000		M.7.b.
c.	Directors' fees	BHCK4136		0		M.7.c.
d.	Printing, stationery, and supplies	BHCKC018		0		M.7.d.
e.	Postage	BHCK8403		0		M.7.e.
f.	Legal fees and expenses	BHCK4141		0		M.7.f.
g.	FDIC deposit insurance assessments	BHCK4146				M.7.g.
h.	Accounting and auditing expenses	BHCKF556		0		M.7.h.
i.	Consulting and advisory expenses	BHCKF557		0		M.7.i.
j.	Automated teller machine (ATM) and interchange expenses	BHCKF558		0		M.7.j.
k.	Telecommunications expenses	BHCKF559		525,000		M.7.k.
l.	TEXT8565 Policy holder benefits & claims	BHCK8565		668,000		M.7.l.
m.	TEXT8566 Litigation Expense	BHCK8566		1,106,000		M.7.m.
n.	TEXT8567 Contract Service Provider Fees	BHCK8567		499,000		M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):					
a.						
(1)	TEXT3571 Discontinued Operations	BHCK3571		(50,000)		M.8.a.(1)
(2)	Applicable income tax effect	BHCK3572		(13,000)		M.8.a.(2)
b.						
(1)	TEXT3573	BHCK3573		0		M.8.b.(1)
(2)	Applicable income tax effect	BHCK3574		0		M.8.b.(2)
c.						
(1)	TEXT3575	BHCK3575		0		M.8.c.(1)
(2)	Applicable income tax effect	BHCK3576		0		M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)					
	<i>Memorandum items 9.a through 9.e are to be completed by bank 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	BHCK8757		2,480,000		M.9.a.
b.	Foreign exchange exposures	BHCK8758		1,880,000		M.9.b.
c.	Equity security and index exposures	BHCK8759		303,000		M.9.c.
d.	Commodity and other exposures	BHCK8760		71,000		M.9.d.
e.	Credit exposures	BHCKF186		4,000		M.9.e.
	<i>Memoranda items 9.f and 9.g are to be completed by bank holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>					
f.	Impact on trading revenue of changes in the creditworthiness of the bank holding company's derivatives counterparties on the bank holding company's derivative assets (included in Memorandum items 9.a through 9.e above)	BHCKK090		1,881,000		M.9.f.
g.	Impact on trading revenue of changes in the creditworthiness of the bank holding company on the bank holding company's derivative liabilities (included in items 9.a through 9.e above)	BHCKK094		(1,042,000)		M.9.g.

(1) The asset size test is generally based on the total assets reported as of June 30, 2011.

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	BHCKC889		0		M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	BHCKC890		(724,000)		M.10.b.
11. Credit losses on derivatives (see instructions)	BHCKA251		45,000		M.11.
<i>Memorandum item 12.a is to be completed by bank holding companies with \$1 billion or more in total assets. (1)</i>					
12.					
a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	BHCK8431		82,000		M.12.a.
b.					
(1) Premiums on insurance related to the extension of credit	BHCKC242		138,000		M.12.b.(1)
(2) All other insurance premiums	BHCKC243		726,000		M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities	BHCKB983		934,000		M.12.c.
Yes/No					
13. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)					
	BHCKA530		NO		M.13.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<i>Memorandum item 14 is to be completed by bank holding companies that have elected to account for assets and liabilities under a fair value option.</i>					
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	BHCKF551		543,000		M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	BHCKF552		(47,000)		M.14.a.(1)
b. Net gains (losses) on liabilities	BHCKF553		(1,978,000)		M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	BHCKF554		(1,552,000)		M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	BHCKC409		57,000		M.15.

Year-to-Date					
<i>Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>					
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a))					
	BHCKF228		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	BHCKJ319		448,000		M.17.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	BHCKJ320		66,000		M.17.b.
c. Net impairment losses recognized in earnings (included in Schedule HI, items 6.a and 6.b) (Memorandum item 17.a minus Memorandum item 17.b)	BHCKJ321		382,000		M.17.c.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2011.

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total bank holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	BHCK3217	177,806,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	BHCKB507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	BHCKB508	177,806,000			3.
4. Net income (loss) attributable to bank holding company (must equal Schedule HI, item 14)	BHCT4340		6,345,000		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):					
a. Sale of perpetual preferred stock, gross	BHCK3577		0		5.a.
b. Conversion or retirement of perpetual preferred stock	BHCK3578		0		5.b.
6. Sale of common stock:					
a. Sale of common stock, gross	BHCK3579		0		6.a.
b. Conversion or retirement of common stock	BHCK3580		399,000		6.b.
7. Sale of treasury stock	BHCK4782		224,000		7.
8. LESS: Purchase of treasury stock	BHCK4783		4,000		8.
9. Changes incident to business combinations, net	BHCK4356		0		9.
10. LESS: Cash dividends declared on preferred stock	BHCK4598		17,000		10.
11. LESS: Cash dividends declared on common stock	BHCK4460		91,000		11.
12. Other comprehensive income ⁽¹⁾	BHCKB511		2,222,000		12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	BHCK4591		0		13.
14. Other adjustments to equity capital (not included above)	BHCK3581		(107,000)		14.
15. Total bank holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11) (must equal item 27.a on Schedule HC)	BHCT3210		186,777,000		15.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan related changes other than net periodic benefit cost.

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
I. Charge-offs ⁽¹⁾ and Recoveries on Loans and Leases (Fully Consolidated)					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	BHCKC891	25,000	BHCKC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKC893	45,000	BHCKC894	5,000	1.a.(2)
b. Secured by farmland in domestic offices	BHCK3584	0	BHCK3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHCK5411	711,000	BHCK5412	30,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	BHCKC234	2,363,000	BHCKC217	14,000	1.c.(2)(a)
(b) Secured by junior liens	BHCKC235	1,271,000	BHCKC218	54,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3588	31,000	BHCK3589	5,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKC895	10,000	BHCKC896	3,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKC897	21,000	BHCKC898	96,000	1.e.(2)
f. In foreign offices	BHCKB512	87,000	BHCKB513	39,000	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions					
	BHCK4653	0	BHCK4663	0	2.a.
b. To foreign banks					
	BHCK4654	20,000	BHCK4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers ...					
	BHCK4655	2,000	BHCK4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)					
	BHCK4645	493,000	BHCK4617	76,000	4.a.
b. To non-U.S. addressees (domicile)					
	BHCK4646	330,000	BHCK4618	106,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards					
	BHCKB514	6,744,000	BHCKB515	1,196,000	5.a.
b. Automobile loans					
	BHCKK129	0	BHCKK133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ...					
	BHCKK205	2,051,000	BHCKK206	496,000	5.c.
6. Loans to foreign governments and official institutions					
	BHCK4643	0	BHCK4627	0	6.
7. All other loans					
	BHCK4644	104,000	BHCK4628	80,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures					
	BHCKF185	124,000	BHCKF187	12,000	8.a.
b. All other leases					
	BHCKC880	20,000	BHCKF188	4,000	8.b.
9. Total (sum of items 1 through 8)					
	BHCK4635	14,452,000	BHCK4605	2,216,000	9.

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

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above	BHCK5409	1,000	BHCK5410	1,000	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	BHCK4652	87,000	BHCK4662	39,000	M.2.

Memorandum item 3 is to be completed by (1) bank 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

	Calendar YTD		
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for loan and lease losses)	BHCKC388	769,000	M.3.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
II. Changes in allowance for loan and lease losses				
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income)	BHCKB522	30,115,000		1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	BHCT4605	2,216,000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4)	BHCKC079	13,623,000		3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account	BHCK5523	829,000		4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	BHCT4230	7,924,000		5.
6. Adjustments (see instructions for this schedule)	BHCKC233	113,000		6.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c)	BHCT3123	25,916,000		7.

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	BHCKC435			0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) bank 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>					
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges	BHCKC389			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)	BHCKC390		497,000		M.3.
<i>Memorandum item 4 is to be completed by all bank holding companies.</i>					
4. Amount of allowance for post-acquisition credit losses on purchased credit -impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	BHCKC781		91,000		M.4.

Notes to the Income Statement—Predecessor Financial Items

For bank 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 bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

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

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

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

Notes to the Income Statement (Other)

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
1.	TEXT5351	Other noninterest income (from Schedule HI, item 5.I)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I): Earnings of Minority Owned Affiliates			
		BHCK5351	450,000		1.
2.	TEXT5352	Other noninterest income (from Schedule HI, item 5.I)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I): Letters-of-credit Commitment Fees			
		BHCK5352	581,000		2.
3.	TEXT5353	Other noninterest income (from Schedule HI, item 7.d)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d): Operational Risk Losses			
		BHCK5353	547,000		3.
4.	TEXT5354	Other noninterest income (from Schedule HI, item 7.d)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d): Non-IT Contractors Fees			
		BHCK5354	585,000		4.
5.	TEXT5355				
		BHCK5355			5.
6.	TEXTB042	Other noninterest income (from Schedule HI, item 5.I)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I): Other Translation			
		BHCKB042	(51,000)		6.
7.	TEXTB043	Other noninterest income (from Schedule HI, item 5.I)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I): Impairment of remaining 35% stake in the MSSB JV			
		BHCKB043	(3,340,000)		7.
8.	TEXTB044	Other noninterest income (from Schedule HI, item 5.I)(only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I): Impairment on investment in Akbank			
		BHCKB044	(1,181,000)		8.
9.	TEXTB045				
		BHCKB045			9.
10.	TEXTB046				
		BHCKB046			10.

Notes to the Income Statement (Other)—Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou		
11.	TEXTB047					
					BHCKB047	11.
12.	TEXTB048					
					BHCKB048	12.
13.	TEXTB049					
					BHCKB049	13.
14.	TEXTB050					
					BHCKB050	14.
15.	TEXTB051					
					BHCKB051	15.
16.	TEXTB052					
					BHCKB052	16.
17.	TEXTB053					
					BHCKB053	17.
18.	TEXTB054					
					BHCKB054	18.
19.	TEXTB055					
					BHCKB055	19.
20.	TEXTB056					
					BHCKB056	20.

Citigroup Inc.
Name of Bank Holding Company

For Federal Reserve Bank Use Only
C.I. _____

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business September 30, 2012

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		Bil	Mil	Thou	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	BHCK0081	33,802,000			1.a.
b. Interest-bearing balances: ⁽²⁾					
(1) In U.S. offices	BHCK0395	95,521,000			1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK0397	74,514,000			1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A)	BHCK1754	10,943,000			2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)	BHCK1773	271,261,000			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	BHDMB987	93,000			3.a.
b. Securities purchased under agreements to resell ⁽³⁾	BHCKB989	277,449,000			3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale	BHCK5369	6,969,000			4.a.
b. Loans and leases, net of unearned income	BHCKB528	667,520,000			4.b.
c. LESS: Allow ance for loan and lease losses	BHCK3123	25,916,000			4.c.
d. Loans and leases, net of unearned income and allow ance for loan and lease losses (item 4.b minus 4.c)	BHCKB529	641,604,000			4.d.
5. Trading assets (from Schedule HC-D)	BHCK3545	315,201,000			5.
6. Premises and fixed assets (including capitalized leases)	BHCK2145	7,514,000			6.
7. Other real estate ow ned (from Schedule HC-M)	BHCK2150	474,000			7.
8. Investments in unconsolidated subsidiaries and associated companies	BHCK2130	16,456,000			8.
9. Direct and indirect investments in real estate ventures	BHCK3656	322,000			9.
10. Intangible assets:					
a. Goodw ill	BHCK3163	25,932,000			10.a.
b. Other intangible assets (from Schedule HC-M)	BHCK0426	7,903,000			10.b.
11. Other assets (from Schedule HC-F)	BHCK2160	145,388,000			11.
12. Total assets (sum of items 1 through 11)	BHCK2170	1,931,346,000			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		Bil	Mil	Thou
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing ⁽¹⁾	BHDM6631	133,981,000		13.a.(1)
(2) Interest-bearing	BHDM6636	239,403,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing	BHFN6631	63,792,000		13.b.(1)
(2) Interest-bearing	BHFN6636	507,468,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ⁽²⁾	BHDMB993	1,631,000		14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	BHCKB995	222,739,000		14.b.
15. Trading liabilities (from Schedule HC-D)	BHCK3548	129,990,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	BHCK3190	286,781,000		16.
17. Not applicable				
18. Not applicable				
19.				
a. Subordinated notes and debentures ⁽⁴⁾	BHCK4062	23,685,000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	BHCKC699	10,560,000		19.b.
20. Other liabilities (from Schedule HC-G)	BHCK2750	122,578,000		20.
21. Total liabilities (sum of items 13 through 20)	BHCK2948	1,742,608,000		21.
22. Not applicable				
Equity Capital				
Bank Holding Company Equity Capital				
23. Perpetual preferred stock and related surplus	BHCK3283	312,000		23.
24. Common stock (par value)	BHCK3230	29,000		24.
25. Surplus (exclude all surplus related to preferred stock)	BHCK3240	106,203,000		25.
26.				
a. Retained earnings	BHCK3247	96,650,000		26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	BHCKB530	(15,566,000)		26.b.
c. Other equity capital components ⁽⁶⁾	BHCKA130	(851,000)		26.c.
27.				
a. Total bank holding company equity capital (sum of items 23 through 26.c)	BHCK3210	186,777,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	BHCK3000	1,961,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	BHCKG105	188,738,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	BHCK3300	1,931,346,000		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 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 bank holding companies for the December 31 report date)

		Yes/No
1. Has the bank 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 bank holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner. (7)		
a. <u>N/A</u> (1) Name of External Auditing Firm (TEXT C703) <u>N/A</u> (2) City (TEXT C708) <u>N/A</u> <u>N/A</u> (3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)		M.1.
b. <u>N/A</u> (1) Name of Engagement Partner (TEXT C704) <u>N/A</u> (2) E-mail Address (TEXT C705)		

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

Schedule HC-B—Securities

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
1. U.S. Treasury securities	BHCK0211	BHCK0213	BHCK1286	BHCK1287	
	0	0	56,015,000	57,422,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. government agencies ⁽¹⁾	BHCK1289	BHCK1290	BHCK1291	BHCK1293	
	0	0	28,000	28,000	2.a.
b. Issued by U.S. government-sponsored agencies ⁽²⁾	BHCK1294	BHCK1295	BHCK1297	BHCK1298	
	0	0	26,630,000	27,086,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	BHCK8496	BHCK8497	BHCK8498	BHCK8499	
	1,223,000	1,365,000	19,775,000	18,103,000	3.
4. Mortgage-backed securities (MBS)					
a. Residential pass-through securities:					
(1) Guaranteed by GNMA	BHCKG300	BHCKG301	BHCKG302	BHCKG303	
	0	0	1,356,000	1,395,000	4.a.(1)
(2) Issued by FNMA and FHLMC	BHCKG304	BHCKG305	BHCKG306	BHCKG307	
	0	0	25,665,000	26,870,000	4.a.(2)
(3) Other pass-through securities	BHCKG308	BHCKG309	BHCKG310	BHCKG311	
	0	0	210,000	211,000	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	BHCKG312	BHCKG313	BHCKG314	BHCKG315	
	0	0	13,634,000	13,993,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	BHCKG316	BHCKG317	BHCKG318	BHCKG319	
	0	0	0	0	4.b.(2)
(3) All other residential mortgage-backed securities	BHCKG320	BHCKG321	BHCKG322	BHCKG323	
	4,685,000	4,850,000	7,183,000	7,342,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKK142	BHCKK143	BHCKK144	BHCKK145	
	0	0	1,238,000	1,342,000	4.c.(1)(a)
(b) Other pass-through securities	BHCKK146	BHCKK147	BHCKK148	BHCKK149	
	0	0	0	0	4.c.(1)(b)

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

Schedule HC-B—Continued

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	BHCKK150	BHCKK151	BHCKK152	BHCKK153	
	0	0	618,000	617,000	4.c.(2)(a)
(b) All other commercial MBS	BHCKK154	BHCKK155	BHCKK156	BHCKK157	
	307,000	303,000	458,000	474,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS)	BHCKC026	BHCKC988	BHCKC989	BHCKC027	
	773,000	767,000	8,523,000	8,559,000	5.a.
b. Structured financial products:					
(1) Cash	BHCKG336	BHCKG337	BHCKG338	BHCKG339	
	288,000	246,000	3,440,000	3,324,000	5.b.(1)
(2) Synthetic	BHCKG340	BHCKG341	BHCKG342	BHCKG343	
	0	0	0	0	5.b.(2)
(3) Hybrid	BHCKG344	BHCKG345	BHCKG346	BHCKG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	BHCK1737	BHCK1738	BHCK1739	BHCK1741	
	24,000	25,000	3,511,000	3,727,000	6.a.
b. Foreign debt securities	BHCK1742	BHCK1743	BHCK1744	BHCK1746	
	3,643,000	3,701,000	96,298,000	97,158,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values			BHCKA510	BHCKA511	
			3,736,000	3,610,000	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)	BHCT1754	BHCK1771	BHCK1772	BHCT1773	
	10,943,000	11,257,000	268,318,000	271,261,000	8.

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

Schedule HC-B—Continued

Memoranda

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
1. Pledged securities (1)	.....	BHCK0416	173,596,000			M.1.
2. Remaining maturity or next repricing date of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above): (2) (3)						
a. 1 year and less	.....	BHCK0383	70,480,000			M.2.a.
b. Over 1 year to 5 years	.....	BHCK0384	138,643,000			M.2.b.
c. Over 5 years	.....	BHCK0387	69,449,000			M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	.....	BHCK1778	1,789,000			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):						
a. Amortized cost	.....	BHCK8782	64,000			M.4.a.
b. Fair value	.....	BHCK8783	62,000			M.4.b.

		Dollar Amounts in Thousands				
		(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
<i>Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices. (4)</i>						
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):						
a. Credit card receivables	.....	BHCKB838	BHCKB839	BHCKB840	BHCKB841	M.5.a.
		0	0	1,472,000	1,481,000	
b. Home equity lines	.....	BHCKB842	BHCKB843	BHCKB844	BHCKB845	M.5.b.
		244,000	252,000	16,000	10,000	
c. Automobile loans	.....	BHCKB846	BHCKB847	BHCKB848	BHCKB849	M.5.c.
		0	0	2,598,000	2,607,000	
d. Other consumer loans	.....	BHCKB850	BHCKB851	BHCKB852	BHCKB853	M.5.d.
		507,000	493,000	3,945,000	3,964,000	
e. Commercial and industrial loans	.....	BHCKB854	BHCKB855	BHCKB856	BHCKB857	M.5.e.
		0	0	259,000	262,000	
f. Other	.....	BHCKB858	BHCKB859	BHCKB860	BHCKB861	M.5.f.
		22,000	22,000	233,000	235,000	

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 (3) Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.
 (4) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2011.

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	BHCKG348	BHCKG349	BHCKG350	BHCKG351	M.6.a.
	238,000	194,000	0	0	
b. Trust preferred securities issued by real estate investment trusts	BHCKG352	BHCKG353	BHCKG354	BHCKG355	M.6.b.
	0	0	0	0	
c. Corporate and similar loans	BHCKG356	BHCKG357	BHCKG358	BHCKG359	M.6.c.
	48,000	50,000	3,440,000	3,324,000	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG360	BHCKG361	BHCKG362	BHCKG363	M.6.d.
	0	0	0	0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG364	BHCKG365	BHCKG366	BHCKG367	M.6.e.
	0	0	0	0	
f. Diversified (mixed) pools of structured financial products	BHCKG368	BHCKG369	BHCKG370	BHCKG371	M.6.f.
	0	0	0	0	
g. Other collateral or reference assets	BHCKG372	BHCKG373	BHCKG374	BHCKG375	M.6.g.
	2,000	2,000	0	0	

Schedule HC-C—Loans and Lease Financing Receivables

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
1. Loans secured by real estate	BHCK1410	219,554,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			BHCKF158	32,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			BHCKF159	1,146,000	1.a.(2)
b. Secured by farmland			BHDM1420	3,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDM1797	24,848,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			BHDM5367	108,435,000	1.c.(2)(a)
(b) Secured by junior liens			BHDM5368	14,621,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties:			BHDM1460	2,152,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCKF160	1,998,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			BHCKF161	3,435,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			BHDM1288	6,198,000	2.
a. To U.S. banks and other U.S. depository institutions	BHCK1292	89,000			2.a.
b. To foreign banks	BHCK1296	26,504,000			2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK1590	1,187,000	BHDM1590	211,000	3.
4. Commercial and industrial loans			BHDM1766	37,282,000	4.
a. To U.S. addressees (domicile)	BHCK1763	32,358,000			4.a.
b. To non-U.S. addressees (domicile)	BHCK1764	110,025,000			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			BHDM1975	118,634,000	6.
a. Credit cards	BHCKB538	142,720,000			6.a.
b. Other revolving credit plans	BHCKB539	5,643,000			6.b.
c. Automobile loans	BHCKK137	816,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	BHCKK207	42,582,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	BHCK2081	3,900,000	BHDM2081	62,000	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	BHCKJ454	31,551,000	BHDMJ454	13,490,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	BHCK1545	15,254,000	BHDM1545	4,934,000	9.b.(1)
(2) All other loans (exclude consumer loans)	BHCKJ451	41,482,000	BHDMJ451	34,652,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			BHDM2165	1,394,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	BHCKF162	4,000			10.a.
b. All other leases	BHCKF163	2,706,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ..	BHCK2123	1,886,000	BHDM2123	1,691,000	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	BHCK2122	674,489,000	BHDM2122	371,836,000	12.

Schedule HC-C—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	BHDMK158		0		M.1.a.(1)
(2) All other construction loans and all land development and other land loans	BHDMK159		0		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHDMF576	14,397,000			M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMK160		4,000		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK161		0		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK162		28,000		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile)	BHCKK163	191,000			M.1.e.(1)
(2) To non-U.S. addressees (domicile)	BHCKK164	102,000			M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	BHCKK165		7,655,000		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices	BHDMK166		0		M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCKK167		0		M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHCKK168		0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	BHCKK098	4,684,000			M.1.f.(4)(a)
(b) Automobile loans	BHCKK203		0		M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK204		0		M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	BHCKK212		0		M.1.f.(5)
(6) Other loans (1)	BHCKK267		0		M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9.b.(2), column A, above	BHCK2746	3,377,000			M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	BHCKB837	62,636,000			M.3.
<i>Memorandum item 4 is to be completed by (1) bank 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)	BHCKC391		2,769,000		M.4.
<i>Memorandum item 5 is to be completed by all bank holding companies.</i>					
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	BHCKC779		719,000		M.5.a.
b. Carrying amount included in Schedule HC-C, items 1 through 9	BHCKC780		533,000		M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))	BHCKF230		0		M.6.a.

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

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
<i>Memorandum items 6.b and 6.c are to be completed by bank 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, 2011, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	BHCKF231	0		0	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 6.a above	BHCKF232	0		0	M.6.c.
7. Not applicable					
8. Not applicable					
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	BHDMF577	6,763,000			M.9.

Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) Domestic Offices	
<i>Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value:					
a. Loans secured by real estate	BHCKF608	5,529,000			M.10.a.
(1) Construction, land development, and other land loans			BHDMF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF581	5,528,000	M.10.a.(3)b.i
(ii) Secured by junior liens			BHDMF582	1,000	M.10.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties			BHDMF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF584	0	M.10.a.(5)
b. Commercial and industrial loans	BHCKF585	1,356,000	BHDMF585	281,000	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF586	0	BHDMF586	0	M.10.c.(1)
(2) Other revolving credit plans	BHCKF587	0	BHDMF587	0	M.10.c.(2)
(3) Automobile loans	BHCKK196	0	BHDMK196	0	M.10.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK208	0	BHDMK208	0	M.10.c.(4)
d. Other loans	BHCKF589	2,648,000	BHDMF589	2,458,000	M.10.d.

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands		(Column A) Consolidated	(Column B) Domestic Offices		
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):					
a. Loans secured by real estate					
	BHCKF609	5,688,000			M.11.a.
(1) Construction, land development, and other land loans					
			BHDMF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					
			BHDMF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					
			BHDMF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens					
			BHDMF593	5,686,000	M.11.a.(3)b.i
(ii) Secured by junior liens					
			BHDMF594	2,000	M.11.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties					
			BHDMF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties					
			BHDMF596	0	M.11.a.(5)
b. Commercial and industrial loans					
	BHCKF597	1,295,000	BHDMF597	308,000	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards					
	BHCKF598	0	BHDMF598	0	M.11.c.(1)
(2) Other revolving credit plans					
	BHCKF599	0	BHDMF599	0	M.11.c.(2)
(3) Automobile loans					
	BHCKK195	0	BHDMK195	0	M.11.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)					
	BHCKK209	0	BHDMK209	0	M.11.c.(4)
d. Other loans					
	BHCKF601	2,565,000	BHDMF601	2,376,000	M.11.d.

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
13. Not applicable					
14. Pledged loans and leases					
	BHCKG378	234,140,000			M.14.

Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
Assets					
1. U.S. Treasury securities	BHCM3531	17,347,000	BHCK3531	14,227,000	1.
2. U.S. government agency obligations (exclude MBS)	BHCM3532	3,030,000	BHCK3532	3,004,000	2.
3. Securities issued by states and political subdivisions in the U.S.	BHCM3533	5,474,000	BHCK3533	5,474,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKG379	25,496,000	BHDMG379	25,496,000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ⁽¹⁾	BHCKG380	6,404,000	BHDMG380	6,404,000	4.b.
c. All other residential mortgage-backed securities	BHCKG381	2,324,000	BHDMG381	1,853,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	BHCKK197	225,000	BHDMK197	225,000	4.d.
e. All other commercial MBS	BHCKK198	1,200,000	BHDMK198	1,053,000	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	BHCKG383	1,841,000	BHDMG383	1,823,000	5.a.(1)
(2) Synthetic	BHCKG384	355,000	BHDMG384	355,000	5.a.(2)
(3) Hybrid	BHCKG385	0	BHDMG385	0	5.a.(3)
b. All other debt securities	BHCKG386	126,734,000	BHDMG386	17,434,000	5.b.
6. Loans:					
a. Loans secured by real estate	BHCKF610	1,286,000			6.a.
(1) Construction, land development, and other land loans			BHDMF604	3,000	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			BHDMF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF606	3,000	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF607	875,000	6.a.(3)(b)(i)
(ii) Secured by junior liens			BHDMF611	30,000	6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties			BHDMF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			BHDMF613	375,000	6.a.(5)
b. Commercial and industrial loans	BHCKF614	10,605,000	BHDMF614	9,943,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	BHCKF615	0	BHDMF615	0	6.c.(1)
(2) Other revolving credit plans	BHCKF616	0	BHDMF616	0	6.c.(2)
(3) Automobile loans	BHCKK199	0	BHDMK199	0	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK210	0	BHDMK210	0	6.c.(4)
d. Other loans	BHCKF618	949,000	BHDMF618	611,000	6.d.
7. - 8. Not applicable					
9. Other trading assets	BHCM3541	54,778,000	BHCK3541	41,493,000	9.
10. Not applicable					
11. Derivatives with a positive fair value	BHCM3543	57,153,000	BHCK3543	23,421,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal HC.5.)	BHCT3545	315,201,000	BHDM3545	154,102,000	12.

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

Schedule HC-D—Continued

Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) Domestic Offices		
Liabilities						
13.						
a. Liability for short positions:						
(1) Equity securities	BHCKG209	15,383,000	BHDMG209	6,999,000		13.a.(1)
(2) Debt securities	BHCKG210	58,627,000	BHDMG210	21,227,000		13.a.(2)
(3) All other assets	BHCKG211	261,000	BHDMG211	0		13.a.(3)
b. All other trading liabilities	BHCKF624	0	BHDMF624	0		13.b.
14. Derivatives with a negative fair value	BHCK3547	55,719,000	BHDM3547	25,694,000		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal HC.15.)	BHCT3548	129,990,000	BHDM3548	53,920,000		15.

Memoranda

Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) Domestic Offices		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)						
a. Loans secured by real estate						
(1) Construction, land development, and other land loans	BHCKF790	1,799,000				M.1.a.
(2) Secured by farmland (including farm residential and other improvements)			BHDMF625	6,000		M.1.a.(1)
(3) Secured by 1-4 family residential properties:			BHDMF626	1,000		M.1.a.(2)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF627	47,000		M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			BHDMF628	1,028,000		M.1.a.(3)b.i
(i) Secured by first liens			BHDMF629	108,000		M.1.a.(3)b.ii
(ii) Secured by junior liens			BHDMF630	0		M.1.a.(4)
(4) Secured by multifamily (5 or more) residential properties			BHDMF631	609,000		M.1.a.(5)
(5) Secured by nonfarm nonresidential properties	BHCKF632	10,815,000	BHDMF632	10,044,000		M.1.b.
b. Commercial and industrial loans						
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards	BHCKF633	0	BHDMF633	0		M.1.c.(1)
(2) Other revolving credit plans	BHCKF634	0	BHDMF634	0		M.1.c.(2)
(3) Automobile loans	BHCKK200	0	BHDMK200	0		M.1.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	BHCKK211	0	BHDMK211	0		M.1.c.(4)
d. Other loans	BHCKF636	884,000	BHDMF636	536,000		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:						
a. Fair value	BHCKF639	68,000	BHDMF639	68,000		M.2.a.
b. Unpaid principal balance	BHCKF640	382,000	BHDMF640	382,000		M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):						
a. Trust preferred securities issued by financial institutions	BHCKG299	282,000	BHDMG299	282,000		M.3.a.
b. Trust preferred securities issued by real estate investment trusts	BHCKG332	0	BHDMG332	0		M.3.b.
c. Corporate and similar loans	BHCKG333	0	BHDMG333	0		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG334	18,000	BHDMG334	0		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG335	3,000	BHDMG335	3,000		M.3.e.
f. Diversified (mixed) pools of structured financial products	BHCKG651	0	BHDMG651	0		M.3.f.
g. Other collateral or reference assets	BHCKG652	1,893,000	BHDMG652	1,893,000		M.3.g.
4. Pledged trading assets:						
a. Pledged securities	BHCKG387	119,412,000	BHDMG387	61,193,000		M.4.a.
b. Pledged loans	BHCKG388	0	BHDMG388	0		M.4.b.

Schedule HC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<i>Memoranda items 5 through 10 are to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>				
5. Asset-backed securities:				
a. Credit card receivables	BHCKF643	410,000		M.5.a.
b. Home equity lines	BHCKF644	245,000		M.5.b.
c. Automobile loans	BHCKF645	283,000		M.5.c.
d. Other consumer loans	BHCKF646	1,096,000		M.5.d.
e. Commercial and industrial loans	BHCKF647	213,000		M.5.e.
f. Other	BHCKF648	2,333,000		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	BHCKF651	208,000		M.6.
7. Equity securities:				
a. Readily determinable fair values	BHCKF652	31,986,000		M.7.a.
b. Other	BHCKF653	18,583,000		M.7.b.
8. Loans pending securitization	BHCKF654	0		M.8.
9.				
a.				
(1) Gross fair value of commodity contracts	BHCKG212	11,429,000		M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory	BHCKG213	938,000		M.9.a.(2)
b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):				
(1) BHTXF655	BHCKF655	0		M.9.b.(1)
(2) BHTXF656	BHCKF656	0		M.9.b.(2)
(3) BHTXF657	BHCKF657	0		M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)				
a. BHTXF658	BHCKF658	0		M.10.a.
b. BHTXF659	BHCKF659	0		M.10.b.
c. BHTXF660	BHCKF660	0		M.10.c.

Schedule HC-E—Deposit Liabilities⁽¹⁾

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:					
a. Noninterest-bearing balances ⁽²⁾	BHCB2210	51,285,000			1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	BHCB3187	7,942,000			1.b.
c. Money market deposit accounts and other savings accounts	BHCB2389	293,103,000			1.c.
d. Time deposits of less than \$100,000	BHCB6648	9,276,000			1.d.
e. Time deposits of \$100,000 or more	BHCB2604	11,778,000			1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:					
a. Noninterest-bearing balances ⁽²⁾	BHOD3189	0			2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	BHOD3187	0			2.b.
c. Money market deposit accounts and other savings accounts	BHOD2389	0			2.c.
d. Time deposits of less than \$100,000	BHOD6648	0			2.d.
e. Time deposits of \$100,000 or more	BHOD2604	0			2.e.

Memoranda

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Brokered deposits less than \$100,000 w ith a remaining maturity of one year or less	BHDMA243	23,338,000			M.1.
2. Brokered deposits less than \$100,000 w ith a remaining maturity of more than one year	BHDMA164	589,000			M.2.
3. Time deposits of \$100,000 or more w ith a remaining maturity of one year or less	BHDMA242	7,525,000			M.3.
4. Foreign office time deposits w ith a remaining maturity of one year or less	BHFNA245	213,549,000			M.4.

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

Schedule HC-F—Other Assets

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Accrued interest receivable ⁽¹⁾	BHCKB556	6,945,000			1.
2. Net deferred tax assets ⁽²⁾	BHCK2148	54,275,000			2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	BHCKA519	0			3.a.
b. Other financial assets	BHCKA520	20,000			3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	BHCK1752	12,947,000			4.
5. Life insurance assets:					
a. General account life insurance assets	BHCKK201	365,000			5.a.
b. Separate account life insurance assets	BHCKK202	8,245,000			5.b.
c. Hybrid account life insurance assets	BHCKK270	0			5.c.
6. Other	BHCK2168	62,591,000			6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	BHCT2160	145,388,000			7.

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

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Not applicable					
2. Net deferred tax liabilities ⁽¹⁾	BHCK3049		938,000		2.
3. Allow ance for credit losses on off-balance sheet credit exposures	BHCKB557		1,062,000		3.
4. Other	BHCKB984		120,578,000		4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	BHCT2750		122,578,000		5.

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

Schedule HC-H—Interest Sensitivity⁽¹⁾

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Earning assets that are repriceable w ithin one year or mature w ithin one year	BHCK3197	793,026,000			1.
2. Interest-bearing deposit liabilities that reprice w ithin one year or mature w ithin one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet	BHCK3296	488,087,000			2.
3. Long-term debt that reprices w ithin one year included in items 16 and 19.a on Schedule HC, Balance Sheet	BHCK3298	105,259,000			3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	BHCK3408	0			4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature w ithin one year	BHCK3409	0			5.

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

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

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

I. Property and Casualty Underwriting

Dollar Amounts in Thousands			Bil	Mil	Thou	
Assets						
1. Reinsurance recoverables	BHCKB988			18,000		1.
2. Total assets	BHCKC244			1,893,000		2.
Liabilities						
3. Claims and claims adjustment expense reserves	BHCKB990			156,000		3.
4. Unearned premiums	BHCKB991			164,000		4.
5. Total equity	BHCKC245			1,275,000		5.
6. Net income	BHCKC246			122,000		6.

II. Life and Health Underwriting

Dollar Amounts in Thousands			Bil	Mil	Thou	
Assets						
1. Reinsurance recoverables	BHCKC247			53,000		1.
2. Separate account assets	BHCKB992			2,857,000		2.
3. Total assets	BHCKC248			13,922,000		3.
Liabilities						
4. Policy holder benefits and contract holder funds	BHCKB994			4,947,000		4.
5. Separate account liabilities	BHCKB996			2,857,000		5.
6. Total equity	BHCKC249			2,562,000		6.
7. Net income	BHCKC250			284,000		7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Assets					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	BHCKB558		86,390,000		1.a.
b. Mortgage-backed securities	BHCKB559		57,839,000		1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)	BHCKB560		142,330,000		1.c.
2. Federal funds sold and securities purchased under agreements to resell	BHCK3365		273,028,000		2.
3.					
a. Total loans and leases in domestic offices	BHDM3516		372,606,000		3.a.
(1) Loans secured by 1-4 family residential properties	BHDM3465		150,211,000		3.a.(1)
(2) All other loans secured by real estate	BHDM3466		8,465,000		3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHDM3386		219,000		3.a.(3)
(4) Commercial and industrial loans	BHDM3387		37,350,000		3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	BHDMB561		103,985,000		3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHDMB562		15,037,000		3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs	BHFN3360		296,097,000		3.b.
4.					
a. Trading assets	BHCK3401		305,657,000		4.a.
b. Other earning assets	BHCKB985		198,247,000		4.b.
5. Total consolidated assets	BHCK3368		1,906,956,000		5.
Liabilities					
6. Interest-bearing deposits (domestic) ⁽¹⁾	BHCK3517		237,855,000		6.
7. Interest-bearing deposits (foreign) ⁽¹⁾	BHCK3404		502,869,000		7.
8. Federal funds purchased and securities sold under agreements to repurchase	BHCK3353		221,357,000		8.
9. All other borrowed money	BHCK2635		298,006,000		9.
10. Not applicable					
Equity Capital					
11. Total equity capital (excludes limited-life preferred stock)	BHCK3519		188,433,000		11.

(1) Includes interest-bearing demand deposits.

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

For Federal Reserve Bank Use Only
C.I. _____

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Unused commitments (report only unused portions that are fee paid or otherwise legally binding):					
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines)	BHCK3814	18,237,000			1.a.
b.					
(1) Unused consumer credit card lines	BHCKJ455	593,383,000			1.b.(1)
(2) Other unused credit card lines	BHCKJ456	32,384,000			1.b.(2)
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))	BHCK3816	2,185,000			1.c.(1)
(a) 1-4 family residential construction loan commitments	BHCKF164	182,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	BHCKF165	2,003,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	BHCK6550	507,000			1.c.(2)
d. Securities underwriting	BHCK3817	225,000			1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	BHCKJ457	137,206,000			1.e.(1)
(2) Loans to financial institutions	BHCKJ458	37,703,000			1.e.(2)
(3) All other unused commitments	BHCKJ459	63,198,000			1.e.(3)
2. Financial standby letters of credit and foreign office guarantees	BHCK6566	99,760,000			2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>					
a. Amount of financial standby letters of credit conveyed to others	BHCK3820	22,251,000			2.a.
3. Performance standby letters of credit and foreign office guarantees	BHCK6570	12,406,000			3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>					
a. Amount of performance standby letters of credit conveyed to others	BHCK3822	1,261,000			3.a.
4. Commercial and similar letters of credit	BHCK3411	7,977,000			4.
5. Not applicable					
6. Securities lent	BHCK3433	75,951,000			6.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2010.

Dollar Amounts in Thousands		(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default sw aps	BHCKC968	1,424,250,000	BHCKC969	1,510,523,000		7.a.(1)
(2) Total return sw aps	BHCKC970	1,156,000	BHCKC971	16,161,000		7.a.(2)
(3) Credit options	BHCKC972	12,807,000	BHCKC973	13,147,000		7.a.(3)
(4) Other credit derivatives	BHCKC974	0	BHCKC975	0		7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value	BHCKC219	16,797,000	BHCKC221	42,095,000		7.b.(1)
(2) Gross negative fair value	BHCKC220	38,633,000	BHCKC222	18,096,000		7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou	
c. Notional amounts by regulatory capital treatment:					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	BHCKG401	1,438,213,000			7.c.(1)(a)
(b) Purchased protection	BHCKG402	1,512,376,000			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	BHCKG403	0			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	BHCKG404	27,455,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	BHCKG405	0			7.c.(2)(c)

Schedule HC-L—Continued

(Report only transactions with nonrelated institutions)

Dollar Amounts in Thousands	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	BHCKG406	170,079,000	BHCKG407	457,436,000	BHCKG408	76,313,000	7.d.(1)(a)
(b) Subinvestment grade	BHCKG409	163,350,000	BHCKG410	475,755,000	BHCKG411	95,280,000	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	BHCKG412	195,665,000	BHCKG413	492,805,000	BHCKG414	79,947,000	7.d.(2)(a)
(b) Subinvestment grade	BHCKG415	155,382,000	BHCKG416	503,205,000	BHCKG417	112,827,000	7.d.(2)(b)

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
8. Spot foreign exchange contracts	BHCK8765	825,662,000		8.
9. All other off-balance sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total bank holding company equity capital" (itemize and describe in terms 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 27.a)				
a. Securities borrow ed	BHCK3430	43,656,000		9.
b. Commitments to purchase w hen-issued securities	BHCK3432	43,656,000		9.a.
c. Commitments to sell w hen-issued securities	BHCK3434	0		9.b.
d.	BHCK3435	0		9.c.
e.	BHCK6561	0		9.d.
f.	BHCK6562	0		9.e.
g.	BHCK6568	0		9.f.
g.	BHCK6586	0		9.g.
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 the sum of items 12 and 13):					
a. Futures contracts	BHCK8693	BHCK8694	BHCK8695	BHCK8696	11.a.
	874,733,000	11,726,000	14,770,000	50,883,000	
b. Forward contracts	BHCK8697	BHCK8698	BHCK8699	BHCK8700	11.b.
	4,472,285,000	1,559,553,000	2,029,000	35,956,000	
c. Exchange-traded option contracts:					
(1) Written options	BHCK8701	BHCK8702	BHCK8703	BHCK8704	11.c.(1)
	897,447,000	20,145,000	530,458,000	140,695,000	
(2) Purchased options	BHCK8705	BHCK8706	BHCK8707	BHCK8708	11.c.(2)
	789,572,000	21,528,000	513,143,000	141,302,000	
d. Over-the-counter option contracts:					
(1) Written options	BHCK8709	BHCK8710	BHCK8711	BHCK8712	11.d.(1)
	2,906,516,000	752,608,000	170,536,000	29,069,000	
(2) Purchased options	BHCK8713	BHCK8714	BHCK8715	BHCK8716	11.d.(2)
	2,744,823,000	758,737,000	141,853,000	31,262,000	
e. Swaps	BHCK3450	BHCK3826	BHCK8719	BHCK8720	11.e.
	30,140,686,000	3,247,445,000	95,632,000	28,188,000	
12. Total gross notional amount of derivative contracts held for trading	BHCKA126	BHCKA127	BHCK8723	BHCK8724	12.
	42,745,869,000	6,319,963,000	1,468,421,000	457,355,000	
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK8725	BHCK8726	BHCK8727	BHCK8728	13.
	80,193,000	51,779,000	0	0	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK8733	BHCK8734	BHCK8735	BHCK8736	14.a.(1)
	969,870,000	71,744,000	19,946,000	11,429,000	
(2) Gross negative fair value	BHCK8737	BHCK8738	BHCK8739	BHCK8740	14.a.(2)
	942,622,000	79,565,000	34,688,000	12,648,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK8741	BHCK8742	BHCK8743	BHCK8744	14.b.(1)
	5,138,000	1,266,000	0	0	
(2) Gross negative fair value	BHCK8745	BHCK8746	BHCK8747	BHCK8748	14.b.(2)
	6,631,000	860,000	0	0	

Schedule HC-L—Continued

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

Dollar Amounts in Thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
15. Over-the counter derivatives:						
a. Net current credit exposure						
	BHCKG418	BHCKG419	BHCKG420	BHCKG421	BHCKG422	
	52,675,000	6,000	1,326,000	15,128,000	31,879,000	15.a.
b. Fair value of collateral:						
(1) Cash - U.S. dollar						
	BHCKG423	BHCKG424	BHCKG425	BHCKG426	BHCKG427	
	24,349,000	0	4,696,000	213,000	9,419,000	15.b.(1)
(2) Cash - Other currencies						
	BHCKG428	BHCKG429	BHCKG430	BHCKG431	BHCKG432	
	14,224,000	0	138,000	2,456,000	3,887,000	15.b.(2)
(3) U.S. Treasury securities						
	BHCKG433	BHCKG434	BHCKG435	BHCKG436	BHCKG437	
	1,480,000	0	487,000	1,000	919,000	15.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities						
	BHCKG438	BHCKG439	BHCKG440	BHCKG441	BHCKG442	
	767,000	0	0	0	541,000	15.b.(4)
(5) Corporate bonds						
	BHCKG443	BHCKG444	BHCKG445	BHCKG446	BHCKG447	
	130,000	0	191,000	956,000	392,000	15.b.(5)
(6) Equity securities						
	BHCKG448	BHCKG449	BHCKG450	BHCKG451	BHCKG452	
	0	0	0	0	11,000	15.b.(6)
(7) All other collateral						
	BHCKG453	BHCKG454	BHCKG455	BHCKG456	BHCKG457	
	1,810,000	0	72,000	28,000	3,647,000	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))						
	BHCKG458	BHCKG459	BHCKG460	BHCKG461	BHCKG462	
	42,760,000	0	5,584,000	3,654,000	18,816,000	15.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2011.

Schedule HC-M—Memoranda

Dollar Amounts in Thousands

	Number (Unrounded)		Bil	Mil	Thou	
1. Total number of bank holding company common shares outstanding ..	BHCK3459	2932520700				1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	BHCK6555		56,615,000			2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	BHCK6556		37,957,000			3.
4. Other assets acquired in satisfaction of debts previously contracted	BHCK6557		86,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	BHCKA288		52,991,000			5.
6. Assets covered by loss-sharing agreements with the FDIC:						
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):						
(1) Loans secured by real estate in domestic offices:						
(a) Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans	BHDMK169		0			6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	BHDMK170		0			6.a.(1)(a)(2)
(b) Secured by farmland	BHDMK171		0			6.a.(1)(b)
(c) Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHDMK172		0			6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens	BHDMK173		0			6.a.(1)(c)(2)(a)
(b) Secured by junior liens	BHDMK174		0			6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	BHDMK175		0			6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK176		0			6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK177		0			6.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers	BHCKK178		0			6.a.(2)
(3) Commercial and industrial loans	BHCKK179		0			6.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(a) Credit cards	BHCKK180		0			6.a.(4)(a)
(b) Automobile loans	BHCKK181		0			6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)	BHCKK182		0			6.a.(4)(c)
(5) All other loans and leases	BHCKK183		0			6.a.(5)
Itemize the categories of loans and leases (as defined in Schedule HC-C) included in item 6.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):						
(a) Loans to depository institutions and acceptances of other banks	BHCKK184		0			6.a.(5)(a)
(b) Loans to foreign governments and official institutions	BHCKK185		0			6.a.(5)(b)
(c) Other loans ⁽¹⁾	BHCKK186		0			6.a.(5)(c)
(d) Lease financing receivables	BHCKK273		0			6.a.(5)(d)
b. Other real estate owned (included in Schedule HC, item 7):						
(1) Construction, land development, and other land in domestic offices	BHDMK187		0			6.b.(1)
(2) Farmland in domestic offices	BHDMK188		0			6.b.(2)
(3) 1-4 family residential properties in domestic offices	BHDMK189		0			6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	BHDMK190		0			6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	BHDMK191		0			6.b.(5)
(6) In foreign offices	BHFNK260		0			6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	BHCKK192		0			6.b.(7)

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

Schedule HC-M—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
c. Debt securities (included in Schedule HC, items 2.a and 2.b)	BHCKJ461			0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	BHCKJ462			0	6.d.
7. Captive insurance and reinsurance subsidiaries:					
a. Total assets of captive insurance subsidiaries (1)	BHCKK193		274,000		7.a.
b. Total assets of captive reinsurance subsidiaries (1)	BHCKK194		7,987,000		7.b.

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

Peter Bieszard

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

347-648-4118

Area Code / Phone Number (TEXT 9009)

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Intangible assets other than goodwill:					
a. Mortgage servicing assets	BHCK3164		1,920,000		12.a.
(1) Estimated fair value of mortgage servicing assets	BHCK6438		1,920,000		12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	BHCKB026		2,006,000		12.b.
c. All other identifiable intangible assets	BHCK5507		3,977,000		12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	BHCT0426		7,903,000		12.d.
13. Other real estate owned	BHCT2150		474,000		13.
14. Other borrowed money:					
a. Commercial paper	BHCK2309		12,397,000		14.a.
b. Other borrowed money with a remaining maturity of one year or less	BHCK2332		96,651,000		14.b.
c. Other borrowed money with a remaining maturity of more than one year	BHCK2333		177,733,000		14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	BHCT3190		286,781,000		14.d.

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

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

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

Schedule HC-M—Continued

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

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

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

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

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 bank holding companies that are not required to file the FR Y-12.

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

	Bil	Mil	Thou	
<i>Memoranda items 20 and 21 are to be completed only by bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>				
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:				
a. Net assets	BHCKC252	395,652,000		20.a.
b. Balances due from related institutions:				
(1) Due from the bank holding company (parent company only), gross	BHCK4832	185,000		20.b.(1)
(2) Due from the subsidiary banks of the bank holding company, gross	BHCK4833	15,941,000		20.b.(2)
(3) Due from nonbank subsidiaries of the bank holding company, gross	BHCK4834	73,833,000		20.b.(3)
c. Balances due to related institutions:				
(1) Due to bank holding company (parent company only), gross	BHCK5041	1,540,000		20.c.(1)
(2) Due to subsidiary banks of the bank holding company, gross	BHCK5043	20,538,000		20.c.(2)
(3) Due to nonbank subsidiaries of the bank holding company, gross	BHCK5045	105,128,000		20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors	BHCK5047	15,875,000		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	BHCKC253	12,695,000		21.

Schedule HC-M—Continued

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

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

http:// www.citigroup.com/citi/fin/sec.htm 22.

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
23. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	BHCKF064	0			23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	BHCKF065	88,667,000			23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:					
a. Senior perpetual preferred stock or similar items	BHCKG234	0			24.a.
b. Warrants to purchase common stock or similar items	BHCKG235	0			24.b.

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

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans	BHCKF172 | 0	BHCKF174 | 0	BHCKF176 | 24,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKF173 | 0	BHCKF175 | 0	BHCKF177 | 112,000	1.a.(2)
b. Secured by farmland in domestic offices	BHCK3493 | 0	BHCK3494 | 0	BHCK3495 | 0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	BHCK5398 | 376,000	BHCK5399 | 1,000	BHCK5400 | 620,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	BHCKC236 | 4,719,000	BHCKC237 | 4,874,000	BHCKC229 | 6,395,000	1.c.(2)(a)
(b) Secured by junior liens	BHCKC238 | 265,000	BHCKC239 | 0	BHCKC230 | 1,103,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3499 | 10,000	BHCK3500 | 0	BHCK3501 | 8,000	1.d.
e. Secured by nonfarm non-residential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKF178 | 10,000	BHCKF180 | 0	BHCKF182 | 42,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKF179 | 11,000	BHCKF181 | 0	BHCKF183 | 86,000	1.e.(2)
f. In foreign offices	BHCKB572 | 545,000	BHCKB573 | 0	BHCKB574 | 1,354,000	1.f.

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
2. Loans to depository institutions and acceptances of other banks:				
a. U.S. banks and other U.S. depository institutions	BHCK5377 0	BHCK5378 0	BHCK5379 0	2.a.
b. Foreign banks	BHCK5380 0	BHCK5381 0	BHCK5382 0	2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK1594 0	BHCK1597 1,000	BHCK1583 17,000	3.
4. Commercial and industrial loans	BHCK1606 247,000	BHCK1607 73,000	BHCK1608 1,296,000	4.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards	BHCKB575 2,313,000	BHCKB576 1,890,000	BHCKB577 471,000	5.a.
b. Automobile loans	BHCKK213 7,000	BHCKK214 0	BHCKK215 1,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK216 698,000	BHCKK217 51,000	BHCKK218 1,059,000	5.c.
6. Loans to foreign governments and official institutions	BHCK5389 0	BHCK5390 0	BHCK5391 115,000	6.
7. All other loans	BHCK5459 41,000	BHCK5460 3,000	BHCK5461 690,000	7.
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures	BHCKF166 0	BHCKF167 0	BHCKF168 0	8.a.
b. All other leases	BHCKF169 4,000	BHCKF170 6,000	BHCKF171 8,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	BHCK3505 0	BHCK3506 635,000	BHCK3507 30,000	9.
10. TOTAL (sum of items 1 through 9) ...	BHCK5524 9,246,000	BHCK5525 7,534,000	BHCK5526 13,431,000	10.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC)	BHCKK036 1,411,000	BHCKK037 4,871,000	BHCKK038 8,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above ..	BHCKK039 218,000	BHCKK040 238,000	BHCKK041 7,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	BHCKK042 1,181,000	BHCKK043 4,618,000	BHCKK044 0	11.b.

Schedule HC-N—Continued

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

Schedule HC-N—Continued

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

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

Schedule HC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans	BHDMMK105 | 0	BHDMMK106 | 0	BHDMMK107 | 0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	BHDMMK108 | 0	BHDMMK109 | 0	BHDMMK110 | 3,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCKF661 | 2,675,000	BHCKF662 | 2,295,000	BHCKF663 | 4,075,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMMK111 | 0	BHDMMK112 | 0	BHDMMK113 | 0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMMK114 | 0	BHDMMK115 | 0	BHDMMK116 | 0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMMK117 | 0	BHDMMK118 | 0	BHDMMK119 | 5,000	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addresses (domicile)	BHCKK120 | 0	BHCKK121 | 2,000	BHCKK122 | 100,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	BHCKK123 | 1,000	BHCKK124 | 0	BHCKK125 | 108,000	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	BHCKK126 | 354,000	BHCKK127 | 83,000	BHCKK128 | 590,000	M.1.f.

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>				
(1) Loans secured by farmland in domestic offices	BHDMK130 | 0	BHDMK131 | 0	BHDMK132 | 0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	BHCKK134 | 0	BHCKK135 | 0	BHCKK136 | 0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHCKK138 | 0	BHCKK139 | 0	BHCKK140 | 0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards	BHCKK274 | 0	BHCKK275 | 0	BHCKK276 | 0	M.1.f.(4)(a)
(b) Automobile loans	BHCKK277 | 0	BHCKK278 | 0	BHCKK279 | 0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK280 | 0	BHCKK281 | 0	BHCKK282 | 0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	BHCKK283 | 0	BHCKK284 | 0	BHCKK285 | 0	M.1.f.(5)
(6) Other loans ⁽¹⁾	BHCKK286 | 0	BHCKK287 | 0	BHCKK288 | 0	M.1.f.(6)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above	BHCK6558 | 0	BHCK6559 | 0	BHCK6560 | 59,000	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees above	BHCK3508 | 1,917,000	BHCK1912 | 520,000	BHCK1913 | 3,736,000	M.3.
4. Not applicable				
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)				
a. Loans and leases held for sale	BHCKC240 | 32,000	BHCKC241 | 1,000	BHCKC226 | 678,000	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	BHCKF664 | 51,000	BHCKF665 | 0	BHCKF666 | 126,000	M.5.b.(1)
(2) Unpaid principal balance	BHCKF667 | 98,000	BHCKF668 | 0	BHCKF669 | 249,000	M.5.b.(2)

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

Schedule HC-N—Continued

Memoranda—Continued

Items 6 is to be reported only by bank 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	Bil | Mil | Thou		Bil | Mil | Thou		
6. Derivative contracts:					
Fair value of amounts carried as assets	BHCK3529	0	BHCK3530	0	M.6.

Dollar Amounts in Thousands	Bil | Mil | Thou		
7. Additions to nonaccrual assets during the quarter	BHCKC410	5,449,000	M.7.
8. Nonaccrual assets sold during the quarter	BHCKC411	580,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	BHCKL183	0	BHCKL184	0	BHCKL185	719,000	M.9.a.
b. Carrying amount included in Schedule HC-N, items 1 through 7, above	BHCKL186	0	BHCKL187	0	BHCKL188	533,000	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 bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a. Closed-end first liens	BHCKF066	8,946,000			1.a.
b. Closed-end junior liens	BHCKF067	0			1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	BHDMF670	0			1.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF671	0			1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:					
a. Closed-end first liens	BHCKF068	3,008,000			2.a.
b. Closed-end junior liens	BHCKF069	0			2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	BHDMF672	0			2.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF673	0			2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:					
a. Closed-end first liens	BHCKF070	12,977,000			3.a.
b. Closed-end junior liens	BHCKF071	6,000			3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	BHDMF674	0			3.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF675	0			3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):					
a. Closed-end first liens	BHCKF072	5,249,000			4.a.
b. Closed-end junior liens	BHCKF073	30,000			4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	BHDMF676	3,000			4.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF677	47,000			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.f, 5.g, and 5.i)					
a. Closed-end 1-4 family residential mortgage loans	BHCKF184	680,000			5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	BHDMF560	0			5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
a. Closed-end first liens	BHDMF678	411,000			6.a.
b. Closed-end junior liens	BHDMF679	0			6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	BHDMF680	0			6.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF681	0			6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:					
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	BHCKL191	1,227,000			7.a.
b. For representations and warranties made to other parties	BHCKL192	288,000			7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	BHCKM288	N/A			7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2011.
 (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 bank holding companies.

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Assets						
1. Available-for-sale securities	BHCY 1773	BHCKG474	BHCKG475	BHCKG476	BHCKG477	1.
	271,261,000	0	52,726,000	209,882,000	8,653,000	
2. Federal funds sold and securities purchased under agreements to resell	BHCKG478	BHCKG479	BHCKG480	BHCKG481	BHCKG482	2.
	166,506,000	43,569,000	0	205,398,000	4,677,000	
3. Loans and leases held for sale	BHCKG483	BHCKG484	BHCKG485	BHCKG486	BHCKG487	3.
	4,174,000	0	0	4,174,000	0	
4. Loans and leases held for investment	BHCKG488	BHCKG489	BHCKG490	BHCKG491	BHCKG492	4.
	5,359,000	0	0	295,000	5,064,000	
5. Trading assets:						
a. Derivative assets	BHCT3543	BHCKG493	BHCKG494	BHCKG495	BHCKG496	5.a.
	57,153,000	1,074,602,000	3,758,000	1,118,658,000	9,339,000	
b. Other trading assets	BHCKG497	BHCKG498	BHCKG499	BHCKG500	BHCKG501	5.b.
	258,048,000	0	121,873,000	122,520,000	13,655,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	BHCKF240	BHCKF684	BHCKF692	BHCKF241	BHCKF242	5.b.(1)
	0	0	0	0	0	
6. All other assets	BHCKG391	BHCKG392	BHCKG395	BHCKG396	BHCKG804	6.
	14,257,000	4,403,000	0	9,291,000	9,369,000	
7. Total assets measured at fair value on a recurring basis	BHCKG502	BHCKG503	BHCKG504	BHCKG505	BHCKG506	7.
	776,758,000	1,122,574,000	178,357,000	1,670,218,000	50,757,000	

Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands						
Liabilities						
8. Deposits	BHCKF252 1,864,000	BHCKF686 0	BHCKF694 0	BHCKF253 1,103,000	BHCKF254 761,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	BHCKG507 123,459,000	BHCKG508 43,569,000	BHCKG509 0	BHCKG510 166,187,000	BHCKG511 841,000	9.
10. Trading liabilities:						
a. Derivative liabilities	BHCT3547 55,719,000	BHCKG512 1,070,293,000	BHCKG513 4,320,000	BHCKG514 1,108,637,000	BHCKG515 13,055,000	10.a.
b. Other trading liabilities	BHCKG516 74,271,000	BHCKG517 0	BHCKG518 64,654,000	BHCKG519 9,492,000	BHCKG520 125,000	10.b.
11. Other borrowed money	BHCKG521 28,097,000	BHCKG522 0	BHCKG523 0	BHCKG524 21,532,000	BHCKG525 6,565,000	11.
12. Subordinated notes and debentures	BHCKG526 0	BHCKG527 0	BHCKG528 0	BHCKG529 0	BHCKG530 0	12.
13. All other liabilities	BHCKG805 3,407,000	BHCKG806 4,403,000	BHCKG807 0	BHCKG808 7,807,000	BHCKG809 3,000	13.
14. Total liabilities measured at fair value on a recurring basis	BHCKG531 286,817,000	BHCKG532 1,118,265,000	BHCKG533 68,974,000	BHCKG534 1,314,758,000	BHCKG535 21,350,000	14.

Schedule HC-Q—Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):						
a. Mortgage servicing assets	BHCKG536	BHCKG537	BHCKG538	BHCKG539	BHCKG540	M.1.a.
	1,920,000	0	0	0	1,920,000	
b. Nontrading derivative assets	BHCKG541	BHCKG542	BHCKG543	BHCKG544	BHCKG545	M.1.b.
	4,674,000	4,403,000	0	8,412,000	665,000	
c. <input type="text" value="BHTXG546"/>	BHCKG546	BHCKG547	BHCKG548	BHCKG549	BHCKG550	M.1.c.
		0	0	0	0	
d. <input type="text" value="BHTXG551"/>	BHCKG551	BHCKG552	BHCKG553	BHCKG554	BHCKG555	M.1.d.
		0	0	0	0	
e. <input type="text" value="BHTXG556"/>	BHCKG556	BHCKG557	BHCKG558	BHCKG559	BHCKG560	M.1.e.
		0	0	0	0	
f. <input type="text" value="BHTXG561"/>	BHCKG561	BHCKG562	BHCKG563	BHCKG564	BHCKG565	M.1.f.
		0	0	0	0	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives)	BHCKF261	BHCKF689	BHCKF697	BHCKF262	BHCKF263	M.2.a.
	0	0	0	0	0	
b. Nontrading derivative liabilities	BHCKG566	BHCKG567	BHCKG568	BHCKG569	BHCKG570	M.2.b.
	(1,603,000)	4,403,000	0	2,797,000	3,000	
c. <input type="text" value="BHTXG571"/>	BHCKG571	BHCKG572	BHCKG573	BHCKG574	BHCKG575	M.2.c.
		0	0	0	0	
d. <input type="text" value="BHTXG576"/>	BHCKG576	BHCKG577	BHCKG578	BHCKG579	BHCKG580	M.2.d.
		0	0	0	0	
e. <input type="text" value="BHTXG581"/>	BHCKG581	BHCKG582	BHCKG583	BHCKG584	BHCKG585	M.2.e.
		0	0	0	0	
f. <input type="text" value="BHTXG586"/>	BHCKG586	BHCKG587	BHCKG588	BHCKG589	BHCKG590	M.2.f.
		0	0	0	0	

Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands		Bil	Mil	Thou	
Tier 1 Capital					
1. Total bank holding company equity capital (from Schedule HC, item 27.a)	BHCKX3210	186,777,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ⁽¹⁾	BHCK8434	531,000			2.
3. LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value) ⁽¹⁾	BHCKA221	84,000			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ⁽¹⁾ and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	BHCK4336	(6,792,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	BHCKB588	0			5.
6.					
a. Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	BHCKG214	693,000			6.a.
b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) ⁽²⁾	BHCKG215	10,597,000			6.b.
c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies	BHCKG216	0			6.c.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	BHCKB590	29,910,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	BHCKF264	295,000			7.b.
8. Subtotal (sum of items 1 and 6.a., 6.b., and 6.c., less items 2, 3, 4, 5, 7.a and 7.b)	BHCKC227	174,039,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	BHCKB591	192,000			9.a.
b. LESS: Disallowed deferred tax assets	BHCK5610	37,575,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	BHCKB592	(480,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	BHCK8274	135,792,000			11.
Tier 2 Capital					
12. Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interest) not includible in items 6.b. or 6.c. ⁽²⁾	BHCKG217	18,783,000			12.
13. Cumulative perpetual preferred stock included in item 5 and Class B noncontrolling (minority) interest not included in 6.b., but includible in Tier 2 capital	BHCKG218	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	BHCK5310	12,407,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	BHCK2221	0			15.
16. Other Tier 2 capital components	BHCKB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	BHCK5311	31,190,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	BHCK8275	31,190,000			18.
19. Tier 3 Capital allocated for market risk	BHCK1395	0			19.
20. LESS: Deductions for total risk-based capital	BHCKB595	0			20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	BHCK3792	166,982,000			21.
Total Assets for Leverage Ratio					
22. Average total assets (from Schedule HC-K, item 5)	BHCT3368	1,906,956,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	BHCTB590	29,910,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	BHCTB591	192,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	BHCT5610	37,575,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	BHCKB596	1,287,000			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	BHCKA224	1,837,992,000			27.

(1) Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive income (AOCI)."

(2) Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, trust preferred securities issued by consolidated special purpose entities, and Class B and Class C noncontrolling (minority) interests that qualify as Tier 1 capital.

Schedule HC-R—Continued

		Percentage	
Capital Ratios			
31. Tier 1 leverage ratio (item 11 divided by item 27)	BHCK7204	7.39	31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	BHCK7206	13.91	32.
33. Total risk-based capital ratio (item 21 divided by item 62)	BHCK7205	17.10	33.

Schedule HC-R—Continued

Bank holding companies are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule HC-R, each bank holding company should decide for itself how detailed a risk-weighted analysis it wishes to perform. In other words, a bank holding company can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Dollar Amounts in Thousands		(Column A) Totals (from Schedule HC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Balance Sheet Asset Categories			BHCE	BHC0	BHC2	BHC5	BHC9	
34. Cash and due from depository institutions (column A equals the sum of Schedule HC, items 1.a, 1.b.(1) and 1.b.(2)).		BHCK0010	BHCE0010	BHC00010	BHC20010		BHC90010	34.
	203,837,000		0	161,663,000	37,299,000		4,875,000	
35. Held-to-maturity securities		BHCX1754	BHCE1754	BHC01754	BHC21754	BHC51754	BHC91754	35.
	10,943,000		(2,105,000)	2,849,000	967,000	3,278,000	5,954,000	
36. Available-for-sale securities		BHCX1773	BHCE1773	BHC01773	BHC21773	BHC51773	BHC91773	36.
	271,261,000		3,571,570	141,937,000	98,491,000	13,368,000	13,893,430	
37. Federal funds sold and securities purchased under agreements to resell		BHCKC225		BHC0C225	BHC2C225		BHC9C225	37.
	277,542,000			213,317,000	49,830,000		14,395,000	
38. Loans and leases held for sale		BHCT5369	BHCE5369	BHC05369	BHC25369	BHC55369	BHC95369	38.
	6,969,000		0	0	655,000	3,934,000	2,380,000	
39. Loans and leases, net of unearned income		BHCTB528	BHCEB528	BHC0B528	BHC2B528	BHC5B528	BHC9B528	39.
	667,520,000		(1,302,000)	28,085,000	55,537,000	121,436,000	463,764,000	
40. LESS: Allowance for loan and lease losses		BHCX3123	BHCE3123					40.
	25,916,000		25,916,000					
41. Trading assets		BHCX3545	BHCE3545	BHC03545	BHC23545	BHC53545	BHC93545	41.
	315,201,000		315,201,000	0	0	0	0	
42. All other assets ⁽¹⁾		BHCKB639	BHCEB639	BHC0B639	BHC2B639	BHC5B639	BHC9B639	42.
	203,989,000		68,490,630	7,883,000	20,935,000	2,277,000	104,403,370	
43. Total assets (sum of items 34 through 42)		BHCT2170	BHCE2170	BHC02170	BHC22170	BHC52170	BHC92170	43.
	1,931,346,000		357,940,200	555,734,000	263,714,000	144,293,000	609,664,800	

(1) 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

Dollar Amounts in Thousands							
	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
Derivatives and Off-Balance Sheet Items			BHCE	BHC0	BHC2	BHC5	BHC9
44. Financial standby letters of credit	BHCKB546	1.00 or 12.5 (2)	BHCEB546	BHC0B546	BHC2B546	BHC5B546	BHC9B546
	99,925,000	1.000000	99,925,000	18,905,000	24,370,000	3,738,000	52,912,000
45. Performance standby letters of credit	BHCT6570		BHCE6570	BHC06570	BHC26570	BHC56570	BHC96570
	12,406,000	.50	6,203,000	508,000	631,000	0	5,064,000
46. Commercial and similar letters of credit	BHCT3411		BHCE3411	BHC03411	BHC23411	BHC53411	BHC93411
	7,977,000	.20	1,595,400	63,000	467,000	0	1,065,400
47. Risk participations in bankers acceptances acquired by the reporting institution	BHCK3429		BHCE3429	BHC03429	BHC23429		BHC93429
	0	1.00	0	0	0		0
48. Securities lent	BHCT3433		BHCE3433	BHC03433	BHC23433	BHC53433	BHC93433
	75,951,000	1.00	75,951,000	75,423,000	90,000	0	438,000
49. Retained recourse on small business obligations sold with recourse	BHCTA250		BHCEA250	BHC0A250	BHC2A250	BHC5A250	BHC9A250
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	BHCKB541	12.5(3)	BHCEB541				BHC9B541
	233,000	7.467811	1,740,000				1,740,000
51. All other financial assets sold with recourse	BHCKB675		BHCEB675	BHC0B675	BHC2B675	BHC5B675	BHC9B675
	5,101,000	1.00	5,101,000	0	0	844,000	4,257,000
52. All other off-balance sheet liabilities	BHCKB681		BHCEB681	BHC0B681	BHC2B681	BHC5B681	BHC9B681
	3,287,000	1.00	3,287,000	193,000	173,000	506,000	2,415,000
53. Unused commitments:							
a. With an original maturity exceeding one year	BHCK6572		BHCE6572	BHC06572	BHC26572	BHC56572	BHC96572
	172,156,000	.50	86,078,000	5,311,000	8,911,000	973,000	70,883,000
b. With an original maturity of one year or less to asset-backed commercial paper conduits	BHCKG591		BHCEG591	BHC0G591	BHC2G591	BHC5G591	BHC9G591
	5,385,000	.10	538,500	0	78,000	400,000	60,500
54. Derivative contracts			BHCEA167	BHC0A167	BHC2A167	BHC5A167	
			214,004,000	16,230,000	113,595,000	84,179,000	

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule HC-R—Continued

Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	BHCKB696	BHCKB697	BHCKB698	BHCKB699	
	672,367,000	412,029,000	234,933,000	748,499,700	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	BHCKB700	BHCKB701	BHCKB702	BHCKB703	
	0	82,405,800	117,466,500	748,499,700	57.
58. Market risk equivalent assets				BHCK1651	
				42,655,000	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				BHCKB704	
				991,027,000	59.
60. LESS: Excess allowance for loan and lease losses				BHCKA222	
				14,571,000	60.
61. LESS: Allocated transfer risk reserve				BHCK3128	
				0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				BHCKA223	
				976,456,000	62.

Schedule HC-R—Continued

Memoranda

		Dollar Amounts in Thousands				Bil | Mil | Thou			
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		BHCK8764				63,973,000			M.1.
		(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years			
Dollar Amounts in Thousands									
2. Notional principal amounts of derivative contracts: (1)									
a. Interest rate contracts	BHCK3809	25,182,470,000	BHCK8766	5,946,321,000	BHCK8767	3,893,500,000	M.2.a.		
b. Foreign exchange contracts	BHCK3812	4,724,539,000	BHCK8769	361,508,000	BHCK8770	117,893,000	M.2.b.		
c. Gold contracts	BHCK8771	3,328,000	BHCK8772	46,000	BHCK8773	0	M.2.c.		
d. Other precious metals contracts	BHCK8774	8,665,000	BHCK8775	971,000	BHCK8776	0	M.2.d.		
e. Other commodity contracts	BHCK8777	45,963,000	BHCK8778	29,746,000	BHCK8779	4,842,000	M.2.e.		
f. Equity derivative contracts	BHCKA000	146,531,000	BHCKA001	72,647,000	BHCKA002	20,334,000	M.2.f.		
g. Credit derivative contracts:									
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:									
(1) Investment grade	BHCKG597	187,136,000	BHCKG598	480,147,000	BHCKG599	79,738,000	M.2.g.(1)		
(2) Subinvestment grade	BHCKG600	141,996,000	BHCKG601	497,742,000	BHCKG602	112,687,000	M.2.g.(2)		
		Dollar Amounts in Thousands				Bil | Mil | Thou			
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:									
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	BHCK5479		312,000					M.3.a.	
b. Not applicable									
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)(included in Schedule HC, item 27.b)	BHCKC498		0					M.3.c.	
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)	BHCKA507		0					M.3.d.	
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 26.c)	BHCK2771		0					M.4.	
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):									
a. In the form of perpetual preferred stock	BHCK5483		0					M.5.a.	
b. In the form of common stock	BHCK5484		851,000					M.5.b.	

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Securitization Activities								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	BHCKB705 32,106,000	BHCKB706 1,467,000	BHCKB707 382,000	BHCKB708 0	BHCKB709 0	BHCKB710 13,000	BHCKB711 14,117,000	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F)	BHCKB712 0	BHCKB713 0	BHCKB714 0	BHCKB715 0	BHCKB716 0	BHCKB717 0	BHCKB718 1,000	2.a.
b. Subordinated securities and other residual interests	BHCKC393 9,000	BHCKC394 7,000	BHCKC395 0	BHCKC396 0	BHCKC397 0	BHCKC398 0	BHCKC399 474,000	2.b.
c. Standby letters of credit and other enhancements	BHCKC400 990,000	BHCKC401 0	BHCKC402 0	BHCKC403 0	BHCKC404 0	BHCKC405 0	BHCKC406 0	2.c.
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1	BHCKB726 0	BHCKB727 0	BHCKB728 0	BHCKB729 0	BHCKB730 0	BHCKB731 0	BHCKB732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	BHCKB733 3,061,000	BHCKB734 0	BHCKB735 16,000	BHCKB736 0	BHCKB737 0	BHCKB738 0	BHCKB739 0	4.a.
b. 90 days or more past due	BHCKB740 1,589,000	BHCKB741 0	BHCKB742 13,000	BHCKB743 0	BHCKB744 0	BHCKB745 0	BHCKB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)								
a. Charge-offs	BHCKB747 154,000	BHCKB748 0	BHCKB749 50,000	BHCKB750 0	BHCKB751 0	BHCKB752 0	BHCKB753 0	5.a.
b. Recoveries	BHCKB754 0	BHCKB755 0	BHCKB756 14,000	BHCKB757 0	BHCKB758 0	BHCKB759 0	BHCKB760 0	5.b.

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in HC-B)		BHCKB761 0	BHCKB762 0			BHCKB763 0	6.a.	
b. Loans (included in HC-C)		BHCKB500 0	BHCKB501 0			BHCKB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		BHCKB764 0	BHCKB765 0			BHCKB766 0	7.a.	
b. 90 days or more past due		BHCKB767 0	BHCKB768 0			BHCKB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)								
a. Charge-offs		BHCKB770 0	BHCKB771 0			BHCKB772 0	8.a.	
b. Recoveries		BHCKB773 0	BHCKB774 0			BHCKB775 0	8.b.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	BHCKB776 181,000	BHCKB777 60,000	BHCKB778 1,000	BHCKB779 87,000	BHCKB780 52,000	BHCKB781 0	BHCKB782 3,426,000	9.
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures	BHCKB783 0	BHCKB784 0	BHCKB785 0	BHCKB786 0	BHCKB787 0	BHCKB788 0	BHCKB789 0	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCKB790 115,000	BHCKB791 1,000	BHCKB792 0	BHCKB793 0	BHCKB794 826,000	BHCKB795 0	BHCKB796 631,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller provided credit enhancements provided to assets reported in item 11	BHCKB797 113,000	BHCKB798 0	BHCKB799 0	BHCKB800 0	BHCKB801 145,000	BHCKB802 0	BHCKB803 24,000	12.

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	BHCKA249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	BHCKA250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	BHCKB804	266,000		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	BHCKB805	341,370,000		M.2.b.
c. Other financial assets ⁽¹⁾	BHCKA591	7,824,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) ..	BHCKF699	10,714,000		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 bank holding company	BHCKB806	1,867,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	BHCKB807	0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	BHCKB808	8,839,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	BHCKB809	5,096,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ⁽²⁾	BHCKC407	2,000		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) bank 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions	BHCKJ981	557,000	BHCKJ982	14,000	BHCKJ983	145,000	1.a.
b. Held-to-maturity securities	BHCKJ984	0	BHCKJ985	0	BHCKJ986	42,000	1.b.
c. Available-for-sale securities	BHCKJ987	19,000	BHCKJ988	0	BHCKJ989	7,355,000	1.c.
d. Securities purchased under agreements to resell	BHCKJ990	0	BHCKJ991	0	BHCKJ992	0	1.d.
e. Loans and leases held for sale	BHCKJ993	0	BHCKJ994	0	BHCKJ995	0	1.e.
f. Loans and leases, net of unearned income	BHCKJ996	91,545,000	BHCKJ997	20,271,000	BHCKJ998	1,475,000	1.f.
g. Less: Allowance for loan and lease losses	BHCKJ999	5,982,000	BHCKK001	0	BHCKK002	60,000	1.g.
h. Trading assets (other than derivatives)	BHCKK003	0	BHCKK004	0	BHCKK005	373,000	1.h.
i. Derivative trading assets	BHCKK006	184,000	BHCKK007	0	BHCKK008	13,000	1.i.
j. Other real estate owned	BHCKK009	4,000	BHCKK010	0	BHCKK011	67,000	1.j.
k. Other assets	BHCKK012	696,000	BHCKK013	41,000	BHCKK014	2,388,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank holding company:							
a. Securities sold under agreements to repurchase	BHCKK015	0	BHCKK016	0	BHCKK017	0	2.a.
b. Derivative trading liabilities	BHCKK018	0	BHCKK019	0	BHCKK020	1,000	2.b.
c. Commercial paper	BHCKK021	0	BHCKK022	9,970,000	BHCKK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	BHCKK024	35,541,000	BHCKK025	0	BHCKK026	6,754,000	2.d.
e. Other liabilities	BHCKK027	280,000	BHCKK028	5,000	BHCKK029	739,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	BHCKK030	0	BHCKK031	0	BHCKK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	BHCKK033	0	BHCKK034	1,867,000	BHCKK035	210,000	4.

Notes to the Balance Sheet—Predecessor Financial Items

For bank 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 bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

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

Notes to the Balance Sheet (Other)

Enter in the lines provided below any additional information on specific line items on the income statement or to its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank 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 bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

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

Notes to the Balance Sheet (Other)

Dollar Amounts in Thousands

		Bil	Mil	Thou
1.	Outstanding issuances of perpetual preferred stock associated 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)			0
2.	TEXT5357			
3.	TEXT5358			
4.	TEXT5359			
5.	TEXT5360			
6.	TEXTB027			
7.	TEXTB028			
8.	TEXTB029			
9.	TEXTB030			

Notes to the Balance Sheet (Other)—Continued

Dollar Amounts in Thousands

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

Remarks

Enter in the space below any additional remarks that you may have.

(TEXT4769)

