

Board of Governors of the Federal Reserve System



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

1

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

This Report is required by law: Section 5(c) of the BHC Act (12 U.S.C. § 1844(c)), section 10 of Home Owners' Loan Act (HOLA) (12 U.S.C. § 1467a(b)), section 618 of the Dodd-Frank Act (12 U.S.C. § 1850a(c)(1)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

This report form is to be filed by holding companies with total consolidated assets of \$1 billion or more. In addition, holding companies

meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further information. However, when such holding companies own or control, or are owned or controlled by, other holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

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

Date of Report:

September 30, 2017

Month / Date / Year (BHCK 9999)

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

CONF

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

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

CONF

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

Citigroup Inc.

Legal Title of Holding Company (TEXT 9010)

388 Greenwich Street

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

New York

City (TEXT 9130)

NY

State (TEXT 9200)

10013-

Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

CONF

Name / Title (BHTX 8901)

CONF

Area Code / Phone Number (BHTX 8902)

CONF

Area Code / FAX Number (BHTX 9116)

CONF

E-mail Address of Contact (BHTX 4086)

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

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 50.17 hours per response for non-Advanced Approaches HCs and 51.42 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

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

	Dollar Amounts in Thousands			Amount
1. Interest income				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1-4 family residential properties	BHCK4435	2,651,000		1.a.(1)(a)
(b) All other loans secured by real estate	BHCK4436	513,000		1.a.(1)(b)
(c) All other loans	BHCKF821	16,467,000		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4059	11,954,000		1.a.(2)
b. Income from lease financing receivables	BHCK4065	72,000		1.b.
c. Interest income on balances due from depository institutions (1)	BHCK4115	1,165,000		1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. government agency obligations (excluding MBS)	BHCKB488	1,369,000		1.d.(1)
(2) Mortgage-backed securities	BHCKB489	1,398,000		1.d.(2)
(3) All other securities	BHCK4060	3,195,000		1.d.(3)
e. Interest income from trading assets	BHCK4069	4,175,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	BHCK4020	2,347,000		1.f.
g. Other interest income	BHCK4518	291,000		1.g.
h. Total interest income (sum of items 1.a through 1.g)	BHCK4107	45,597,000		1.h.
2. Interest expense				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less	BHCKHK03	18,000		2.a.(1)(a)
(b) Time deposits of more than \$250,000	BHCKHK04	178,000		2.a.(1)(b)
(c) Other deposits	BHCK6761	909,000		2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK4172	3,090,000		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	BHCK4180	1,881,000		2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes & debentures) ...	BHCK4185	4,596,000		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	BHCK4397	900,000		2.d.
e. Other interest expense	BHCK4398	142,000		2.e.
f. Total interest expense (sum of items 2.a through 2.e)	BHCK4073	11,714,000		2.f.
3. Net interest income (item 1.h minus item 2.f)	BHCK4074	33,883,000		3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	BHCK4230	5,487,000		4.
5. Noninterest income:				
a. Income from fiduciary activities	BHCK4070	1,538,000		5.a.
b. Service charges on deposit accounts in domestic offices	BHCK4483	780,000		5.b.
c. Trading revenue (2)	BHCKA220	8,354,000		5.c.
d.				
(1) Fees and commissions from securities brokerage	BHCKC886	1,574,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	BHCKC888	3,361,000		5.d.(2)
(3) Fees and commissions from annuity sales	BHCKC887	70,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	BHCKC386	148,000		5.d.(4)
(5) Income from other insurance activities	BHCKC387	423,000		5.d.(5)
e. Venture capital revenue	BHCKB491	0		5.e.
f. Net servicing fees	BHCKB492	321,000		5.f.
g. Net securitization income	BHCKB493	48,000		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			Amount	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	BHCK8560	219,000		5.i.
j. Net gains (losses) on sales of other real estate owned	BHCK8561	32,000		5.j.
k. Net gains (losses) on sales of other assets (3)	BHCKB496	938,000		5.k.
l. Other noninterest income (4)	BHCKB497	2,821,000		5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	BHCK4079	20,627,000		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities	BHCK3521	(3,000)		6.a.
b. Realized gains (losses) on available-for-sale securities	BHCK3196	585,000		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	BHCK4135	16,301,000		7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	BHCK4217	1,832,000		7.b.
c.				
(1) Goodwill impairment losses	BHCKC216	28,000		7.c.(1)
(2) Amortization expense and impairment for other intangible assets	BHCKC232	450,000		7.c.(2)
d. Other noninterest expense (5)	BHCK4092	13,332,000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	BHCK4093	31,943,000		7.e.
8. Income (loss) before applicable income taxes and discontinued operations (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	BHCK4301	17,662,000		8.
9. Applicable income taxes (foreign and domestic)	BHCK4302	5,524,000		9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	BHCK4300	12,138,000		10.
11. Discontinued operations, net of applicable income taxes (6)	BHCKFT28	(2,000)		11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	BHCKG104	12,136,000		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	41,000		13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	BHCK4340	12,095,000		14.

Memoranda

Dollar Amounts in Thousands			Amount	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	BHCK4519	34,009,000		M.1.
2. Net income before applicable income taxes and discontinued operations (Item 8 above) on a fully taxable equivalent basis	BHCK4592	17,699,000		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	4,000		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	412,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK4150	228264		M.5.
6. Other noninterest income (from schedule HI, 5.l above) (only report amounts greater than \$100,000 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	181,000		M.6.b.
c. Income and fees from automated teller machines (ATMs)	BHCKC016	0		M.6.c.
d. Rent and other income from other real estate owned	BHCK4042	0		M.6.d.
e. Safe deposit box rent	BHCKC015	0		M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	BHCKF229	(260,000)		M.6.f.

(3) Exclude net gains(losses) on sales of trading assets and held-to-maturity and available-for-sale-securities.
 (4) See Schedule HI, memoranda item 6
 (5) See Schedule HI, memoranda item 7.
 (6) Describe on Schedule HI, memoranda item 8.

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Amount	
g. Bank card and credit card interchange fees		547,000	M.6.g.
h. Gains on bargain purchases		0	M.6.h.
i. Income and fees from wire transfers		0	M.6.i.
j. <input type="text" value="TEXT8562"/> Translation on Foreign Debt		(2,902,000)	M.6.j.
k. <input type="text" value="TEXT8563"/> Other banking related fees		2,552,000	M.6.k.
l. <input type="text" value="TEXT8564"/> Mark-to-market on hedging transactions		1,428,000	M.6.l.
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$100,000 that exceed 3% of Schedule HI, item 7.d):			
a. Data processing expenses		4,255,000	M.7.a.
b. Advertising and marketing expenses		1,222,000	M.7.b.
c. Directors' fees		0	M.7.c.
d. Printing, stationery, and supplies		0	M.7.d.
e. Postage		0	M.7.e.
f. Legal fees and expenses		0	M.7.f.
g. FDIC deposit insurance assessments		CONF	M.7.g.
h. Accounting and auditing expenses		0	M.7.h.
i. Consulting and advisory expenses		0	M.7.i.
j. Automated teller machine (ATM) and interchange expenses		409,000	M.7.j.
k. Telecommunications expenses		0	M.7.k.
l. Other real estate owned expenses		0	M.7.l.
m. Insurance expenses (not included in employee expenses premises and fixed asset expenses, and other real estate owned expenses)		0	M.7.m.
n. <input type="text" value="TEXT8565"/>		0	M.7.n.
o. <input type="text" value="TEXT8566"/>		0	M.7.o.
p. <input type="text" value="TEXT8567"/>		0	M.7.p.
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):			
a.			
(1) <input type="text" value="TEXTFT29"/> Disc ops		(4,000)	M.8.a.(1)
(2) Applicable income tax effect	<input type="text" value="BHCKFT30"/>	(2,000)	M.8.a.(2)
b.			
(1) <input type="text" value="TEXTFT31"/>			M.8.b.(1)
(2) Applicable income tax effect	<input type="text" value="BHCKFT32"/>		M.8.b.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)			
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>			
a. Interest rate exposures		5,017,000	M.9.a.
b. Foreign exchange exposures		2,013,000	M.9.b.
c. Equity security and index exposures		709,000	M.9.c.
d. Commodity and other exposures		(30,000)	M.9.d.
e. Credit exposures		645,000	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in items 9.a through 9.e above) ...		369,000	M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in items 9.a through 9.e above)		(141,000)	M.9.g.

(1) The asset size test is generally based on the total assets reported as of June 30, 2016.

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Amount	
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading	BHCKC889 0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	BHCKC890 (501,000)	M.10.b.
11. Credit losses on derivatives (see instructions)	BHCKA251 6,000	M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>		
12.		
a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	BHCK8431 66,000	M.12.a.
b.		
(1) Premiums on insurance related to the extension of credit	BHCKC242 0	M.12.b.(1)
(2) All other insurance premiums	BHCKC243 148,000	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities	BHCKB983 95,000	M.12.c.
	Yes/No	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)		
	BHCKA530 NO	M.13.

Dollar Amounts in Thousands	Amount	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</i>		
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
a. Net gains (losses) on assets	BHCKF551 1,258,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	BHCKF552 69,000	M.14.a.(1)
b. Net gains (losses) on liabilities	BHCKF553 (901,000)	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	BHCKF554 0	M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	BHCKC409 462,000	M.15.

	Year-to-Date	
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>		
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a))		
	BHCKF228	M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b)		
	BHCKJ321 40,000	M.17.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2016.

Schedule HI-A—Changes in Holding Company Equity Capital

Dollar Amounts in Thousands		Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)	BHCK3217	225,120,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	BHCKB507	(156,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	BHCKB508	224,964,000	3.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	BHCT4340	12,095,000	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	(137,000)	6.b.
7. Sale of treasury stock	BHCK4782	928,000	7.
8. LESS: Purchase of treasury stock	BHCK4783	9,455,000	8.
9. Changes incident to business combinations, net	BHCK4356	0	9.
10. LESS: Cash dividends declared on preferred stock	BHCK4598	893,000	10.
11. LESS: Cash dividends declared on common stock	BHCK4460	1,755,000	11.
12. Other comprehensive income ⁽¹⁾	BHCKB511	1,986,000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company	BHCK4591	0	13.
14. Other adjustments to equity capital (not included above)	BHCK3581	(99,000)	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11) (must equal item 27.a on Schedule HC)	BHCT3210	227,634,000	15.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan related changes other than net periodic benefit cost.

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
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	0	BHCKC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKC893	0	BHCKC894	0	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	52,000	BHCK5412	22,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	BHCKC234	138,000	BHCKC217	31,000	1.c.(2)(a)
(b) Secured by junior liens	BHCKC235	35,000	BHCKC218	19,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3588	0	BHCK3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKC895	0	BHCKC896	1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKC897	0	BHCKC898	1,000	1.e.(2)
f. In foreign offices	BHCKB512	49,000	BHCKB513	24,000	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions					
b. To foreign banks	BHCK4653	0	BHCK4663	0	2.a.
b. To foreign banks					
b. To foreign banks	BHCK4654	1,000	BHCK4664	1,000	2.b.
3. Loans to finance agricultural production and other loans to farmers ...					
b. To foreign banks	BHCK4655	0	BHCK4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)					
b. To non-U.S. addressees (domicile)	BHCK4645	287,000	BHCK4617	39,000	4.a.
b. To non-U.S. addressees (domicile)					
b. To non-U.S. addressees (domicile)	BHCK4646	314,000	BHCK4618	100,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	BHCKB514	4,803,000	BHCKB515	748,000	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) ...					
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ...	BHCKK205	855,000	BHCKK206	148,000	5.c.
6. Loans to foreign governments and official institutions					
6. Loans to foreign governments and official institutions	BHCK4643	0	BHCK4627	0	6.
7. All other loans					
7. All other loans	BHCK4644	75,000	BHCK4628	64,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures					
a. Leases to individuals for household, family, and other personal expenditures	BHCKF185	1,000	BHCKF187	0	8.a.
b. All other leases					
b. All other leases	BHCKC880	0	BHCKF188	0	8.b.
9. Total (sum of items 1 through 8)					
9. Total (sum of items 1 through 8)	BHCK4635	6,610,000	BHCK4605	1,198,000	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	0	BHCK5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	BHCK4652	41,000	BHCK4662	23,000	M.2.

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

	Calendar 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	969,000	M.3.

Dollar Amounts in Thousands	Amount		
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	12,060,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	BHCT4605	1,198,000	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	6,380,000	3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account	BHCK5523	230,000	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4)	BHCT4230	5,487,000	5.
6. Adjustments (see instructions for this schedule)	BHCKC233	231,000	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	12,366,000	7.

Schedule HI-B—Continued

Memoranda

Dollar Amounts in Thousands	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	BHCKC435 0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>		
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges	BHCKC389 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 424,000	M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>		
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	BHCKC781 5,000	M.4.

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:							
a. Construction loans	BHCKM708	BHCKM709	BHCKM710	BHCKM711	BHCKM712	BHCKM713	1.a.
	1,000	0	5,678,000	11,000	0	0	
b. Commercial real estate loans	BHCKM714	BHCKM715	BHCKM716	BHCKM717	BHCKM719	BHCKM720	1.b.
	60,000	2,000	17,943,000	190,000	1,000	1,000	
c. Residential real estate loans	BHCKM721	BHCKM722	BHCKM723	BHCKM724	BHCKM725	BHCKM726	1.c.
	4,230,000	539,000	133,522,000	451,000	148,000	4,000	
2. Commercial loans ⁽²⁾	BHCKM727	BHCKM728	BHCKM729	BHCKM730	BHCKM731	BHCKM732	2.
	5,430,000	415,000	309,614,000	2,497,000	0	0	
3. Credit cards	BHCKM733	BHCKM734	BHCKM735	BHCKM736	BHCKM737	BHCKM738	3.
	1,779,000	613,000	148,178,000	6,528,000	28,000	0	
4. Other consumer loans	BHCKM739	BHCKM740	BHCKM741	BHCKM742	BHCKM743	BHCKM744	4.
	492,000	144,000	29,349,000	971,000	0	0	
5. Unallocated, if any				BHCKM745			5.
				0			
6. Total (for each column, sum of items 1.a through 5)	BHCKM746	BHCKM747	BHCKM748	BHCKM749	BHCKM750	BHCKM751	6.
	11,992,000	1,713,000	644,284,000	10,648,000	177,000	5,000	

(1) The asset size test is generally based on the total assets reported as of June 30, 2016.

(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

Notes to the Income Statement—Predecessor Financial Items

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

Dollar Amounts in Thousands		Amount	
1. Total interest income	BHBC4107	N/A	1.
a. Interest income on loans and leases	BHBC4094	N/A	1.a.
b. Interest income on investment securities	BHBC4218	N/A	1.b.
2. Total interest expense	BHBC4073	N/A	2.
a. Interest expense on deposits	BHBC4421	N/A	2.a.
3. Net interest income	BHBC4074	N/A	3.
4. Provision for loan and lease losses	BHBC4230	N/A	4.
5. Total noninterest income	BHBC4079	N/A	5.
a. Income from fiduciary activities	BHBC4070	N/A	5.a.
b. Trading revenue	BHBCA220	N/A	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions	BHBCB490	N/A	5.c.
d. Venture capital revenue	BHBCB491	N/A	5.d.
e. Net securitization income	BHBCB493	N/A	5.e.
f. Insurance commissions and fees	BHBCB494	N/A	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	BHBC4091	N/A	6.
7. Total noninterest expense	BHBC4093	N/A	7.
a. Salaries and employee benefits	BHBC4135	N/A	7.a.
b. Goodwill impairment losses	BHBC216	N/A	7.b.
8. Income (loss) before applicable income taxes and discontinued operations	BHBC4301	N/A	8.
9. Applicable income taxes	BHBC4302	N/A	9.
10. Noncontrolling (minority) interest	BHBC4484	N/A	10.
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest	BHCKFT41	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 holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

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

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

Example

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

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

Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	Amount
1.	TEXT5351	6.m Earnings of minority owned affiliates	
			BHCK5351 164,000 1.
2.	TEXT5352	6.o Letters-of-credit commitment fees	
			BHCK5352 421,000 2.
3.	TEXT5353	7.v Operational risk losses	
			BHCK5353 792,000 3.
4.	TEXT5354		
			BHCK5354 4.
5.	TEXT5355	7.s Recognition of loan origination costs	
			BHCK5355 (509,000) 5.
6.	TEXTB042		
			BHCKB042 6.
7.	TEXTB043		
			BHCKB043 7.
8.	TEXTB044		
			BHCKB044 8.

Notes to the Income Statement (Other)—Continued

Dollar Amounts in Thousands

		Amount	
9.	TEXTB045		
		BHCKB045	9.
10.	TEXTB046		
		BHCKB046	10.
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 Holding Companies

Report at the close of business September 30, 2017

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		Amount	
Assets			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	BHCK0081	22,735,000	1.a.
b. Interest-bearing balances: ⁽²⁾			
(1) In U.S. offices	BHCK0395	58,708,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK0397	105,297,000	1.b.(2)
2. Securities:			
a. Held-to-maturity securities (from Schedule HC-B, column A)	BHCK1754	51,527,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)	BHCK1773	294,977,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	BHDMB987	20,000	3.a.
b. Securities purchased under agreements to resell ⁽³⁾	BHCKB989	252,588,000	3.b.
4. Loans and lease financing receivables:			
a. Loans and leases held for sale	BHCK5369	7,342,000	4.a.
b. Loans and leases, net of unearned income	BHCKB528	660,761,000	4.b.
c. LESS: Allow ance for loan and lease losses	BHCK3123	12,366,000	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	648,395,000	4.d.
5. Trading assets (from Schedule HC-D)	BHCK3545	258,905,000	5.
6. Premises and fixed assets (including capitalized leases)	BHCK2145	7,787,000	6.
7. Other real estate ow ned (from Schedule HC-M)	BHCK2150	143,000	7.
8. Investments in unconsolidated subsidiaries and associated companies	BHCK2130	7,102,000	8.
9. Direct and indirect investments in real estate ventures	BHCK3656	18,000	9.
10. Intangible assets:			
a. Goodw ill	BHCK3163	22,391,000	10.a.
b. Other intangible assets (from Schedule HC-M)	BHCK0426	5,287,000	10.b.
11. Other assets (from Schedule HC-F)	BHCK2160	145,911,000	11.
12. Total assets (sum of items 1 through 11)	BHCK2170	1,889,133,000	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			Amount
Liabilities			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing ⁽¹⁾	BHDM6631	127,292,000	13.a.(1)
(2) Interest-bearing	BHDM6636	315,556,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			
(1) Noninterest-bearing	BHFN6631	84,319,000	13.b.(1)
(2) Interest-bearing	BHFN6636	438,374,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices ⁽²⁾	BHDMB993	388,000	14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	BHCKB995	160,894,000	14.b.
15. Trading liabilities (from Schedule HC-D)	BHCK3548	138,782,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	BHCK3190	242,386,000	16.
17. Not applicable			
18. Not applicable			
19.			
a. Subordinated notes and debentures ⁽⁴⁾	BHCK4062	27,004,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	BHCKC699	1,709,000	19.b.
20. Other liabilities (from Schedule HC-G)	BHCK2750	123,807,000	20.
21. Total liabilities (sum of items 13 through 20)	BHCK2948	1,660,511,000	21.
22. Not applicable			
Equity Capital			
Holding Company Equity Capital			
23. Perpetual preferred stock and related surplus	BHCK3283	19,069,000	23.
24. Common stock (par value)	BHCK3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock)	BHCK3240	108,080,000	25.
26.			
a. Retained earnings	BHCK3247	155,174,000	26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	BHCKB530	(29,891,000)	26.b.
c. Other equity capital components ⁽⁶⁾	BHCKA130	(24,829,000)	26.c.
27.			
a. Total holding company equity capital (sum of items 23 through 26.c)	BHCK3210	227,634,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	BHCK3000	988,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	BHCKG105	228,622,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	BHCK3300	1,889,133,000	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, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule HC—Continued

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

		Yes/No
1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0", for no)		
2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner. (7)		
a. <u>N/A</u> (1) Name of External Auditing Firm (TEXT C703) <u>N/A</u> (2) City (TEXT C708) <u>N/A</u> <u>N/A</u> (3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)		M.1.
b. <u>N/A</u> (1) Name of Engagement Partner (TEXT C704) <u>N/A</u> (2) E-mail Address (TEXT C705)		

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

Schedule HC-B—Securities

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
1. U.S. Treasury securities	BHCK0211	BHCK0213	BHCK1286	BHCK1287	
	0	0	107,697,000	107,572,000	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	104,000	104,000	2.a.
b. Issued by U.S. government-sponsored agencies ⁽²⁾	BHCK1294	BHCK1295	BHCK1297	BHCK1298	
	0	0	10,699,000	10,651,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	BHCK8496	BHCK8497	BHCK8498	BHCK8499	
	8,558,000	8,806,000	5,867,000	5,721,000	3.
4. Mortgage-backed securities (MBS)					
a. Residential pass-through securities:					
(1) Guaranteed by GNMA	BHCKG300	BHCKG301	BHCKG302	BHCKG303	
	56,000	56,000	1,640,000	1,639,000	4.a.(1)
(2) Issued by FNMA and FHLMC	BHCKG304	BHCKG305	BHCKG306	BHCKG307	
	19,913,000	19,973,000	31,205,000	31,125,000	4.a.(2)
(3) Other pass-through securities	BHCKG308	BHCKG309	BHCKG310	BHCKG311	
	0	0	526,000	526,000	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	
	2,535,000	2,554,000	6,939,000	6,963,000	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	
	2,143,000	2,302,000	2,459,000	2,466,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKK142	BHCKK143	BHCKK144	BHCKK145	
	817,000	769,000	906,000	903,000	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 388,000	BHCKK151 384,000	BHCKK152 1,734,000	BHCKK153 1,684,000	4.c.(2)(a)
(b) All other commercial MBS	BHCKK154 217,000	BHCKK155 217,000	BHCKK156 345,000	BHCKK157 344,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS)	BHCKC026 20,000	BHCKC988 28,000	BHCKC989 2,768,000	BHCKC027 2,775,000	5.a.
b. Structured financial products:					
(1) Cash	BHCKG336 16,260,000	BHCKG337 16,338,000	BHCKG338 2,512,000	BHCKG339 2,516,000	5.b.(1)
(2) Synthetic	BHCKG340 0	BHCKG341 0	BHCKG342 0	BHCKG343 0	5.b.(2)
(3) Hybrid	BHCKG344 0	BHCKG345 0	BHCKG346 0	BHCKG347 0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	BHCK1737 0	BHCK1738 0	BHCK1739 5,459,000	BHCK1741 5,469,000	6.a.
b. Other foreign debt securities	BHCK1742 620,000	BHCK1743 606,000	BHCK1744 114,102,000	BHCK1746 114,215,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values			BHCKA510 284,000	BHCKA511 304,000	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 51,527,000	BHCK1771 52,033,000	BHCK1772 295,246,000	BHCT1773 294,977,000	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			Amount	
1. Pledged securities (1)	BHCK0416		131,990,000	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		79,471,000	M.2.a.
b. Over 1 year to 5 years	BHCK0384		176,579,000	M.2.b.
c. Over 5 years	BHCK0387		90,150,000	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		16,000	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		0	M.4.a.
b. Fair value	BHCK8783		0	M.4.b.

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. (4)</i>					
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):					
a. Credit card receivables	BHCKB838	BHCKB839	BHCKB840	BHCKB841	
	0	0	14,000	14,000	M.5.a.
b. Home equity lines	BHCKB842	BHCKB843	BHCKB844	BHCKB845	
	13,000	20,000	0	0	M.5.b.
c. Automobile loans	BHCKB846	BHCKB847	BHCKB848	BHCKB849	
	0	0	776,000	776,000	M.5.c.
d. Other consumer loans	BHCKB850	BHCKB851	BHCKB852	BHCKB853	
	0	0	1,633,000	1,634,000	M.5.d.
e. Commercial and industrial loans	BHCKB854	BHCKB855	BHCKB856	BHCKB857	
	0	0	0	0	M.5.e.
f. Other	BHCKB858	BHCKB859	BHCKB860	BHCKB861	
	7,000	8,000	345,000	351,000	M.5.f.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 (3) Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.
 (4) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2016.

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
	207,000	202,000	0	0
b. Trust preferred securities issued by real estate investment trusts	BHCKG352	BHCKG353	BHCKG354	BHCKG355
	0	0	0	0
c. Corporate and similar loans	BHCKG356	BHCKG357	BHCKG358	BHCKG359
	16,053,000	16,136,000	2,512,000	2,516,000
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG360	BHCKG361	BHCKG362	BHCKG363
	0	0	0	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG364	BHCKG365	BHCKG366	BHCKG367
	0	0	0	0
f. Diversified (mixed) pools of structured financial products	BHCKG368	BHCKG369	BHCKG370	BHCKG371
	0	0	0	0
g. Other collateral or reference assets	BHCKG372	BHCKG373	BHCKG374	BHCKG375
	0	0	0	0

M.6.a.
M.6.b.
M.6.c.
M.6.d.
M.6.e.
M.6.f.
M.6.g.

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	165,206,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	BHCKF158		BHCKF158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKF159		BHCKF159	5,232,000	1.a.(2)
b. Secured by farmland	BHDM1420		BHDM1420	79,000	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		BHDM1797	13,478,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	BHDM5367		BHDM5367	75,924,000	1.c.(2)(a)
(b) Secured by junior liens	BHDM5368		BHDM5368	3,939,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties:	BHDM1460		BHDM1460	4,603,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKF160		BHCKF160	1,710,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKF161		BHCKF161	7,805,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			BHDM1288	7,896,000	2.
a. To U.S. banks and other U.S. depository institutions	BHCK1292	147,000			2.a.
b. To foreign banks	BHCK1296	17,899,000			2.b.
3. Loans to finance agricultural production and other loans to farmers	BHCK1590	1,241,000	BHDM1590	283,000	3.
4. Commercial and industrial loans			BHDM1766	63,640,000	4.
a. To U.S. addressees (domicile)	BHCK1763	51,282,000			4.a.
b. To non-U.S. addressees (domicile)	BHCK1764	118,317,000			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			BHDM1975	128,315,000	6.
a. Credit cards	BHCKB538	150,907,000			6.a.
b. Other revolving credit plans	BHCKB539	10,588,000			6.b.
c. Automobile loans	BHCKK137	102,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	BHCKK207	19,553,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	BHCK2081	8,004,000	BHDM2081	213,000	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	BHCKJ454	57,379,000	BHDMJ454	32,527,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	BHCK1545	11,062,000	BHDM1545	7,123,000	9.b.(1)
(2) All other loans (exclude consumer loans)	BHCKJ451	55,194,000	BHDMJ451	30,826,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			BHDM2165	1,493,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	BHCKF162	0			10.a.
b. All other leases	BHCKF163	1,786,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ..	BHCK2123	564,000	BHDM2123	391,000	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	668,103,000	BHDM2122	384,710,000	12.

Schedule HC-C—Continued

Memoranda

Dollar Amounts in Thousands			Amount
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans	BHDMK158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans	BHDMK159	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHDMF576	2,277,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHDMK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHDMK162	0	M.1.d.(2)
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile)	BHCKK163	21,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	BHCKK164	24,000	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	BHCKK165	2,231,000	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 finance agricultural production and other loans to farmers	BHCKK168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	BHCKK098	1,567,000	M.1.f.(3)(a)
(b) Automobile loans	BHCKK203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK204	0	M.1.f.(3)(c)
2. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule HC-C, items 4 and 9, column A, above	BHCK2746	6,363,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	BHCKB837	53,424,000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)	BHCKC391	3,595,000	M.4.
<i>Memorandum item 5 is to be completed by all holding companies.</i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance	BHCKC779	221,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9	BHCKC780	177,000	M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))	BHCKF230	0	M.6.a.

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands			Amount
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	BHCKF231	0	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 6.a above	BHCKF232	0	M.6.c.
7. Not applicable			
8. Not applicable			
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	BHDMF577	1,246,000	M.9.
10. Not applicable			
11. Not applicable			

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

Dollar Amounts in Thousands			Amount
13. Not applicable			
14. Pledged loans and leases	BHCKG378	224,029,000	M.14.

Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
Assets					
1. U.S. Treasury securities	BHCM3531	23,591,000	BHCK3531	16,278,000	1.
2. U.S. government agency obligations (exclude MBS)	BHCM3532	1,806,000	BHCK3532	1,805,000	2.
3. Securities issued by states and political subdivisions in the U.S.	BHCM3533	2,699,000	BHCK3533	2,698,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCKG379	19,811,000	BHDMG379	19,811,000	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	2,489,000	BHDMG380	2,489,000	4.b.
c. All other residential mortgage-backed securities	BHCKG381	759,000	BHDMG381	484,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	BHCKK197	567,000	BHDMK197	567,000	4.d.
e. All other commercial MBS	BHCKK198	561,000	BHDMK198	553,000	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	BHCKG383	2,000,000	BHDMG383	2,000,000	5.a.(1)
(2) Synthetic	BHCKG384	0	BHDMG384	0	5.a.(2)
(3) Hybrid	BHCKG385	0	BHDMG385	0	5.a.(3)
b. All other debt securities	BHCKG386	80,429,000	BHDMG386	7,078,000	5.b.
6. Loans:					
a. Loans secured by real estate	BHCKF610	1,635,000			6.a.
(1) Construction, land development, and other land loans			BHDMF604	17,000	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	7,000	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens			BHDMF607	1,574,000	6.a.(3)(b)(i)
(ii) Secured by junior liens			BHDMF611	15,000	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	22,000	6.a.(5)
b. Commercial and industrial loans	BHCKF614	6,395,000	BHDMF614	5,627,000	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	1,302,000	BHDMF618	989,000	6.d.
7. - 8. Not applicable					
9. Other trading assets	BHCM3541	59,042,000	BHCK3541	32,781,000	9.
10. Not applicable					
11. Derivatives with a positive fair value	BHCM3543	55,819,000	BHCK3543	19,923,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal HC.5.)	BHCT3545	258,905,000	BHDM3545	114,718,000	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	14,841,000	BHDMG209	8,549,000		13.a.(1)
(2) Debt securities	BHCKG210	68,932,000	BHDMG210	22,586,000		13.a.(2)
(3) All other assets	BHCKG211	3,142,000	BHDMG211	451,000		13.a.(3)
b. All other trading liabilities	BHCKF624	121,000	BHDMF624	13,000		13.b.
14. Derivatives with a negative fair value	BHCK3547	51,746,000	BHDM3547	15,564,000		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal HC.15.)	BHCT3548	138,782,000	BHDM3548	47,163,000		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	1,960,000				M.1.a.
(2) Secured by farmland (including farm residential and other improvements)			BHDMF625	19,000		M.1.a.(1)
(3) Secured by 1-4 family residential properties:			BHDMF626	0		M.1.a.(2)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			BHDMF627	52,000		M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			BHDMF628	1,794,000		M.1.a.(3)b.i
(i) Secured by first liens			BHDMF629	72,000		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	23,000		M.1.a.(5)
(5) Secured by nonfarm nonresidential properties	BHCKF632	7,083,000	BHDMF632	6,312,000		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	1,499,000	BHDMF636	1,179,000		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:						
a. Fair value	BHCKF639	98,000	BHDMF639	98,000		M.2.a.
b. Unpaid principal balance	BHCKF640	299,000	BHDMF640	299,000		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	93,000	BHDMG299	93,000		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	999,000	BHDMG333	999,000		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	BHCKG334	0	BHDMG334	0		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	BHCKG335	0	BHDMG335	0		M.3.e.
f. Diversified (mixed) pools of structured financial products	BHCKG651	0	BHDMG651	0		M.3.f.
g. Other collateral or reference assets	BHCKG652	908,000	BHDMG652	908,000		M.3.g.
4. Pledged trading assets:						
a. Pledged securities	BHCKG387	104,259,000	BHDMG387	51,592,000		M.4.a.
b. Pledged loans	BHCKG388	0	BHDMG388	0		M.4.b.

Schedule HC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Amount		
<i>Memoranda items 5 through 10 are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.</i>			
5. Asset-backed securities:			
a. Credit card receivables	BHCKF643	151,000	M.5.a.
b. Home equity lines	BHCKF644	287,000	M.5.b.
c. Automobile loans	BHCKF645	39,000	M.5.c.
d. Other consumer loans	BHCKF646	305,000	M.5.d.
e. Commercial and industrial loans	BHCKF647	0	M.5.e.
f. Other	BHCKF648	167,000	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	BHCKF651	134,000	M.6.
7. Equity securities:			
a. Readily determinable fair values	BHCKF652	21,768,000	M.7.a.
b. Other	BHCKF653	33,834,000	M.7.b.
8. Loans pending securitization	BHCKF654	849,000	M.8.
9.			
a.			
(1) Gross fair value of commodity contracts	BHCKG212	12,189,000	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory	BHCKG213	1,059,000	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 \$1,000,000 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 \$1,000,000 and exceed 25% of the item)			
a. BHTXF658 Revaluation losses on Foreign Exchange Spot Contracts	BHCKF658	120,000	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			Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances ⁽²⁾	BHCB2210	57,593,000		1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	BHCB3187	75,568,000		1.b.
c. Money market deposit accounts and other savings accounts	BHCB2389	279,325,000		1.c.
d. Time deposits of \$250,000 or less	BHCBHK29	7,223,000		1.d.
e. Time deposits of more than \$250,000	BHCBJ474	23,139,000		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting 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 \$250,000 or less	BHODHK29	0		2.d.
e. Time deposits of more than \$250,000	BHODJ474	0		2.e.

Memoranda

Dollar Amounts in Thousands			Amount	
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less	BHDMHK06	38,519,000		M.1.
2. Brokered deposits of \$250,000 or less with a remaining maturity of more than one year	BHDMHK31	280,000		M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less	BHDMHK32	22,185,000		M.3.
4. Foreign office time deposits with a remaining maturity of one year or less	BHFNA245	113,456,000		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			Amount	
1. Accrued interest receivable ⁽¹⁾	BHCKB556	5,198,000		1.
2. Net deferred tax assets ⁽²⁾	BHCK2148	46,239,000		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	0		3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	BHCK1752	7,813,000		4.
5. Life insurance assets:				
a. General account life insurance assets	BHCKK201	298,000		5.a.
b. Separate account life insurance assets	BHCKK202	9,130,000		5.b.
c. Hybrid account life insurance assets	BHCKK270	0		5.c.
6. Other	BHCK2168	77,233,000		6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	BHCT2160	145,911,000		7.

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

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

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

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

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands	Amount		
1. Not applicable			
2. Net deferred tax liabilities ⁽¹⁾	BHCK3049	723,000	2.
3. Allow ance for credit losses on off-balance sheet credit exposures	BHCKB557	1,232,000	3.
4. Other	BHCKB984	121,852,000	4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	BHCT2750	123,807,000	5.

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

Schedule HC-H—Interest Sensitivity⁽¹⁾

Dollar Amounts in Thousands	Amount		
1. Earning assets that are repriceable w ithin one year or mature w ithin one year	BHCK3197	969,262,000	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	141,470,000	2.
3. Long-term debt that reprices w ithin one year included in items 16 and 19.a on Schedule HC, Balance Sheet	BHCK3298	41,591,000	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	BHCK3408	17,066,000	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	296,000	5.

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

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

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

I. Property and Casualty Underwriting

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

Dollar Amounts in Thousands		Amount	
Assets			
1. Reinsurance recoverables	BHCKB988		1.
2. Total assets	BHCKC244	589,000	2.
Liabilities			
3. Claims and claims adjustment expense reserves	BHCKB990	122,000	3.
4. Unearned premiums	BHCKB991	51,000	4.
5. Total equity	BHCKC245	426,000	5.
6. Net income	BHCKC246	24,000	6.

II. Life and Health Underwriting

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

Dollar Amounts in Thousands		Amount	
Assets			
1. Reinsurance recoverables	BHCKC247		1.
2. Separate account assets	BHCKB992	4,298,000	2.
3. Total assets	BHCKC248	9,140,000	3.
Liabilities			
4. Policy holder benefits and contract holder funds	BHCKB994	968,000	4.
5. Separate account liabilities	BHCKB996	4,298,000	5.
6. Total equity	BHCKC249	1,672,000	6.
7. Net income	BHCKC250	98,000	7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands			Amount
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	BHCKB558	112,886,000	1.a.
b. Mortgage-backed securities	BHCKB559	72,841,000	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)	BHCKB560	157,509,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell	BHCK3365	245,451,000	2.
3.			
a. Total loans and leases in domestic offices	BHDM3516	382,332,000	3.a.
(1) Loans secured by 1-4 family residential properties	BHDM3465	93,666,000	3.a.(1)
(2) All other loans secured by real estate	BHDM3466	19,187,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	BHDM3386	280,000	3.a.(3)
(4) Commercial and industrial loans	BHDM3387	63,608,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	BHDMB561	124,753,000	3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHDMB562	3,381,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs	BHFN3360	280,182,000	3.b.
4.			
a. Trading assets	BHCK3401	262,445,000	4.a.
b. Other earning assets	BHCKB985	230,638,000	4.b.
5. Total consolidated assets	BHCK3368	1,892,083,000	5.
Liabilities			
6. Interest-bearing deposits (domestic) ⁽¹⁾	BHCK3517	318,881,000	6.
7. Interest-bearing deposits (foreign) ⁽¹⁾	BHCK3404	439,827,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase	BHCK3353	158,064,000	8.
9. All other borrowed money	BHCK2635	238,110,000	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock)	BHCK3519	229,087,000	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			Amount	
1. Unused commitments (report only unused portions that are fee paid or otherwise legally binding):					
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines)	BHCK3814	12,645,000			1.a.
b.					
(1) Unused consumer credit card lines	BHCKJ455	632,018,000			1.b.(1)
(2) Other unused credit card lines	BHCKJ456	47,891,000			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	4,160,000			1.c.(1)
(a) 1-4 family residential construction loan commitments	BHCKF164	202,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	BHCKF165	3,958,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	BHCK6550	6,979,000			1.c.(2)
d. Securities underwriting	BHCK3817	284,000			1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	BHCKJ457	167,942,000			1.e.(1)
(2) Loans to financial institutions	BHCKJ458	41,119,000			1.e.(2)
(3) All other unused commitments	BHCKJ459	98,776,000			1.e.(3)
2. Financial standby letters of credit and foreign office guarantees	BHCK6566	93,011,000			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	24,968,000			2.a.
3. Performance standby letters of credit and foreign office guarantees	BHCK6570	11,021,000			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	1,094,000			3.a.
4. Commercial and similar letters of credit	BHCK3411	5,053,000			4.
5. Not applicable					
6. Securities:					
a. Securities lent	BHCK3433	125,214,000			6.a.
b. Securities borrowed	BHCK3432	118,173,000			6.b.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2016.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	BHCKC968	804,880,000	BHCKC969	825,593,000	7.a.(1)
(2) Total return sw aps	BHCKC970	9,821,000	BHCKC971	23,154,000	7.a.(2)
(3) Credit options	BHCKC972	57,874,000	BHCKC973	65,320,000	7.a.(3)
(4) Other credit derivatives	BHCKC974	0	BHCKC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	BHCKC219	18,055,000	BHCKC221	5,205,000	7.b.(1)
(2) Gross negative fair value	BHCKC220	4,929,000	BHCKC222	20,621,000	7.b.(2)

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

	Dollar Amounts in Thousands			Amount
7.c. Notional amounts by regulatory capital treatment:				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection	BHCKG401	872,477,000		7.c.(1)(a)
(b) Purchased protection	BHCKG402	900,865,000		7.c.(1)(b)
(2) All other positions:				
(a) Sold protection	BHCKG403	98,000		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	BHCKG404	12,868,000		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	BHCKG405	333,000		7.c.(2)(c)

	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands							
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade	BHCKG406	207,985,000	BHCKG407	389,924,000	BHCKG408	67,854,000	7.d.(1)(a)
(b) Subinvestment grade	BHCKG409	59,878,000	BHCKG410	132,513,000	BHCKG411	14,419,000	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade	BHCKG412	211,179,000	BHCKG413	414,897,000	BHCKG414	70,398,000	7.d.(2)(a)
(b) Subinvestment grade	BHCKG415	68,021,000	BHCKG416	132,777,000	BHCKG417	16,794,000	7.d.(2)(b)

	Dollar Amounts in Thousands			Amount
8. Spot foreign exchange contracts	BHCK8765	927,641,000		8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a)	BHCK3430	23,466,000		9.
a. Commitments to purchase when-issued securities	BHCK3434	0		9.a.
b. Commitments to sell when-issued securities	BHCK3435	0		9.b.
c. TEXT6561	BHCK6561	0		9.c.
d. TEXT6562	BHCK6562	0		9.d.
e. TEXT6568	BHCK6568	0		9.e.
f. TEXT6586	BHCK6586	0		9.f.
10. Not applicable				

Schedule HC-L—Continued

Dollar Amounts in Thousands					
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
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	
	2,793,751,000	26,727,000	52,159,000	57,724,000	11.a.
b. Forward contracts	BHCK8697	BHCK8698	BHCK8699	BHCK8700	
	3,823,842,000	3,747,857,000	419,000	96,461,000	11.b.
c. Exchange-traded option contracts:					
(1) Written options	BHCK8701	BHCK8702	BHCK8703	BHCK8704	
	2,045,574,000	5,654,000	594,148,000	69,387,000	11.c.(1)
(2) Purchased options	BHCK8705	BHCK8706	BHCK8707	BHCK8708	
	2,190,579,000	5,568,000	605,230,000	69,833,000	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	BHCK8709	BHCK8710	BHCK8711	BHCK8712	
	2,763,718,000	1,464,702,000	173,910,000	38,379,000	11.d.(1)
(2) Purchased options	BHCK8713	BHCK8714	BHCK8715	BHCK8716	
	2,368,519,000	1,509,046,000	88,668,000	35,891,000	11.d.(2)
e. Swaps	BHCK3450	BHCK3826	BHCK8719	BHCK8720	
	21,103,895,000	6,932,987,000	219,056,000	81,208,000	11.e.
12. Total gross notional amount of derivative contracts held for trading	BHCKA126	BHCKA127	BHCK8723	BHCK8724	
	37,072,730,000	13,668,083,000	1,733,590,000	448,763,000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK8725	BHCK8726	BHCK8727	BHCK8728	
	17,148,000	24,458,000	0	120,000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK8733	BHCK8734	BHCK8735	BHCK8736	
	207,982,000	133,469,000	27,284,000	12,189,000	14.a.(1)
(2) Gross negative fair value	BHCK8737	BHCK8738	BHCK8739	BHCK8740	
	187,749,000	132,026,000	32,516,000	15,244,000	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK8741	BHCK8742	BHCK8743	BHCK8744	
	1,434,000	771,000	0	0	14.b.(1)
(2) Gross negative fair value	BHCK8745	BHCK8746	BHCK8747	BHCK8748	
	205,000	147,000	0	0	14.b.(2)

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	15. a.
	31,641,000	0	2,993,000	12,161,000	37,411,000	
b. Fair value of collateral:						
(1) Cash - U.S. dollar	BHCKG423	BHCKG424	BHCKG425	BHCKG426	BHCKG427	15. b.(1)
	8,915,000	0	11,304,000	208,000	14,920,000	
(2) Cash - Other currencies	BHCKG428	BHCKG429	BHCKG430	BHCKG431	BHCKG432	15. b.(2)
	16,090,000	0	1,242,000	3,936,000	6,086,000	
(3) U.S. Treasury securities	BHCKG433	BHCKG434	BHCKG435	BHCKG436	BHCKG437	15. b.(3)
	2,023,000	0	1,304,000	0	2,499,000	
(4) U.S. government agency and U.S. government-sponsored agency debt securities	BHCKG438	BHCKG439	BHCKG440	BHCKG441	BHCKG442	15. b.(4)
	1,675,000	0	0	0	117,000	
(5) Corporate bonds	BHCKG443	BHCKG444	BHCKG445	BHCKG446	BHCKG447	15. b.(5)
	588,000	0	65,000	0	853,000	
(6) Equity securities	BHCKG448	BHCKG449	BHCKG450	BHCKG451	BHCKG452	15. b.(6)
	422,000	0	0	0	107,000	
(7) All other collateral	BHCKG453	BHCKG454	BHCKG455	BHCKG456	BHCKG457	15. b.(7)
	3,119,000	0	44,000	57,000	12,869,000	
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	BHCKG458	BHCKG459	BHCKG460	BHCKG461	BHCKG462	15. b.(8)
	32,832,000	0	13,959,000	4,201,000	37,451,000	

(1) The \$10 billion asset size test is generally based on the total assets reported as of June 30, 2016.

Schedule HC-M—Memoranda

Dollar Amounts in Thousands		Amount	
Number (Unrounded)			
1. Total number of holding company common shares outstanding	BHCK3459 2644001999		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	42,376,000	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	14,057,000	3.
4. Other assets acquired in satisfaction of debts previously contracted	BHCK6557	33,000	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	BHCKA288	68,282,000	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)
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)
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.

Schedule HC-M—Continued

Dollar Amounts in Thousands		Amount	
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries ⁽¹⁾	BHCKK193	290,000	7.a.
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾	BHCKK194	3,860,000	7.b.

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

CONF

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

CONF

Area Code / Phone Number (TEXT 9009)

Dollar Amounts in Thousands		Amount	
12. Intangible assets other than goodwill:			
a. Mortgage servicing assets	BHCK3164	553,000	12.a.
(1) Estimated fair value of mortgage servicing assets	BHCK6438	553,000	12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	BHCKB026	1,579,000	12.b.
c. All other identifiable intangible assets	BHCK5507	3,155,000	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	BHCT0426	5,287,000	12.d.
13. Other real estate owned	BHCT2150	143,000	13.
14. Other borrowed money:			
a. Commercial paper	BHCK2309	10,033,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less	BHCK2332	80,152,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year	BHCK2333	152,201,000	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	BHCT3190	242,386,000	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		Amount	
16. Assets under management in proprietary mutual funds and annuities	BHCKB570	26,826,000	16.

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

Schedule HC-M—Continued

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

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

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

	Yes/No	
18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10% of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no)		18.
	BHCKC159 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 holding companies that are not required to file the FR Y-12.

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

	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>		
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm - Leach - Bliley Act:		
a. Net assets	BHCKC252 394,724,000	20.a.
b. Balances due from related institutions:		
(1) Due from the holding company (parent company only), gross	BHCK4832 29,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross	BHCK4833 16,497,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	BHCK4834 82,556,000	20.b.(3)
c. Balances due to related institutions:		
(1) Due to holding company (parent company only), gross	BHCK5041 1,150,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	BHCK5043 29,241,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	BHCK5045 173,816,000	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 12,993,000	20.d.

Schedule HC-M—Continued

Dollar Amounts in Thousands		Amount	
21. Net assets of subsidiaries engaged in insurance or reinsurance underwrit ing pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) ⁽¹⁾			
	BHCKC253	9,627,000	21.

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

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

http:// www.citigroup.com 22.

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

Dollar Amounts in Thousands		Amount	
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)	BHCKF064	0	23.a.
b. Amount of "Other borrow ings" that are secured (included in Schedule HC-M, item 14.d)	BHCKF065	87,388,000	23.b.
24. Issuances associated w ith 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.

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

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

For Federal Reserve Bank Use Only
C.I. _____

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans	BHCKF172 0	BHCKF174 0	BHCKF176 0	1.a.(1)
(2) Other construction loans and all land development and other land loans	BHCKF173 0	BHCKF175 0	BHCKF177 1,000	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 125,000	BHCK5399 0	BHCK5400 629,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	BHCKC236 817,000	BHCKC237 985,000	BHCKC229 968,000	1.c.(2)(a)
(b) Secured by junior liens	BHCKC238 48,000	BHCKC239 0	BHCKC230 142,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	BHCK3499 0	BHCK3500 0	BHCK3501 6,000	1.d.
e. Secured by nonfarm non-residential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	BHCKF178 1,000	BHCKF180 0	BHCKF182 12,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	BHCKF179 143,000	BHCKF181 6,000	BHCKF183 46,000	1.e.(2)
f. In foreign offices	BHCKB572 180,000	BHCKB573 4,000	BHCKB574 486,000	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 0	BHCK1583 10,000	3.
4. Commercial and industrial loans	BHCK1606 427,000	BHCK1607 67,000	BHCK1608 1,811,000	4.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards	BHCKB575 1,816,000	BHCKB576 1,585,000	BHCKB577 363,000	5.a.
b. Automobile loans	BHCKK213 1,000	BHCKK214 0	BHCKK215 0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK216 247,000	BHCKK217 47,000	BHCKK218 210,000	5.c.
6. Loans to foreign governments and official institutions	BHCK5389 0	BHCK5390 0	BHCK5391 0	6.
7. All other loans	BHCK5459 821,000	BHCK5460 91,000	BHCK5461 316,000	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 31,000	BHCKF170 18,000	BHCKF171 61,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	BHCK3505 0	BHCK3506 0	BHCK3507 396,000	9.
10. TOTAL (sum of items 1 through 9) ...	BHCK5524 4,657,000	BHCK5525 2,803,000	BHCK5526 5,457,000	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 250,000	BHCKK037 992,000	BHCKK038 118,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above ..	BHCKK039 26,000	BHCKK040 25,000	BHCKK041 2,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	BHCKK042 201,000	BHCKK043 947,000	BHCKK044 116,000	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.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	BHCKK102 0	BHCKK103 0	BHCKK104 0	12.f.

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 0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	BHCKF661 287,000	BHCKF662 597,000	BHCKF663 783,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDMMK111 0	BHDMMK112 0	BHDMMK113 1,000	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 0	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addresses (domicile)	BHCKK120 0	BHCKK121 0	BHCKK122 289,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	BHCKK123 0	BHCKK124 0	BHCKK125 509,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	BHCKK126 167,000	BHCKK127 53,000	BHCKK128 423,000	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 finance agricultural production and other loans to farmers	BHCKK138	0	BHCKK139	0	BHCKK140	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	BHCKK274	0	BHCKK275	0	BHCKK276	0	M.1.f.(3)(a)
(b) Automobile loans	BHCKK277	0	BHCKK278	0	BHCKK279	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	BHCKK280	0	BHCKK281	0	BHCKK282	0	M.1.f.(3)(c)
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	61,000	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	956,000	BHCK1912	277,000	BHCK1913	2,283,000	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	2,000	BHCKC241	0	BHCKC226	75,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	BHCKF664	1,000	BHCKF665	0	BHCKF666	1,000	M.5.b.(1)
(2) Unpaid principal balance	BHCKF667	1,000	BHCKF668	0	BHCKF669	1,000	M.5.b.(2)

Schedule HC-N—Continued

Memoranda—Continued

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

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

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter	BHCKC410	1,130,000	M.7.
8. Nonaccrual assets sold during the quarter	BHCKC411	256,000	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	1,000	BHCKL184	0	BHCKL185	194,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above	BHCKL186	1,000	BHCKL187	0	BHCKL188	148,000	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 holding companies with \$1 billion or more in total assets¹ and (2) holding companies with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for 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		Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾			
a. Closed-end first liens	BHCKF066	909,000	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: ⁽²⁾			
a. Closed-end first liens	BHCKF068	2,143,000	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	3,316,000	3.a.
b. Closed-end junior liens	BHCKF071	42,000	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	2,411,000	4.a.
b. Closed-end junior liens	BHCKF073	18,000	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	BHDMF676	52,000	4.c.(1)
(2) Principal amount funded under the lines of credit	BHDMF677	52,000	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.c, 5.f, 5.g, and 5.i)			
a. Closed-end 1-4 family residential mortgage loans	BHCKF184	121,000	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	BHDMF560		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i> :			
a. Closed-end first liens	BHDMF678	13,000	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	CONF	7.a.
b. For representations and warranties made to other parties	BHCKL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	BHCKM288	CONF	7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2016.
 (2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Assets						
1. Available-for-sale securities	BHCY 1773	BHCKG474	BHCKG475	BHCKG476	BHCKG477	
	294,977,000	0	168,583,000	123,798,000	2,596,000	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCKG478	BHCKG479	BHCKG480	BHCKG481	BHCKG482	
	156,332,000	50,283,000	0	205,951,000	664,000	2.
3. Loans and leases held for sale	BHCKG483	BHCKG484	BHCKG485	BHCKG486	BHCKG487	
	448,000	0	0	448,000	0	3.
4. Loans and leases held for investment	BHCKG488	BHCKG489	BHCKG490	BHCKG491	BHCKG492	
	4,308,000	0	0	3,764,000	544,000	4.
5. Trading assets:						
a. Derivative assets	BHCT3543	BHCKG493	BHCKG494	BHCKG495	BHCKG496	
	55,819,000	362,310,000	2,579,000	411,256,000	4,294,000	5.a.
b. Other trading assets	BHCKG497	BHCKG498	BHCKG499	BHCKG500	BHCKG501	
	203,086,000	990,000	116,092,000	82,365,000	5,619,000	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	
	0	0	0	0	0	5.b.(1)
6. All other assets	BHCKG391	BHCKG392	BHCKG395	BHCKG396	BHCKG804	
	21,804,000	625,000	14,434,000	6,599,000	1,396,000	6.
7. Total assets measured at fair value on a recurring basis	BHCKG502	BHCKG503	BHCKG504	BHCKG505	BHCKG506	
	736,774,000	414,208,000	301,688,000	834,181,000	15,113,000	7.

Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands						
Liabilities						
8. Deposits	BHCKF252 1,497,000	BHCKF686 0	BHCKF694 0	BHCKF253 1,197,000	BHCKF254 300,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	BHCKG507 45,325,000	BHCKG508 50,283,000	BHCKG509 0	BHCKG510 94,843,000	BHCKG511 765,000	9.
10. Trading liabilities:						
a. Derivative liabilities	BHCT3547 51,746,000	BHCKG512 356,824,000	BHCKG513 2,450,000	BHCKG514 396,645,000	BHCKG515 9,475,000	10.a.
b. Other trading liabilities	BHCKG516 87,036,000	BHCKG517 990,000	BHCKG518 73,549,000	BHCKG519 13,793,000	BHCKG520 684,000	10.b.
11. Other borrowed money	BHCKG521 35,653,000	BHCKG522 0	BHCKG523 0	BHCKG524 24,276,000	BHCKG525 11,377,000	11.
12. Subordinated notes and debentures	BHCKG526 0	BHCKG527 0	BHCKG528 0	BHCKG529 0	BHCKG530 0	12.
13. All other liabilities	BHCKG805 15,185,000	BHCKG806 17,000	BHCKG807 14,434,000	BHCKG808 766,000	BHCKG809 2,000	13.
14. Total liabilities measured at fair value on a recurring basis	BHCKG531 236,442,000	BHCKG532 408,114,000	BHCKG533 90,433,000	BHCKG534 531,520,000	BHCKG535 22,603,000	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 \$100,000 and exceed 25% of item 6):						
a. Mortgage servicing assets	BHCKG536	BHCKG537	BHCKG538	BHCKG539	BHCKG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets	BHCKG541	BHCKG542	BHCKG543	BHCKG544	BHCKG545	M.1.b.
	0	0	0	0	0	
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"/> Collateral in Security-for-Security Lending Transactions	BHCKG561	BHCKG562	BHCKG563	BHCKG564	BHCKG565	M.1.f.
	14,434,000	0	14,434,000	0	0	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 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.
	0	0	0	0	0	
c. <input type="text" value="BHTXG571"/> Payable Under Security Lending Agreements	BHCKG571	BHCKG572	BHCKG573	BHCKG574	BHCKG575	M.2.c.
	14,434,000	0	14,434,000	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-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands

Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.

- 3. Loans measured at fair value:
 - a. Loans secured by real estate
 - (1) Construction, land development, and other land loans
 - (2) Secured by farmland (including farm residential and other improvements)
 - (3) Secured by 1-4 family residential properties:
 - (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit
 - (b) Closed-end loans secured by 1-4 family residential properties:
 - (i) Secured by first liens
 - (ii) Secured by junior liens
 - (4) Secured by multifamily (5 or more) residential properties
 - (5) Secured by nonfarm nonresidential properties
 - b. Commercial and industrial loans
 - c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):
 - (1) Credit cards
 - (2) Other revolving credit plans
 - (3) Automobile loans
 - (4) Other consumer loans (includes single payment, installment, and all student loans)
 - d. Other loans

(Column A) Consolidated		(Column B) Domestic Offices	
BHCKF608	475,000		
		BHDMF578	0
		BHDMF579	0
		BHDMF580	0
		BHDMF581	475,000
		BHDMF582	0
		BHDMF583	0
		BHDMF584	0
BHCKF585	3,119,000	BHDMF585	1,003,000
BHCKF586	0	BHDMF586	0
BHCKF587	0	BHDMF587	0
BHCKK196	0	BHDMK196	0
BHCKK208	45,000	BHDMK208	0
BHCKF589	1,117,000	BHDMF589	575,000

M.3.a.
M.3.a.(1)
M.3.a.(2)
M.3.a.(3)(a)
M.3.a.(3)b.i
M.3.a.(3)b.ii
M.3.a.(4)
M.3.a.(5)
M.3.b.
M.3.c.(1)
M.3.c.(2)
M.3.c.(3)
M.3.c.(4)
M.3.d.

Schedule HC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands		(Column A) Consolidated	(Column B) Domestic Offices	
4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):				
a. Loans secured by real estate				
		BHCKF609	461,000	M.4.a.
(1) Construction, land development, and other land loans				M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				M.4.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				M.4.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(i) Secured by first liens				M.4.a.(3)b.i
(ii) Secured by junior liens				M.4.a.(3)b.ii
(4) Secured by multifamily (5 or more) residential properties				M.4.a.(4)
(5) Secured by nonfarm nonresidential properties				M.4.a.(5)
b. Commercial and industrial loans				
		BHCKF597	3,451,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		BHCKF598	0	M.4.c.(1)
(2) Other revolving credit plans		BHCKF599	0	M.4.c.(2)
(3) Automobile loans		BHCKK195	0	M.4.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)		BHCKK209	45,000	M.4.c.(4)
d. Other loans				
		BHCKF601	1,125,000	M.4.d.
		BHDMF590	0	
		BHDMF591	0	
		BHDMF592	0	
		BHDMF593	392,000	
		BHDMF594	0	
		BHDMF595	0	
		BHDMF596	0	
		BHDMF597	894,000	
		BHDMF598	0	
		BHDMF599	0	
		BHDMM195	0	
		BHDMM209	0	
		BHDMF601	574,000	

Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only
C.I. _____

Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		Amount		
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	BHCA P742	83,282,000		1.
2. Retained earnings	BHCT3247	155,174,000		2.
3. Accumulated other comprehensive income (AOCI)	BHCAB530	(28,789,000)		3.
		Yes/No		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	BHCA P838	NO		3.a.
Dollar Amounts in Thousands		Amount		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	BHCA P839	209,000		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	BHCA P840	209,876,000		5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	BHCA P841	21,532,000		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	BHCA P842	3,528,000		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	BHCA P843	16,054,000		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA P844	N/A		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	BHCA P845	N/A		9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA P846	N/A		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA P847	N/A		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA P848	N/A		9.e.
f. To be completed only by holding companies that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA P849	(437,000)		9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	BHCA Q258	(333,000)		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	BHCA P850	576,000		10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	BHCA P851	0		11.
12. Subtotal (item 5 minus items 6 through 11)	BHCA P852	168,956,000		12.

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands		Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	BHCAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	BHCAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	BHCAP855	6,948,000	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	BHCAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	BHCAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	BHCAP858	6,948,000	18.
19. Common equity tier 1 capital (item 12 minus item 18)	BHCAP859	162,008,000	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	BHCAP860	20,443,000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	BHCAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	BHCAP862	118,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	BHCAP863	20,561,000	23.
24. LESS: Additional tier 1 capital deductions	BHCAP864	5,265,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	BHCAP865	15,296,000	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	BHCA8274	177,304,000	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	BHCAP866	23,578,000	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	BHCAP867	329,000	28.
29. Total capital minority interest that is not included in tier 1 capital	BHCAP868	39,000	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital	BHCA5310	13,598,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW5310	1,454,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAPP and available-for-sale equity exposures includable in tier 2 capital	BHCAQ257	1,000	31.
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	BHCAP870	37,545,000	32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	BHCWP870	25,401,000	32.b.
33. LESS: Tier 2 capital deductions	BHCAP872	62,000	33.
34.			
a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	BHCA5311	37,483,000	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (greater of item 32.b minus item 33, or zero)	BHCW5311	25,339,000	34.b.
Total Capital			
35.			
a. Total capital (sum of items 26 and 34.a)	BHCA3792	214,787,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	BHCW3792	202,643,000	35.b.

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands		Amount		
Total Assets for the Leverage Ratio				
36. Average total consolidated assets	BHCX3368	1,892,083,000		36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	BHCA P875	53,986,000		37.
38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes	BHCAB596	(210,000)		38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	BHCAA224	1,838,307,000		39.
Total Risk-Weighted Assets				
40.				
a. Total risk-weighted assets (from Schedule HC-R, Part II item 31)	BHCAA223	1,158,679,000		40.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101, Schedule A, item 60)	BHCWA223	1,143,448,196		40.b.

	(Column A) Percentage		(Column B) Percentage		
Risk-Based Capital Ratios (*)					
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b)	BHCA P793	13.9821	BHCWP793	14.1684	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b)	BHCA 7206	15.3023	BHCW7206	15.5061	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b)	BHCA 7205	18.5372	BHCW7205	17.7221	43.

	Percentage		
Leverage Capital Ratios (*)			
44. Tier 1 leverage ratio (item 26 divided by item 39)	BHCA 7204	9.6450	44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101, Schedule A, Table 2, item 2.22)	BHCAH036	7.2850	45.
Capital Buffer (*)			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	BHCAH311	9.3023	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer	BHCAH312	7.2500	46.b.

Dollar Amounts in Thousands		Amount		
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income	BHCAH313	N/A		47.
48. Distributions and discretionary bonus payments during the quarter	BHCAH314	N/A		48.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

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

Balance Sheet Asset Categories ⁽²⁾

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
1. Cash and balances due from depository institutions	BHCKD957 186,740,000	BHCKS396 0	BHCKD958 155,981,000				BHCKD959 16,464,000
2. Securities:							
a. Held-to-maturity securities	BHCKD961 32,886,000	BHCKS399 0	BHCKD962 1,464,000	BHCKHJ74 0	BHCKHJ75 0		BHCKD963 25,193,000
b. Available-for-sale securities	BHCKD966 287,185,000	BHCKS402 2,000	BHCKD967 211,639,000	BHCKHJ76 15,000	BHCKHJ77 0		BHCKD968 56,435,000
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices	BHCKD971 20,000		BHCKD972 0				BHCKD973 0
b. Securities purchased under agreements to resell	BHCKH171 252,588,000	BHCKH172 252,588,000					
4. Loans and leases held for sale:							
a. Residential mortgage exposures	BHCKS413 863,000	BHCKS414 0	BHCKH173 0				BHCKS415 34,000
b. High volatility commercial real estate exposures	BHCKS419 0	BHCKS420 0	BHCKH174 0				BHCKH175 0
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	BHCKS423 8,000	BHCKS424 0	BHCKS425 0	BHCKHJ78 0	BHCKHJ79 0		BHCKS426 0
d. All other exposures	BHCKS431 6,376,000	BHCKS432 0	BHCKS433 405,000	BHCKHJ80 0	BHCKHJ81 0		BHCKS434 1,000

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

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

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions	BHCKS397 2,932,000	BHCKD960 9,256,000	BHCKS398 2,107,000					1.
2. Securities:								
a. Held-to-maturity securities	BHCKD964 5,018,000	BHCKD965 1,181,000	BHCKS400 30,000					2.a.
b. Available-for-sale-securities	BHCKD969 4,411,000	BHCKD970 13,845,000	BHCKS403 801,000		BHCKS405 0		BHCKS406 3,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices	BHCKS410 20,000	BHCKD974 0	BHCKS411 0					3.a.
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures	BHCKS416 629,000	BHCKS417 200,000						4.a.
b. High volatility commercial real estate exposures	BHCKH176 0	BHCKH177 0	BHCKS421 0					4.b.
c. Exposures past due 90 days or more or on nonaccrual (5)	BHCKS427 0	BHCKS428 0	BHCKS429 8,000					4.c.
d. All other exposures	BHCKS435 0	BHCKS436 5,732,000	BHCKS437 238,000					4.d.

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

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount
1. Cash and balances due from depository institutions					
2. Securities:					
a. Held-to-maturity securities					
b. Available-for-sale securities				BHCKH271 34,000	BHCKH272 33,000
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices					
b. Securities purchased under agreements to resell					
4. Loans and leases held for sale:					
a. Residential mortgage exposures				BHCKH273 0	BHCKH274 0
b. High volatility commercial real estate exposures				BHCKH275 0	BHCKH276 0
c. Exposures past due 90 days or more or on nonaccrual (7)				BHCKH277 0	BHCKH278 0
d. All other exposures				BHCKH279 0	BHCKH280 0

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

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands		(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures	BHCKS439	BHCKS440	BHCKH178					BHCKS441
	132,453,000	0	0					2,203,000
b. High volatility commercial real estate exposures	BHCKS445	BHCKS446	BHCKH179					BHCKH180
	25,000	0	0					0
c. Exposures past due 90 days or more or on nonaccrual (8)	BHCKS449	BHCKS450	BHCKS451	BHCKHJ82	BHCKHJ83			BHCKS452
	4,981,000	0	183,000	36,000	0			0
d. All other exposures	BHCKS457	BHCKS458	BHCKS459	BHCKHJ84	BHCKHJ85			BHCKS460
	485,267,000	0	16,192,000	1,230,000	0			9,920,000
6. LESS: Allow ance for loan and lease losses	BHCX3123	BHCY3123						
	12,366,000	12,366,000						
7. Trading assets	BHCKD976	BHCKS466	BHCKD977	BHCKHJ86	BHCKHJ87			BHCKD978
	258,203,000	235,136,000	13,296,000	0	0			1,045,000
8. All other assets (9)	BHCKD981	BHCKS469	BHCKD982	BHCKHJ88	BHCKHJ89			BHCKD983
	188,312,000	58,466,000	42,318,000	29,000	0			2,880,000

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

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

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures	BHCKS442	BHCKS443					
	85,560,000	44,690,000					
b. High volatility commercial real estate exposures	BHCKH181	BHCKH182	BHCKS447				
	0	0	25,000				
c. Exposures past due 90 days or more or on nonaccrual (11)	BHCKS453	BHCKS454	BHCKS455				
	65,000	0	4,697,000				
d. All other exposures	BHCKS461	BHCKS462	BHCKS463				
	4,092,000	436,164,000	4,986,000				
6. LESS: Allow ance for loans and lease losses							
7. Trading assets	BHCKD979	BHCKD980	BHCKS467		BHCKH186	BHCKH290	BHCKH187
	325,000	8,257,000	125,000		19,000	0	0
8. All other assets (12)	BHCKD984	BHCKD985	BHCKH185		BHCKH188	BHCKS470	BHCKS471
	477,000	65,168,000	895,000		0	0	12,000

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

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

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

Schedule HC-R—Continued

Part II.—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
5. Loans and leases, net of unearned income:						
a. Residential mortgage exposures				BHCKH281	BHCKH282	
				0	0	5.a.
b. High volatility commercial real estate exposures				BHCKH283	BHCKH284	
				0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (14)				BHCKH285	BHCKH286	
				0	0	5.c.
d. All other exposures				BHCKH287	BHCKH288	
				12,683,000	4,301,000	5.d.
6. LESS: Allow ance for loans and lease losses						
7. Trading assets				BHCKH291	BHCKH292	
				0	0	7.
8. All other assets (15)				BHCKH294	BHCKH295	
				78,000	726,175	8.
a. Separate account bank-ow ned life insurance				BHCKH296	BHCKH297	
				9,428,000	2,229,000	8.a.
b. Default fund contributions to central counterparties				BHCKH298	BHCKH299	
				8,561,000	4,380,000	8.b.

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

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

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

Schedule HC-R—Continued

Part II.—Continued

Securitization Exposures: On- and Off-Balance Sheet

Dollar Amounts in Thousands

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1250%	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	BHCKS475	BHCKS476	BHCKS477	BHCKS478	BHCKS479	
	18,641,000	18,641,000	0	4,486,000	0	9.a.
b. Available-for-sale securities	BHCKS480	BHCKS481	BHCKS482	BHCKS483	BHCKS484	
	7,792,000	7,790,000	2,000	1,804,000	0	9.b.
c. Trading assets	BHCKS485	BHCKS486	BHCKS487	BHCKS488	BHCKS489	
	702,000	671,000	31,000	3,271,000	0	9.c.
d. All other on-balance sheet securitization exposures	BHCKS490	BHCKS491	BHCKS492	BHCKS493	BHCKS494	
	38,457,000	38,457,000	0	10,675,000	0	9.d.
10. Off-balance sheet securitization exposures	BHCKS495	BHCKS496	BHCKS497	BHCKS498	BHCKS499	
	25,923,000	25,920,000	3,000	8,659,000	0	10.

(16) Simplified Supervisory Formula Approach.

Schedule HC-R—Continued

Part II.—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets ⁽¹⁷⁾	BHCT2170	BHCKS500	BHCKD987	BHCKHJ90	BHCKHJ91		BHCKD988	BHCKD989	BHCKD990
	1,889,133,000	599,385,000	441,478,000	1,310,000	0		114,175,000	103,529,000	584,493,000

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets ⁽¹⁷⁾	BHCKS503		BHCKS505	BHCKS506	BHCKS507			BHCKS510	BHCKH300
	13,912,000		19,000	0	15,000			33,000	30,784,000

11.

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

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

Schedule HC-R—Continued

Part II.—Continued

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽¹⁹⁾

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	
12. Financial standby letters of credit	BHCKD991		BHCKD992	BHCKD993	BHCKHJ92	BHCKHJ93		12.
	47,505,000	1.0	47,505,000	1,498,000	673,000	0		
13. Performance standby letters of credit and transaction- related contingent items	BHCKD997		BHCKD998	BHCKD999				13.
	10,996,000	0.5	5,498,000	365,000				
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCKG606		BHCKG607	BHCKG608	BHCKHJ94	BHCKHJ95		14.
	4,978,000	0.2	995,600	25,600	5,000	0		
15. Retained recourse on small business obligations sold with recourse	BHCKG612		BHCKG613	BHCKG614				15.
	0	1.0	0	0				
16. Repo-style transactions ⁽²²⁾	BHCKS515		BHCKS516	BHCKS517	BHCKS518	BHCKS519		16.
	94,148,000	1.0	94,148,000	16,431,000	6,912,000	0		
17. All other off-balance sheet liabilities	BHCKG618		BHCKG619	BHCKG620				17.
	2,842,000	1.0	2,842,000	263,000				
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):								
a. Original maturity of one year or less	BHCKS525		BHCKS526	BHCKS527	BHCKHJ96	BHCKHJ97		18.a.
	36,852,000	0.2	7,370,400	18,400	19,000	0		
b. Original maturity exceeding one year	BHCKG624		BHCKG625	BHCKG626	BHCKHJ98	BHCKHJ99		18.b.
	266,238,000	0.5	133,119,000	647,000	2,161,000	0		

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

(20) Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II.—Continued

	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount
Dollar Amounts in Thousands						
12. Financial standby letters of credit	BHCKD994	BHCKD995	BHCKD996	BHCKS511		
	7,257,000	2,321,000	34,750,000	1,006,000		
13. Performance standby letters of credit and transaction-related contingent items	BHCKG603	BHCKG604	BHCKG605	BHCKS512		
	206,000	52,000	4,790,000	85,000		
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCKG609	BHCKG610	BHCKG611	BHCKS513		
	116,000	20,000	741,000	88,000		
15. Retained recourse on small business obligations sold with recourse	BHCKG615	BHCKG616	BHCKG617	BHCKS514		
	0	0	0	0		
16. Repo-style transactions (24)	BHCKS520	BHCKS521	BHCKS522	BHCKS523	BHCKH301	BHCKH302
	19,177,000	7,854,000	41,510,000	2,158,000	106,000	1,145,000
17. All other off-balance sheet liabilities	BHCKG621	BHCKG622	BHCKG623	BHCKS524		
	0	0	2,579,000	0		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less	BHCKS528	BHCKS529	BHCKS530	BHCKS531	BHCKH303	BHCKH304
	176,000	683,000	6,474,000	0	0	0
b. Original maturity exceeding one year	BHCKG627	BHCKG628	BHCKG629	BHCKS539	BHCKH307	BHCKH308
	4,268,000	1,245,000	123,619,000	740,000	439,000	841,000

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

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

Schedule HC-R—Continued

Part II.—Continued

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments	BHCKS540		BHCKS541						19.
	692,567,000	0.0	0						
20. Over-the-counter derivatives			BHCKS542	BHCKS543	BHCKHK00	BHCKHK01	BHCKS544	BHCKS545	20.
			219,954,000	13,049,000	0	0	0	89,329,000	20.
21. Centrally cleared derivatives			BHCKS549	BHCKS550	BHCKS551	BHCKS552		BHCKS554	21.
			120,136,000	0	116,662,000	2,739,000		0	21.
22. Unsettled transactions (failed trades)	BHCKH191			BHCKH193				BHCKH194	22.
(27)	2,771,000			2,527,000				0	22.

	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives	BHCKS546	BHCKS547	BHCKS548				BHCKH309	BHCKH310	20.
	7,454,000	107,691,000	2,272,000				159,000	151,000	20.
21. Centrally cleared derivatives	BHCKS555	BHCKS556	BHCKS557						21.
	0	735,000	0						21.
22. Unsettled transactions (failed trades)	BHCKH195	BHCKH196	BHCKH197	BHCKH198	BHCKH199	BHCKH200			22.
(27)	0	134,000	0	30,000	35,000	45,000			22.

(25) Credit conversion factor.

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

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

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

Schedule HC-R—Continued

Part II.—Continued

Totals

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	BHCKG630	BHCKS558	BHCKS559	BHCKS560	BHCKG631	BHCKG632	BHCKG633	BHCKS561
	476,302,000	127,742,000	2,739,000	0	234,704,000	123,158,000	907,516,000	20,261,000
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
	BHCKG634	BHCKS569	BHCKS570	BHCKS571	BHCKG635	BHCKG636	BHCKG637	BHCKS572
	0	2,554,840	109,560	0	46,940,800	61,579,000	907,516,000	30,391,500

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)							
		BHCKS563	BHCKS564	BHCKS565	BHCKS566	BHCKS567	BHCKS568
		19,000	0	15,000	30,000	35,000	81,000
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)							
		BHCKS574	BHCKS575	BHCKS576	BHCKS577	BHCKS578	BHCKS579
		57,000	0	90,000	187,500	328,125	1,012,500

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

Schedule HC-R—Continued

Part II.—Continued

	Dollar Amounts in Thousands		
		Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	BHCKS580	1,105,743,000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	BHCKS581	65,211,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽³⁰⁾	BHCKB704	1,158,679,000	28.
29. LESS: Excess allowance for loan and lease losses	BHCKA222	0	29.
30. LESS: Allocated transfer risk reserve	BHCK3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	BHCKG641	1,158,679,000	31.

Memoranda

	Dollar Amounts in Thousands		
		Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	BHCKG642	97,672,000	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	BHCKS582	3,290,440,000	BHCKS583	2,693,475,000	BHCKS584	2,015,189,000	M.2.a.
b. Foreign exchange rate and gold	BHCKS585	10,124,581,000	BHCKS586	1,177,940,000	BHCKS587	466,771,000	M.2.b.
c. Credit (investment grade reference asset)	BHCKS588	342,572,000	BHCKS589	427,805,000	BHCKS590	71,657,000	M.2.c.
d. Credit (non-investment grade reference asset)	BHCKS591	102,430,000	BHCKS592	174,672,000	BHCKS593	22,645,000	M.2.d.
e. Equity	BHCKS594	195,568,000	BHCKS595	100,777,000	BHCKS596	12,071,000	M.2.e.
f. Precious metals (except gold)	BHCKS597	8,030,000	BHCKS598	1,047,000	BHCKS599	0	M.2.f.
g. Other	BHCKS600	63,031,000	BHCKS601	67,265,000	BHCKS602	10,946,000	M.2.g.

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

Schedule HC-R—Continued

Part II.—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	BHCKS603	35,233,073,000	BHCKS604	11,741,158,000	BHCKS605	3,700,842,000	M.3.a.
b. Foreign exchange rate and gold	BHCKS606	548,197,000	BHCKS607	7,933,000	BHCKS608	270,000	M.3.b.
c. Credit (investment grade reference asset)	BHCKS609	95,419,000	BHCKS610	368,663,000	BHCKS611	66,447,000	M.3.c.
d. Credit (non-investment grade reference asset)	BHCKS612	291,412,000	BHCKS613	112,189,000	BHCKS614	11,726,000	M.3.d.
e. Equity	BHCKS615	819,268,000	BHCKS616	71,685,000	BHCKS617	222,000	M.3.e.
f. Precious metals (except gold)	BHCKS618	16,314,000	BHCKS619	363,000	BHCKS620	0	M.3.f.
g. Other	BHCKS621	274,446,000	BHCKS622	57,445,000	BHCKS623	2,198,000	M.3.g.

Dollar Amounts in Thousands	Amount		
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)	BHCKS624	38,699,000	M.4.

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 13,144,000	BHCKB706 45,000	BHCKB707 36,000	BHCKB708 0	BHCKB709 0	BHCKB710 0	BHCKB711 8,410,000
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 0
b. Subordinated securities and other residual interests	BHCKC393 16,000	BHCKC394 1,000	BHCKC395 0	BHCKC396 0	BHCKC397 0	BHCKC398 0	BHCKC399 118,000
c. Standby letters of credit and other enhancements	BHCKC400 52,000	BHCKC401 0	BHCKC402 0	BHCKC403 0	BHCKC404 0	BHCKC405 0	BHCKC406 0
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
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	BHCKB733 853,000	BHCKB734 3,000	BHCKB735 0	BHCKB736 0	BHCKB737 0	BHCKB738 0	BHCKB739 0
b. 90 days or more past due	BHCKB740 464,000	BHCKB741 1,000	BHCKB742 0	BHCKB743 0	BHCKB744 0	BHCKB745 0	BHCKB746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)							
a. Charge-offs	BHCKB747 83,000	BHCKB748 0	BHCKB749 3,000	BHCKB750 0	BHCKB751 0	BHCKB752 0	BHCKB753 3,000
b. Recoveries	BHCKB754 0	BHCKB755 0	BHCKB756 1,000	BHCKB757 0	BHCKB758 0	BHCKB759 0	BHCKB760 0

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 45,000	BHCKB777 45,000	BHCKB778 0	BHCKB779 14,000	BHCKB780 35,000	BHCKB781 0	BHCKB782 1,539,000	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 61,000	BHCKB791 0	BHCKB792 0	BHCKB793 0	BHCKB794 475,000	BHCKB795 0	BHCKB796 4,265,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller provided credit enhancements provided to assets reported in item 11	BHCKB797 61,000	BHCKB798 0	BHCKB799 0	BHCKB800 0	BHCKB801 121,000	BHCKB802 0	BHCKB803 1,228,000	12.

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands		Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	BHCKA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	BHCKA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	BHCKB804	114,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	BHCKB805	62,353,000	M.2.b.
c. Other financial assets ⁽¹⁾	BHCKA591	8,438,000	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	1,008,000	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 holding company	BHCKB806	1,755,000	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 holding company	BHCKB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	BHCKB809	3,076,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ⁽²⁾	BHCKC407	1,000	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) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Schedule HC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions	BHCKJ981	5,000	BHCKJ982	0	BHCKJ983	102,000	1.a.
b. Held-to-maturity securities	BHCKJ984	0	BHCKJ985	0	BHCKJ986	1,149,000	1.b.
c. Available-for-sale securities	BHCKJ987	87,000	BHCKJ988	0	BHCKJ989	692,000	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	52,521,000	BHCKJ997	19,236,000	BHCKJ998	672,000	1.f.
g. Less: Allowance for loan and lease losses	BHCKJ999	1,943,000	BHCKK001	0	BHCKK002	0	1.g.
h. Trading assets (other than derivatives)	BHCKK003	0	BHCKK004	0	BHCKK005	1,437,000	1.h.
i. Derivative trading assets	BHCKK006	0	BHCKK007	0	BHCKK008	0	1.i.
j. Other real estate owned	BHCKK009	1,000	BHCKK010	0	BHCKK011	21,000	1.j.
k. Other assets	BHCKK012	0	BHCKK013	62,000	BHCKK014	716,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:							
a. Securities sold under agreements to repurchase	BHCKK015	0	BHCKK016	0	BHCKK017	0	2.a.
b. Derivative trading liabilities	BHCKK018	0	BHCKK019	0	BHCKK020	1,000	2.b.
c. Commercial paper	BHCKK021	0	BHCKK022	8,278,000	BHCKK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	BHCKK024	28,667,000	BHCKK025	0	BHCKK026	1,943,000	2.d.
e. Other liabilities	BHCKK027	262,000	BHCKK028	1,000	BHCKK029	133,000	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	1,755,000	BHCKK035	0	4.

Notes to the Balance Sheet—Predecessor Financial Items

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

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

1.
2.
3.
4.

Notes to the Balance Sheet (Other)

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

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

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

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

Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

Dollar Amounts in Thousands

		Amount	
10.	TEXTB031		
		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.