

Board of Governors of the Federal Reserve System



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

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

This Report is required by law: Section 5(c) of the BHC Act (12 U.S.C. § 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 is to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting holding company (or by the individual performing this equivalent function).

Date of Report: March 31, 2018
 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)

CITIGROUP INC.
 Legal Title of Holding Company (RSSD 9017)

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

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

CONF
 Date of Signature (MM/DD/CCYY) (BHTX J196)

NEW YORK NY 10022
 City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 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 50.84 hours per response for non-Advanced Approaches HCs and 52.09 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.

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

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1-4 family residential properties.....	4435		856,000	1.a.(1)(a)
(b) All other loans secured by real estate.....	4436		202,000	1.a.(1)(b)
(c) All other loans.....	F821		5,934,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		4,199,000	1.a.(2)
b. Income from lease financing receivables.....	4065		24,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		432,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B488		531,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		441,000	1.d.(2)
(3) All other securities.....	4060		1,201,000	1.d.(3)
e. Interest income from trading assets.....	4069		1,371,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,040,000	1.f.
g. Other interest income.....	4518		123,000	1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107		16,354,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less.....	HK03		16,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04		73,000	2.a.(1)(b)
(c) Other deposits.....	6761		518,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		1,100,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		949,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		2,242,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		327,000	2.d.
e. Other interest expense.....	4398		47,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073		5,272,000	2.f.
3. Net interest income (item 1.h minus 2.f).....	4074		11,082,000	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		1,803,000	4.
5. Noninterest income:				
a. Income from fiduciary activities.....	4070		547,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	4483		228,000	5.b.
c. Trading revenue (2).....	A220		2,918,000	5.c.
d.(1) Fees and commissions from securities brokerage.....	C886		655,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		964,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887		14,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		32,000	5.d.(4)
(5) Income from other insurance activities.....	C387		139,000	5.d.(5)
e. Venture capital revenue.....	B491		0	5.e.
f. Net servicing fees.....	B492		85,000	5.f.
g. Net securitization income.....	B493		16,000	5.g.

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

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

Schedule HI—Continued

	Dollar Amounts in Thousands	BHCK	Amount	
5. h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		8560	172,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....		8561	(4,000)	5.j.
k. Net gains (losses) on sales of other assets (3).....		B496	38,000	5.k.
l. Other noninterest income (4).....		B497	1,954,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....		4079	7,758,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....		3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....		3196	142,000	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	5,807,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	593,000	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232	135,000	7.c.(2)
d. Other noninterest expense (5).....		4092	4,735,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....		4093	11,270,000	7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....		HT69	5,909,000	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (6).....		HT70	181,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....		4301	6,090,000	8.c.
9. Applicable income taxes (foreign and domestic).....		4302	1,441,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....		4300	4,649,000	10.
11. Discontinued operations, net of applicable income taxes (7).....		FT28	(7,000)	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....		G104	4,642,000	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).....		G103	22,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....		4340	4,620,000	14.

(3) Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

(4) See Schedule HI, memoranda item 6.

(5) See Schedule HI, memoranda item 7.

(6) Item 8.b is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	11,096,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	6,092,000	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).....		4313	1,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.3, above).....		4507	118,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
		4150	222,796	M.5.
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 3% of Schedule HI, item 5.l):		BHCK	Amount	
a. Income and fees from the printing and sale of checks.....		C013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....		C014	0	M.6.b.
c. Income and fees from automated teller machines (ATMs).....		C016	0	M.6.c.
d. Rent and other income from other real estate owned.....		4042	0	M.6.d.
e. Safe deposit box rent.....		C015	0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....		F229	767,000	M.6.f.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
6.	g.	Bank card and credit card interchange fees.....	F555	136,000	M.6.g.
	h.	Gains on bargain purchases.....	J447	0	M.6.h.
	i.	Income and fees from wire transfers.....	T047	0	M.6.i.
	j.	TEXT Translation on Foreign Debt - FAS 133			
		8562	8562	(918,000)	M.6.j.
	k.	TEXT Other banking related fees			
		8563	8563	873,000	M.6.k.
	l.	TEXT Mark-to-market on hedging transactions			
		8564	8564	544,000	M.6.l.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 3% of the sum of Schedule HI, item 7.d):				
	a.	Data processing expenses.....	C017	1,439,000	M.7.a.
	b.	Advertising and marketing expenses.....	0497	381,000	M.7.b.
	c.	Directors' fees.....	4136	0	M.7.c.
	d.	Printing, stationery, and supplies.....	C018	0	M.7.d.
	e.	Postage.....	8403	0	M.7.e.
	f.	Legal fees and expenses.....	4141	0	M.7.f.
	g.	FDIC deposit insurance assessments.....	4146	CONF	M.7.g.
	h.	Accounting and auditing expenses.....	F556	0	M.7.h.
	i.	Consulting and advisory expenses.....	F557	0	M.7.i.
	j.	Automated teller machine (ATM) and interchange expenses.....	F558	0	M.7.j.
	k.	Telecommunications expenses.....	F559	0	M.7.k.
	l.	Other real estate owned expenses.....	Y923	0	M.7.l.
	m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....	Y924	0	M.7.m.
	n.	TEXT			
		8565	8565	0	M.7.n.
	o.	TEXT			
		8566	8566	0	M.7.o.
	p.	TEXT			
		8567	8567	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)	TEXT Discontinued operations			
		FT29	FT29	(7,000)	M.8.a.(1)
	(2)	Applicable income tax effect.....	BHCK FT30	0	M.8.a.(2)
	b.(1)	TEXT			
		FT31	FT31	0	M.8.b.(1)
	(2)	Applicable income tax effect.....	BHCK FT32	0	M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)				
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$10 million or more for any quarter of the preceding calendar year:</i>					
	a.	Interest rate exposures.....	8757	1,452,000	M.9.a.
	b.	Foreign exchange exposures.....	8758	744,000	M.9.b.
	c.	Equity security and index exposures.....	8759	368,000	M.9.c.
	d.	Commodity and other exposures.....	8760	77,000	M.9.d.
	e.	Credit exposures.....	F186	277,000	M.9.e.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount		
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>						
9.f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....		K090	130,000	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 Memorandum items 9.a through 9.e above).....		K094	77,000	M.9.g.	
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. (1)</i>						
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a.	Net gains (losses) on credit derivatives held for trading.....		C889	0	M.10.a.	
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	(46,000)	M.10.b.	
11.	Credit losses on derivatives (see instructions).....		A251	0	M.11.	
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>						
12. a.	Income from the sale and servicing of mutual funds and annuities (in domestic offices).....		B431	10,000	M.12.a.	
b. (1)	Premiums on insurance related to the extension of credit.....		C242	0	M.12.b.1.	
(2)	All other insurance premiums.....		C243	41,000	M.12.b.2.	
c.	Benefits, losses, and expenses from insurance-related activities.....		B983	29,000	M.12.c.	
13.	Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No).....		0=NO 1=YES	BHCK A530	0	M.13.

		Dollar Amounts in Thousands	BHCK	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.....		F551	(107,000)	M.14.a.
(1)	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552	6,000	M.14.a.1.
b.	Net gains (losses) on liabilities.....		F553	537,000	M.14.b.
(1)	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554	0	M.14.b.1.
15.	Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....		C409	180,000	M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>					
			Year-to-date		
			BHCK	Amount	
16.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....		F228	NR	M.16.
17.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b).....		J321	27,000	M.17.

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

Schedule HI-A—Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217	200,740,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507	(87,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	200,653,000	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	4,620,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross.....	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578	(97,000)	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross.....	3579	0	6.a.
b. Conversion or retirement of common stock.....	3580	(405,000)	6.b.
7. Sale of treasury stock.....	4782	943,000	7.
8. LESS: Purchase of treasury stock.....	4783	2,748,000	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	272,000	10.
11. LESS: Cash dividends declared on common stock.....	4460	826,000	11.
12. Other comprehensive income (1).....	B511	52,000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....	4591	0	13.
14. Other adjustments to equity capital (not included above).....	3581	(5,000)	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).....	BHCT		
	3210	201,915,000	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

		(Column A) Charge-offs (1)		(Column B) Recoveries		
		BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands						
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)						
1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....						
	C891	0	C892	0		1.a.(1)
(2) Other construction loans and all land development and other land loans.....						
	C893	0	C894	0		1.a.(2)
b. Secured by farmland in domestic offices.....						
	3584	0	3585	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.....						
	5411	15,000	5412	4,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:						
(a) Secured by first liens.....						
	C234	61,000	C217	3,000		1.c.(2)(a)
(b) Secured by junior liens.....						
	C235	5,000	C218	6,000		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....						
	3588	0	3589	0		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....						
	C895	0	C896	0		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....						
	C897	0	C898	0		1.e.(2)
f. In foreign offices.....						
	B512	14,000	B513	9,000		1.f.
2. Not applicable.						
3. Loans to finance agricultural production and other loans to farmers.....						
	4655	0	4665	0		3.
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile).....						
	4645	92,000	4617	20,000		4.a.
b. To non-U.S. addressees (domicile).....						
	4646	141,000	4618	47,000		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....						
	B514	1,742,000	B515	276,000		5.a.
b. Automobile loans.....						
	K129	0	K133	0		5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....						
	K205	262,000	K206	48,000		5.c.
6. Loans to foreign governments and official institutions.....						
	4643	0	4627	0		6.
7. All other loans.....						
	4644	19,000	4628	16,000		7.
8. Lease financing receivables:						
a. Leases to individuals for household, family, and other personal expenditures.....						
	F185	0	F187	0		8.a.
b. All other leases.....						
	C880	0	F188	0		8.b.
9. Total (sum of items 1 through 8).....						
	4635	2,351,000	4605	429,000		9.

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

Schedule HI-B—Continued

Memoranda

	(Column A) Chart-offs (1)		(Column B) Recoveries		
	Year-to-date				
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7, above.....	5409	0	5410	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).....	4652	14,000	4662	8,000	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).

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388	371,000	M.3.

	Dollar Amounts in Thousands		
	BHCK	Amount	
II. Changes in allowance for loan and lease losses			
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	12,355,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT		
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4).....	4605	429,000	2.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	BHCK		
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	C079	2,296,000	3.
6. Adjustments (see instructions for this schedule).....	5523	55,000	4.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c).....	BHCT		
	4230	1,803,000	5.
	BHCK		
	C233	118,000	6.
	BHCT		
	3123	12,354,000	7.

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

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	C435	5,000	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7).....	C390	463,000	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).....	C781	4,000	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

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	1,000	M709	0	M710	6,286,000	M711	19,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	57,000	M715	3,000	M716	19,878,000	M717	168,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	3,816,000	M722	495,000	M723	132,490,000	M724	374,000	M725	126,000	M726	4,000	1.c.
2. Commercial loans ²	M727	4,571,000	M728	296,000	M729	334,096,000	M730	2,343,000	M731	0	M732	0	2.
3. Credit Cards.....	M733	1,822,000	M734	644,000	M735	148,429,000	M736	6,938,000	M737	0	M738	0	3.
4. Other consumer loans.....	M739	433,000	M740	127,000	M741	30,227,000	M742	943,000	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of 1.a through 5).....	M746	10,700,000	M747	1,565,000	M748	671,406,000	M749	10,785,000	M750	126,000	M751	4,000	6.

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

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

Notes to the Income Statement - Predecessor Financial Items

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

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

Notes to the Income Statement (Other)

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

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

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

Example

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

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

Notes to the Income Statement (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
1.	5351 6.m Earnings of minority owned affiliates				
			5351	0	1.
2.	5352 Sch. HI, 6.o Letters-of-credit commitment fees				
			5352	153,000	2.
3.	5353 Sch. HI, 7.v Operational risk losses				
			5353	186,000	3.
4.	5354 7.v Operational risk losses				
			5354	0	4.
5.	5355 Sch. HI, 7.s Recognition of loan origination costs				
			5355	(156,000)	5.
6.	B042				
			B042	0	6.
7.	B043				
			B043	0	7.
8.	B044				
			B044	0	8.
9.	B045				
			B045	0	9.
10.	B046				
			B046	0	10.

Notes to the Income Statement (Other)— Continued

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

CITIGROUP INC.

Name of Holding Company

For Federal Reserve Bank Use Only
C.I. _____

FR Y-9C
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Consolidated Financial Statements for Holding Companies

Report at the close of business March 31, 2018
Date

Schedule HC—Consolidated Balance Sheet

	Dollar Amounts in Thousands		BHCK	Amount	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....			0081	21,850,000	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices.....		0395		63,912,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		0397		117,107,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A).....		1754		52,492,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....		1773		291,358,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (3).....		JA22		277,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices.....	BHDM	B987		0	3.a.
b. Securities purchased under agreements to resell (4).....	BHCK	B989		257,887,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale.....			5369	5,819,000	4.a.
b. Loans and leases held for investment.....	B528			686,768,000	4.b.
c. LESS: Allowance for loan and lease losses.....	3123			12,354,000	4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....		B529		674,414,000	4.d.
5. Trading assets (from Schedule HC-D).....		3545		267,678,000	5.
6. Premises and fixed assets (including capitalized leases).....		2145		8,121,000	6.
7. Other real estate owned (from Schedule HC-M).....		2150		114,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....		2130		7,122,000	8.
9. Direct and indirect investments in real estate ventures.....		3656		9,000	9.
10. Intangible assets:					
a. Goodwill.....		3163		22,707,000	10.a.
b. Other intangible assets (from Schedule HC-M).....		0426		5,037,000	10.b.
11. Other assets (from Schedule HC-F).....		2160		126,200,000	11.
12. Total assets (sum of items 1 through 11).....		2170		1,922,104,000	12.

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Item 2.c is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

(4) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule HC—Continued

		Dollar Amounts in Thousands	BHDM	Amount	
Liabilities					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
	(1) Noninterest-bearing (1).....		6631	125,398,000	13.a.(1)
	(2) Interest-bearing.....		6636	327,872,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
	(1) Noninterest-bearing.....		6631	90,477,000	13.b.(1)
	(2) Interest-bearing.....		6636	457,538,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2).....					
			BHDM		
			B993	325,000	14.a.
			BHCK		
	b. Securities sold under agreements to repurchase (3).....		B995	171,434,000	14.b.
15. Trading liabilities (from Schedule HC-D).....					
			3548	142,413,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....					
			3190	246,795,000	16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures (4).....					
			4062	25,518,000	19.a.
	b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....		C699	1,719,000	19.b.
20. Other liabilities (from Schedule HC-G).....					
			2750	129,749,000	20.
21. Total liabilities (sum of items 13 through 20).....					
			2948	1,719,238,000	21.
22. Not applicable					
Equity Capital					
Holding Company Equity Capital					
23. Perpetual preferred stock and related surplus.....					
			3283	18,972,000	23.
24. Common stock (par value).....					
			3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock).....					
			3240	107,783,000	25.
26. a. Retained earnings.....					
			3247	141,863,000	26.a.
	b. Accumulated other comprehensive income (5).....		B530	(34,619,000)	26.b.
	c. Other equity capital components (6).....		A130	(32,115,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....					
			3210	201,915,000	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	951,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....					
			G105	202,866,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....					
			3300	1,922,104,000	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)

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).....

0=NO	BHCK	
1=YES	C884	NR

M.1.

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. NR
(1) Name of External Auditing Firm (TEXT C703)

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

NR
(2) City (TEXT C708)

CONF
(2) E-mail Address (TEXT C705)

NR
(3) State Abbrev. (TEXT C714)

NR
(4) Zip Code (TEXT C715)

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

Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	0211	0	0213	0	1286	108,335,000	1287	106,798,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. government agencies (1).....	1289	0	1290	0	1291	103,000	1293	101,000	2.a.
b. Issued by U.S. government-sponsored agencies (2).....	1294	0	1295	0	1297	10,585,000	1298	10,415,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496	7,653,000	8497	7,706,000	8498	6,511,000	8499	6,369,000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	51,000	G301	49,000	G302	1,512,000	G303	1,475,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	22,062,000	G305	21,542,000	G306	30,570,000	G307	29,828,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	544,000	G311	546,000	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).....	G312	1,445,000	G313	1,433,000	G314	7,623,000	G315	7,625,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	1,492,000	G321	1,517,000	G322	2,116,000	G323	2,213,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	211,000	K143	208,000	K144	867,000	K145	853,000	4.c.1a
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	K150	161,000	K151	154,000	K152	1,574,000	K153	1,507,000	4.c.2a
(b) All other commercial MBS.....	K154	260,000	K155	260,000	K156	310,000	K157	308,000	4.c.2b

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

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	46,000	C988	45,000	C989	1,904,000	C027	1,908,000	5.a.
b. Structured financial products:									
(1) Cash.....	G336	17,757,000	G337	17,842,000	G338	1,172,000	G339	1,173,000	5.b.1
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	5,097,000	1741	5,077,000	6.a.
b. Other foreign debt securities.....	1742	1,354,000	1743	1,344,000	1744	115,273,000	1746	115,162,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values. (1).....					A510	NR	A511	NR	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....	BHCT						BHCT		
	1754	52,492,000	1771	52,100,000	1772	294,096,000	1773	291,358,000	8.

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities (2).....	0416	145,499,000	M.1.
2. Remaining maturity or next repricing date of debt securities (3) (4) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	86,879,000	M.2.a.
b. Over 1 year to 5 years.....	0384	169,646,000	M.2.b.
c. Over 5 years.....	0387	87,325,000	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 (report the amortized cost at date of sale or transfer).....	1778	3,669,000	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.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

Schedule HC-B—Continued

Memoranda—Continued

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair value		(Column C) Amortized Cost		(Column D) Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. (1)</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	20,000	B841	20,000	M.5.a.
b. Home equity lines.....	B842	46,000	B843	45,000	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	717,000	B849	716,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	909,000	B853	914,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	258,000	B861	258,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	17,757,000	G357	17,842,000	G358	1,172,000	G359	1,173,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

Schedule HC-C—Loans and Lease Financing Receivables

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

	(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount
Dollar Amounts in Thousands				
1. Loans secured by real estate.....	1410	165,786,000		
a. Construction, land development, and other land loans:			BHCK	
(1) 1-4 family residential construction loans.....			F158	15,000
(2) Other construction loans and all land development and other land loans.....			F159	6,169,000
b. Secured by farmland.....			BHDM	
c. Secured by 1-4 family residential properties:			1420	76,000
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	11,856,000
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....			5367	75,335,000
(b) Secured by junior liens.....			5368	3,382,000
d. Secured by multifamily (5 or more) residential properties.....			1460	5,206,000
e. Secured by nonfarm nonresidential properties:			BHCK	
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	1,616,000
(2) Loans secured by other nonfarm nonresidential properties.....			F161	7,711,000
2. Loans to depository institutions and acceptances of other banks.....			BHDM	
a. To U.S. banks and other U.S. depository institutions.....	1292	24,000	1288	8,632,000
b. To foreign banks.....	1296	18,538,000		
3. Loans to finance agricultural production and other loans to farmers.....	1590	1,261,000	1590	134,000
4. Commercial and industrial loans.....			1766	69,166,000
a. To U.S. addressees (domicile).....	1763	55,942,000		
b. To non-U.S. addressees (domicile).....	1764	127,672,000		
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	128,171,000
a. Credit cards.....	B538	150,255,000		
b. Other revolving credit plans.....	B539	10,433,000		
c. Automobile loans.....	K137	83,000		
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	20,229,000		
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	8,424,000	2081	195,000
8. Not applicable				
9. Loans to nondepository financial institutions and other loans:				
a. Loans to nondepository financial institutions.....	J454	56,375,000	J454	32,097,000
b. Other loans				
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	17,205,000	1545	12,162,000
(2) All other loans (exclude consumer loans).....	J451	59,285,000	J451	30,868,000
10. Lease financing receivables (net of unearned income).....			2165	1,463,000
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0		
b. All other leases.....	F163	1,692,000		
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	617,000	2123	428,000
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	692,587,000	2122	393,826,000

Schedule HC-C—Continued

Memoranda

		Dollar Amounts in Thousands		BHDM	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.....		K158	0			M.1.a.1
(2) All other construction loans and all land development and other land loans.....		K159	0			M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices.....		F576	2,026,000			M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....		K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		K161	0			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....		K162	0			M.1.d.2
e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....		K163	40,000			M.1.e.1
(2) To non-U.S. addressees (domicile).....		K164	67,000			M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) (1).....						
<i>Itemize and describe 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.....		BHDM				M.1.f.1
		K166	0			M.1.f.1
		BHCK				
(2) Loans to finance agricultural production and other loans to farmers.....		K168	0			M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....		K098	1,562,000			M.1.f.3.a.
(b) Automobile loans.....		K203	0			M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....		K204	0			M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....						
		HK25	4,216,000			M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....						
		2746	8,127,000			M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....						
		B837	55,673,000			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).....						
		C391	3,580,000			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.....		C779	152,000			M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....		C780	126,000			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)).....		F230	0			M.6.a.

Schedule HC-C—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	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, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>						
6.b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231			NR	M.6.b.
c.	Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above.....	F232			NR	M.6.c.
7.–8.	Not applicable.					
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.1, 1.c.2.a, and 1.c.2.b).....	BHDM				
		F577		1,144,000		M.9.
10.–11.	Not applicable.					

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.

		Dollar Amounts in Thousands		BHCK	Amount	
13.	Not applicable					
14.	Pledged loans and leases.....	G378		219,136,000		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.

	(Column A) Consolidated		(Column B) Domestic Offices		
	BHCM	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Assets					
1. U.S. Treasury securities.....	3531	22,122,000	3531	13,142,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	2,588,000	3532	2,588,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	3,882,000	3533	3,882,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK G379	20,103,000	BHDM G379	20,103,000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	2,420,000	G380	2,420,000	4.b.
c. All other residential mortgage-backed securities.....	G381	1,219,000	G381	466,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	768,000	K197	768,000	4.d.
e. All other commercial MBS.....	K198	619,000	K198	608,000	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash.....	G383	2,036,000	G383	2,036,000	5.a.(1)
(2) Synthetic.....	G384	0	G384	0	5.a.(2)
(3) Hybrid.....	G385	0	G385	0	5.a.(3)
b. All other debt securities.....	G386	91,107,000	G386	7,918,000	5.b.
6. Loans:					
a. Loans secured by real estate.....	F610	1,288,000			6.a.
(1) Construction, land development, and other land loans.....			F604	9,000	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....			F605	0	6.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....			F606	7,000	6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(i) Secured by first liens.....			F607	1,223,000	6.a.3.b.i.
(ii) Secured by junior liens.....			F611	49,000	6.a.3.b.ii.
(4) Secured by multifamily (5 or more) residential properties.....			F612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties.....			F613	0	6.a.(5)
b. Commercial and industrial loans.....	F614	6,481,000	F614	5,220,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F615	0	F615	0	6.c.(1)
(2) Other revolving credit plans.....	F616	0	F616	0	6.c.(2)
(3) Automobile loans.....	K199	0	K199	0	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K210	0	K210	0	6.c.(4)
d. Other loans.....	F618	1,513,000	F618	993,000	6.d.

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

		(Column A) Consolidated		(Column B) Domestic Offices	
		BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands					
7.–8. Not applicable					
9.	Other trading assets.....	3541	57,918,000	3541	30,492,000
10. Not applicable					
11.	Derivatives with a positive fair value.....	3543	53,614,000	3543	10,617,000
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....					
		BHCT		BHDM	
		3545	267,678,000	3545	102,541,000
Liabilities					
13. a. Liability for short positions:					
	(1) Equity securities.....	BHCK		BHDM	
	(2) Debt securities.....	G209	18,501,000	G209	6,233,000
	(3) All other assets.....	G210	73,441,000	G210	27,278,000
	b. All other trading liabilities.....	G211	2,258,000	G211	252,000
14.	Derivatives with a negative fair value.....	F624	117,000	F624	8,000
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	3547	48,096,000	3547	14,144,000
		BHCT		BHDM	
		3548	142,413,000	3548	47,915,000

Memoranda

		(Column A) Consolidated		(Column B) Domestic Offices	
		BHCK	Amount	BHDM	Amount
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)					
a.	Loans secured by real estate.....	F790	1,425,000		
	(1) Construction, land development, and other land loans.....			F625	10,000
	(2) Secured by farmland (including farm residential and other improvements).....			F626	0
	(3) Secured by 1–4 family residential properties:				
	(a) Revolving, open-end land secured by 1–4 family residential properties and extended under lines of credit.....			F627	51,000
	(b) Closed-end loans secured by 1–4 family residential properties:				
	(i) Secured by first liens.....			F628	1,253,000
	(ii) Secured by junior liens.....			F629	111,000
	(4) Secured by multifamily (5 or more) residential properties.....			F630	0
	(5) Secured by nonfarm nonresidential properties.....			F631	0
b.	Commercial and industrial loans.....	F632	6,768,000	F632	5,515,000
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
	(1) Credit cards.....	F633	0	F633	0
	(2) Other revolving credit plans.....	F634	0	F634	0
	(3) Automobile loans.....	K200	0	K200	0
	(4) Other consumer loans (includes single payment, installment, and all student loans).....	K211	0	K211	0
d.	Other loans.....	F636	1,588,000	F636	1,069,000
2. Loans measured at fair value that are past due 90 days or more:					
a.	Fair value.....	F639	125,000	F639	125,000
b.	Unpaid principal balance.....	F640	327,000	F640	327,000

Schedule HC-D—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	BHCK	Amount	BHDM	Amount	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	93,000	G299	93,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	1,034,000	G333	1,034,000	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	G334	0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	0	G651	0	M.3.f.
g. Other collateral or reference assets.....	G652	909,000	G652	909,000	M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387	111,937,000	G387	54,866,000	M.4.a.
b. Pledged loans.....	G388	0	G388	0	M.4.b.

	Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	BHCK	Amount	BHDM	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.....	F643	178,000			M.5.a.
b. Home equity lines.....	F644	231,000			M.5.b.
c. Automobile loans.....	F645	167,000			M.5.c.
d. Other consumer loans.....	F646	334,000			M.5.d.
e. Commercial and industrial loans.....	F647	0			M.5.e.
f. Other.....	F648	203,000			M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651	118,000			M.6.
7. Equity securities:					
a. Readily determinable fair values.....	F652	18,445,000			M.7.a.
b. Other.....	F653	35,842,000			M.7.b.
8. Loans pending securitization.....	F654	1,470,000			M.8.
9. a. (1) Gross fair value of commodity contracts.....	G212	15,831,000			M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory.....	G213	475,000			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) BHTX F655	F655	0			M.9.b.(1)
(2) BHTX F656	F656	0			M.9.b.(2)
(3) BHTX F657	F657	0			M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25% of the item)					
a. BHTX F658 Revaluation Losses on Foreign Exchange Spot Contracts	F658	109,000			M.10.a.
b. BHTX F659	F659	0			M.10.b.
c. BHTX F660	F660	0			M.10.c.

Schedule HC-E—Deposit Liabilities (1)

	Dollar Amounts in Thousands		
	BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a. Noninterest-bearing balances (2).....	2210	57,007,000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	82,952,000	1.b.
c. Money market deposit accounts and other savings accounts.....	2389	276,555,000	1.c.
d. Time deposits of \$250,000 or less.....	HK29	9,117,000	1.d.
e. Time deposits of more than \$250,000.....	J474	27,639,000	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).....	BHOD		
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3189	0	2.a.
c. Money market deposit accounts and other savings accounts.....	3187	0	2.b.
d. Time deposits of \$250,000 or less.....	2389	0	2.c.
e. Time deposits of more than \$250,000.....	HK29	0	2.d.
	J474	0	2.e.

Memoranda

	Dollar Amounts in Thousands		
	BHDM	Amount	
1. Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....	HK06	39,002,000	M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	276,000	M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	26,482,000	M.3.
	BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245	126,124,000	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		
	BHCK	Amount	
1. Accrued interest receivable (1).....	B556	5,441,000	1.
2. Net deferred tax assets (2).....	2148	23,895,000	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:			
a. Mortgage loans.....	A519	0	3.a.
b. Other financial assets.....	A520	0	3.b.
4. Equity investments without readily determinable fair values (4).....	1752	7,670,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	293,000	5.a.
b. Separate account life insurance assets.....	K202	9,220,000	5.b.
c. Hybrid account life insurance assets.....	K270	0	5.c.
6. Other.....	2168	79,681,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	126,200,000	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		
	BHCK	Amount	
1. Not applicable			
2. Net deferred tax liabilities (1).....	3049	875,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures.....	B557	1,289,000	3.
4. Other.....	B984	127,585,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	129,749,000	5.

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

Schedule HC-H—Interest Sensitivity (1)

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....	3197	1,028,059,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.2 and 13.b.2 on Schedule HC, Balance Sheet.....	3296	159,903,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	44,702,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	17,066,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409	1,028,000	5.

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

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

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

I. Property and Casualty Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
Assets						
1.	Reinsurance recoverables.....			B988	16,000	1.
2.	Total assets.....			C244	670,000	2.
Liabilities						
3.	Claims and claims adjustment expense reserves.....			B990	137,000	3.
4.	Unearned premiums.....			B991	58,000	4.
5.	Total equity.....			C245	438,000	5.
6.	Net income.....			C246	1,000	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		BHCK	Amount	
Assets						
1.	Reinsurance recoverables.....			C247	0	1.
2.	Separate account assets.....			B992	4,551,000	2.
3.	Total assets.....			C248	9,113,000	3.
Liabilities						
4.	Policyholder benefits and contractholder funds.....			B994	1,041,000	4.
5.	Separate account liabilities.....			B996	4,551,000	5.
6.	Total equity.....			C249	1,657,000	6.
7.	Net income.....			C250	24,000	7.

Schedule HC-K—Quarterly Averages

		Dollar Amounts in Thousands	BHCK	Amount	
Assets					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....					
			B558	119,192,000	1.a.
b. Mortgage-backed securities (1).....					
			B559	70,310,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....					
			B560	156,223,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....					
			3365	254,276,000	2.
3. a. Total loans and leases in domestic offices.....					
			BHDM		
			3516	393,323,000	3.a.
(1) Loans secured by 1–4 family residential properties.....					
			3465	92,613,000	3.a.(1)
(2) All other loans secured by real estate.....					
			3466	19,537,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....					
			3386	152,000	3.a.(3)
(4) Commercial and industrial loans.....					
			3387	69,550,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
			B561	126,050,000	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards).....					
			B562	3,621,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....					
			BHFN		
			3360	293,843,000	3.b.
4. a. Trading assets.....					
			BHCK		
			3401	270,086,000	4.a.
b. Other earning assets.....					
			B985	226,537,000	4.b.
5. Total consolidated assets (3).....					
			3368	1,906,916,000	5.
Liabilities					
6. Interest-bearing deposits (domestic) (4).....					
			3517	323,355,000	6.
7. Interest-bearing deposits (foreign) (4).....					
			3404	446,416,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....					
			3353	164,465,000	8.
9. All other borrowed money.....					
			2635	251,739,000	9.
10. Not applicable					
Equity Capital					
11. Total equity capital (excludes limited-life preferred stock).....					
			3519	200,679,000	11.

(1) Quarterly averages for all debt securities should be based on amortized cost.

(2) For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

(3) The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

b) For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.

c) For holding companies that have adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.

(4) Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines).....						
				3814	12,213,000	1.a.
b. (1) Unused consumer credit card lines.....						
				J455	636,929,000	1.b.(1)
(2) Other unused credit card lines.....						
				J456	48,707,000	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)).....						
				3816	4,656,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....						
	F164	178,000				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
	F165	4,478,000				1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				6550	6,445,000	1.c.(2)
d. Securities underwriting						
				3817	1,000	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans						
				J457	201,511,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	43,355,000	1.e.(2)
(3) All other unused commitments.....						
				J459	104,724,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....						
				6566	93,235,000	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						
				3820	23,492,000	2.a.
3. Performance standby letters of credit and foreign office guarantees						
				6570	11,586,000	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						
				3822	981,000	3.a.
4. Commercial and similar letters of credit						
				3411	5,496,000	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....						
				3433	147,260,000	6.a.
b. Securities borrowed.....						
				3432	136,676,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
				C968	678,818,000	7.a.(1)
(2) Total return swaps.....						
				C970	12,397,000	7.a.(2)
(3) Credit options.....						
				C972	50,485,000	7.a.(3)
(4) Other credit derivatives.....						
				C974	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value						
				C219	15,905,000	7.b.(1)
(2) Gross negative fair value.....						
				C220	2,812,000	7.b.(2)
c. Notional amounts by regulatory capital treatment:						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....						
				G401	741,700,000	7.c.(1)(a)
(b) Purchased protection.....						
				G402	778,120,000	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection.....						
				G403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....						
				G404	11,720,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....						
				G405	294,000	7.c.(2)(c)

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

Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection:								
(a) Investment grade.....		G406	150,257,000	G407	346,718,000	G408	62,551,000	7.d.(1)(a)
(b) Subinvestment grade.....		G409	62,404,000	G410	107,283,000	G411	12,487,000	7.d.(1)(b)
(2) Purchased credit protection:								
(a) Investment grade.....		G412	155,467,000	G413	371,994,000	G414	69,632,000	7.d.(2)(a)
(b) Subinvestment grade.....		G415	72,929,000	G416	105,633,000	G417	14,479,000	7.d.(2)(b)
8. Spot foreign exchange contracts.....								
		BHCK	Amount					
		8765	810,906,000	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% 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% of Schedule HC, item 27.a)								
		3430	59,164,000	9.				
a. Commitments to purchase when-issued securities.....		3434	0	9.a.				
b. Commitments to sell when-issued securities.....		3435	0	9.b.				
c. TEXT 6561.....		6561	0	9.c.				
d. TEXT 6562.....		6562	0	9.d.				
e. TEXT 6568.....		6568	0	9.e.				
f. TEXT 6586.....		6586	0	9.f.				
10. Not applicable								

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		Amount	Amount	Amount	Amount
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....		3,831,975,000	36,661,000	66,934,000	58,686,000
		BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696
b. Forward contracts.....		3,859,335,000	3,656,952,000	714,000	112,309,000
		BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700
c. Exchange-traded option contracts:					
(1) Written options.....		2,311,443,000	2,411,000	699,062,000	73,046,000
		BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704
(2) Purchased options.....		1,949,866,000	3,624,000	707,745,000	73,345,000
		BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708
d. Over-the-counter option contracts:					
(1) Written options.....		3,016,284,000	1,459,409,000	174,156,000	40,360,000
		BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712
(2) Purchased options.....		2,509,574,000	1,448,370,000	103,893,000	34,974,000
		BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716
e. Swaps.....		21,519,258,000	6,980,642,000	243,567,000	102,976,000
		BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720
12. Total gross notional amount of derivative contracts held for trading.....		38,978,952,000	13,529,145,000	1,996,071,000	495,605,000
		BHCK A126	BHCK A127	BHCK 8723	BHCK 8724
13. Total gross notional amount of derivative contracts held for purposes other than trading.....		18,783,000	58,924,000	0	91,000
		BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....		194,318,000	128,401,000	29,435,000	15,831,000
		BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736
(2) Gross negative fair value.....		175,383,000	121,351,000	34,115,000	18,851,000
		BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....		1,511,000	560,000	0	0
		BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744
(2) Gross negative fair value.....		203,000	990,000	0	0
		BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748

Schedule HC-L—Continued

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

	Dollar Amounts in Thousands										
	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
15. Over-the-counter derivatives:											
a. Net current credit exposure.....	G418	37,347,000	G419	0	G420	2,331,000	G421	12,826,000	G422	36,050,000	15.a.
b. Fair value of collateral:											
(1) Cash - U.S. dollar.....	G423	10,873,000	G424	0	G425	10,492,000	G426	500,000	G427	15,098,000	15.b.1.
(2) Cash - Other currencies.....	G428	16,710,000	G429	0	G430	219,000	G431	4,317,000	G432	6,383,000	15.b.2.
(3) U.S. Treasury securities.....	G433	1,998,000	G434	0	G435	1,404,000	G436	0	G437	3,118,000	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,271,000	G439	0	G440	0	G441	0	G442	149,000	15.b.4.
(5) Corporate bonds.....	G443	1,146,000	G444	0	G445	41,000	G446	0	G447	389,000	15.b.5.
(6) Equity securities.....	G448	587,000	G449	0	G450	0	G451	0	G452	229,000	15.b.6.
(7) All other collateral.....	G453	5,748,000	G454	0	G455	0	G456	0	G457	11,250,000	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.1 through 15.b.7).....	G458	38,333,000	G459	0	G460	12,156,000	G461	4,817,000	G462	36,616,000	15.b.8.

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

Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				
	3459	2,549,933,493			1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6555	36,130,000			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	6556	18,184,000			3.
4. Other assets acquired in satisfaction of debts previously contracted	6557	42,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	A288	86,545,000			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:	BHDM				
(1) 1-4 family residential construction loans.....	K169	0			6.a.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K170	0			6.a.1.a.2.
(b) Secured by farmland.....	K171	0			6.a.1.b.
(c) Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0			6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	K173	0			6.a.1.c.2a
(b) Secured by junior liens.....	K174	0			6.a.1.c.2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0			6.a.1.d.
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0			6.a.1.e.1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0			6.a.1.e.2
(2)-(4) Not applicable	BHCK				
(5) All other loans and leases.....	K183	0			6.a.5.
b. Other real estate owned (included in Schedule HC, item 7):	BHDM				
(1) Construction, land development, and other land in domestic offices.....	K187	0			6.b.1.
(2) Farmland in domestic offices.....	K188	0			6.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0			6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0			6.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0			6.b.5.

Schedule HC-M—Continued

	Dollar Amounts in Thousands	BHFN	Amount	
6.b. (6) In foreign offices.....		K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.1 through 6 above that is protected by FDIC loss-sharing agreements.....		BHCK		
		K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b).....		J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	6.d.
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....		K193	265,000	7.a.
b. Total assets of captive reinsurance subsidiaries (1).....		K194	3,306,000	7.b.

8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....

0=NO	BHCK	
1=YES	C251	0

8.

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

0=NO	BHCK	
1=YES	6689	0

9.

10. Not applicable

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

0=NO	BHCK	
1=YES	6416	1

11.

TEXT
6428

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

Area Code and Phone Number (TEXT 9009)

	BHCK	Amount	
12. Intangible assets other than goodwill:			
a. Mortgage servicing assets.....	3164	587,000	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	587,000	12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026	1,502,000	12.b.
c. All other identifiable intangible assets	5507	2,948,000	12.c.
	BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)	0426	5,037,000	12.d.
13. Other real estate owned	2150	114,000	13.
14. Other borrowed money:	BHCK		
a. Commercial paper.....	2309	10,022,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less	2332	68,398,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year	2333	168,375,000	14.c.
	BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	3190	246,795,000	14.d.

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

0=NO	BHCK	
1=YES	B569	1

15.

16. Assets under management in proprietary mutual funds and annuities.....

BHCK	Amount
B570	25,842,000

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.

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

0=NO	BHCK		
1=YES	C161	1	17.

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

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

0=NO	BHCK		
1=YES	C159	1	18.

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

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

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

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

0=NO	BHCK		
1=YES	C700	NR	19.a.

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

0=NO			
1=YES	C701	NR	19.b.

Dollar Amounts in Thousands	BHCK	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	C252	420,019,000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	2,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	15,514,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	86,288,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	1,012,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	30,573,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	179,028,000	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.....	5047	14,514,000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) ¹	C253	9,702,000	21.

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

Schedule HC-M—Continued

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

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

TEXT
C497 [http:// www.citigroup.com](http://www.citigroup.com) 22.

		Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>					
23. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....					
			F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....					
			F065	76,131,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:					
a. Senior perpetual preferred stock or similar items					
			G234	0	24.a.
b. Warrants to purchase common stock or similar items					
			G235	0	24.b.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	12,000	F177	1,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	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.....	5398	81,000	5399	0	5400	515,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	595,000	C237	818,000	C229	953,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	56,000	C239	0	C230	141,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	7,000	3500	0	3501	4,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	2,000	F180	0	F182	4,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	17,000	F181	2,000	F183	43,000	1.e.(2)
f. In foreign offices.....	B572	218,000	B573	0	B574	491,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	1,000	3.
4. Commercial and industrial loans.....	1606	613,000	1607	78,000	1608	1,521,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,729,000	B576	1,677,000	B577	322,000	5.a.
b. Automobile loans.....	K213	1,000	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	273,000	K217	47,000	K218	181,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	341,000	5460	102,000	5461	185,000	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	22,000	F170	0	F171	44,000	8.b.
9. Total loans and leases (sum of items 1 through 8.b.).....	1406	3,955,000	1407	2,736,000	1403	4,406,000	9.

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

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	232,000	K037	829,000	K038	99,000
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	36,000	K040	42,000	K041	2,000
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	187,000	K043	778,000	K044	97,000
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.....	BHDM K045	0	BHDM K046	0	BHDM K047	0
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0
(2) Secured by farmland.....	K051	0	K052	0	K053	0
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens.....	K057	0	K058	0	K059	0
(2) Secured by junior liens.....	K060	0	K061	0	K062	0
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0
(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0
b.-d. Not applicable						

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
12. e. All other loans and leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

Memoranda

	BHDM		BHDM		BHDM		
	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands							
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	BHCK		BHCK		BHCK		
	F661	229,000	F662	546,000	F663	851,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.

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	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
1. e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	180,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	352,000
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....						
	K126	141,000	K127	61,000	K128	489,000
<i>Itemize and describe loan categories included in item 1.f. above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>						
(1) Loans secured by farmland in domestic offices.....	BHDM K130	0	BHDM K131	0	BHDM K132	0
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0
(3) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....	HK26	370,000	HK27	607,000	HK28	1,874,000
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	6559	0	6560	27,000
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	1,227,000	1912	354,000	1913	1,979,000
4. Not applicable						
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)						
a. Loans and leases held for sale.....	C240	71,000	C241	69,000	C226	36,000
b. Loans measured at fair value:						
(1) Fair value.....	F664	0	F665	0	F666	1,000
(2) Unpaid principal balance.....	F667	0	F668	0	F669	1,000

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

Schedule HC-N—Continued

Memoranda—Continued

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

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

	BHCK	Amount	
Dollar Amounts in Thousands			
7. Additions to nonaccrual assets during the quarter.....	C410	1,470,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411	114,000	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....	L183	0	L184	0	L185	152,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	0	L187	0	L188	126,000	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	BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a.	Closed-end first liens.....		F066	617,000	1.a.
b.	Closed-end junior liens.....		F067	0	1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
			BHDM		
			F670	0	1.c.(1)
(2) Principal amount funded under the lines of credit.....					
			F671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)					
BHCK					
a.	Closed-end first liens.....		F068	1,535,000	2.a.
b.	Closed-end junior liens.....		F069	26,000	2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
			BHDM		
			F672	0	2.c.(1)
(2) Principal amount funded under the lines of credit.....					
			F673	0	2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:					
BHCK					
a.	Closed-end first liens.....		F070	2,507,000	3.a.
b.	Closed-end junior liens.....		F071	0	3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
			BHDM		
			F674	0	3.c.(1)
(2) Principal amount funded under the lines of credit.....					
			F675	0	3.c.(2)
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5):					
BHCK					
a.	Closed-end first liens.....		F072	2,331,000	4.a.
b.	Closed-end junior liens.....		F073	53,000	4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
			BHDM		
			F676	51,000	4.c.(1)
(2) Principal amount funded under the lines of credit.....					
			F677	51,000	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):					
BHCK					
a.	Closed-end 1-4 family residential mortgage loans.....		F184	136,000	5.a.
BHDM					
			F560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
BHCK					
a.	Closed-end first liens.....		F678	7,000	6.a.
b.	Closed-end junior liens.....		F679	0	6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....					
			F680	0	6.c.(1)
(2) Principal amount funded under the lines of credit.....					
			F681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:					
BHCK					
a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	CONF	7.a.
b.	For representations and warranties made to other parties.....		L192	CONF	7.b.
c.	Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288	CONF	7.c.

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

(2) Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading (1).....	JA36	291,635,000	G474	0	G475	171,540,000	G476	118,741,000	G477	1,354,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK										
3. Loans and leases held for sale.....	G478	161,537,000	G479	61,415,000	G480	0	G481	222,936,000	G482	16,000	2.
4. Loans and leases held for investment.....	G483	333,000	G484	0	G485	0	G486	333,000	G487	0	3.
5. Trading assets:	G488	4,536,000	G489	0	G490	0	G491	3,982,000	G492	554,000	4.
a. Derivative assets.....	BHCT										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	3543	53,614,000	G493	342,014,000	G494	2,662,000	G495	388,216,000	G496	4,750,000	5.a.
(2) Other trading assets.....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	G497	214,064,000	G498	1,104,000	G499	115,502,000	G500	96,248,000	G501	3,418,000	5.b.
(2) Other trading assets.....											
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	23,109,000	G392	577,000	G395	15,549,000	G396	6,803,000	G804	1,334,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	748,828,000	G503	405,110,000	G504	305,253,000	G505	837,259,000	G506	11,426,000	7.
Liabilities											
8. Deposits.....	F252	1,686,000	F686	0	F694	0	F253	1,394,000	F254	292,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	45,840,000	G508	61,415,000	G509	0	G510	106,398,000	G511	857,000	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	48,096,000	G512	335,865,000	G513	2,488,000	G514	372,296,000	G515	9,177,000	10.a.
b. Other trading liabilities.....	BHCK										
11. Other borrowed money.....	G516	94,317,000	G517	1,104,000	G518	80,995,000	G519	14,378,000	G520	48,000	10.b.
12. Subordinated notes and debentures.....	G521	38,038,000	G522	0	G523	0	G524	24,473,000	G525	13,565,000	11.
13. All other liabilities.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G805	17,101,000	G806	0	G807	15,549,000	G808	1,549,000	G809	3,000	13.
	G531	245,078,000	G532	398,384,000	G533	99,032,000	G534	520,488,000	G535	23,942,000	14.

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

Schedule HC-Q—Continued

Memoranda

		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands											
1.	All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25% of item 6):										
a.	Mortgage servicing assets.....										
	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b.	Nontrading derivative assets.....										
	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c.	BHTX										
	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d.	BHTX										
	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e.	BHTX										
	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f.	BHTX										
	G561	15,549,000	G562	0	G563	15,549,000	G564	0	G565	0	M.1.f.
2.	All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25% of item 13):										
a.	Loan commitments (not accounted for as derivatives).....										
	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b.	Nontrading derivative liabilities.....										
	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c.	BHTX										
	G571	15,549,000	G572	0	G573	15,549,000	G574	0	G575	0	M.2.c.
d.	BHTX										
	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e.	BHTX										
	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f.	BHTX										
	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule HC-Q—Continued

Memoranda

	(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount
Dollar Amounts in Thousands				
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>				
3. Loans measured at fair value:				
a. Loans secured by real estate	F608	356,000		M.3.a.
(1) Construction, land development, and other land loans.....			F578	0 M.3.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....			F579	0 M.3.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.....			F580	0 M.3.a.3.a
(b) Closed-end loans secured by 1–4 family residential properties:				
(i) Secured by first liens			F581	356,000 M.3.a3bi
(ii) Secured by junior liens.....			F582	0 M.3.a3bii
(4) Secured by multifamily (5 or more) residential properties.....			F583	0 M.3.a.(4)
(5) Secured by nonfarm nonresidential properties			F584	0 M.3.a.(5)
b. Commercial and industrial loans.....	F585	3,253,000	F585	1,274,000 M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F586	0	F586	0 M.3.c.(1)
(2) Other revolving credit plans	F587	0	F587	0 M.3.c.(2)
(3) Automobile loans.....	K196	0	K196	0 M.3.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans).....	K208	48,000	K208	0 M.3.c.(4)
d. Other loans.....	F589	1,213,000	F589	502,000 M.3.d.
4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):				
a. Loans secured by real estate.....	F609	349,000		M.4.a.
(1) Construction, land development, and other land loans.....			F590	0 M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....			F591	0 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			F592	0 M.4.a.3.a
(b) Closed-end loans secured by 1–4 family residential properties:				
(i) Secured by first liens.....			F593	346,000 M.4.a3bi
(ii) Secured by junior liens.....			F594	0 M.4.a3bii
(4) Secured by multifamily (5 or more) residential properties.....			F595	0 M.4.a.(4)
(5) Secured by nonfarm nonresidential properties.....			F596	0 M.4.a.(5)
b. Commercial and industrial loans.....	F597	3,245,000	F597	1,267,000 M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F598	0	F598	0 M.4.c.(1)
(2) Other revolving credit plans.....	F599	0	F599	0 M.4.c.(2)
(3) Automobile loans.....	K195	0	K195	0 M.4.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	48,000	K209	0 M.4.c.(4)
d. Other loans.....	F601	1,385,000	F601	669,000 M.4.d.

Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only
C.I. _____

Part I – Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount	
Common Equity Tier 1 Capital						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	75,699,000			1.
		BHCT				
2.	Retained earnings.....	3247	141,863,000			2.
		BHCA				
3.	Accumulated other comprehensive income (AOCI).....	B530	(34,619,000)			3.
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	BHCA P838		0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	140,000			4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	183,083,000			5.
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	22,482,000			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,209,000			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.....	P843	12,811,000			8.
9.	AOCI-related adjustments (items 9.a. through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1).....	P844			NR	9.a.
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (2).....	P845			NR	9.b.
	c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846			NR	9.c.
	d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847			NR	9.d.
	e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848			NR	9.e.
	f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	(920,000)			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).....	Q258	(498,000)			10.a.
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	871,000			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.....	P851	0			11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	144,128,000			12.

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

(2) Item 9.b is to be completed only by holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule HC-R — Continued

Part I - Continued

	Dollar Amounts in Thousands		
	BHCA	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.....	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	144,128,000	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus.....	P860	20,351,000	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	59,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	20,410,000	23.
24. LESS: Additional tier 1 capital deductions.....	P864	1,048,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	19,362,000	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25).....	8274	163,490,000	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus.....	P866	23,430,000	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	334,000	28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868	51,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310	13,638,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW		
	5310	1,414,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (3).....	BHCA		
	Q257	NR	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	37,453,000	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).....	BHCW		
	P870	25,229,000	32.b.
	BHCA		
33. LESS: Tier 2 capital deductions.....	P872	51,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	37,402,000	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	BHCW		
	5311	25,178,000	34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a).....	BHCA		
	3792	200,892,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW		
	3792	188,668,000	35.b.

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

Schedule HC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		BHCX	Amount	
Total Assets for the Leverage Ratio						
36.	Average total consolidated assets.....	3368			1,906,916,000	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			41,421,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596			2,693,000	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224			1,862,802,000	39.
Total Risk-Weighted Assets						
40. a.	Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....	A223			1,195,981,000	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).....	BHCW				
		A223			1,178,126,812	40. b.

		Column A		Column B		
		BHCA	Percentage	BHCW	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).....	P793	12.0510	P793	12.2337	41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	13.6699	7206	13.8771	42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	16.7973	7205	16.0142	43.

		BHCA	Percentage	
Leverage Capital Ratios *				
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.7766	44.
45.	Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.7092	45.

		BHCA	Percentage	
Capital Buffer *				
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
	a. Capital conservation buffer	H311	7.5510	46. a.
	b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer	H312	8.6250	46. b.

		Dollar Amounts in Thousands		BHCA	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	H313			NR	47.
48.	Distributions and discretionary bonus payments during the quarter	H314			NR	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.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Balance Sheet Asset Categories (2)												
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958					BHCK D959	BHCK S397	BHCK D960	BHCK S398	
	202,869,000	0	177,051,000					14,522,000	2,665,000	6,429,000	2,202,000	1.
2. Securities:	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75			BHCK D963	BHCK D964	BHCK D965	BHCK S400	
a. Held-to-maturity securities.....	32,951,000	0	1,938,000	0	0			25,517,000	4,009,000	1,461,000	26,000	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77			BHCK D968	BHCK D969	BHCK D970	BHCK S403	2.b.
	286,399,000	1,000	215,165,000	130,000	0			54,306,000	5,450,000	10,550,000	774,000	
3. Federal funds sold and securities purchased under agreements to resell:	BHCK D971		BHCK D972					BHCK D973	BHCK S410	BHCK D974	BHCK S411	
a. Federal funds sold (in domestic offices).....	0		0					0	0	0	0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171	BHCK H172										3.b.
	257,887,000	257,887,000										
4. Loans and leases held for sale:	BHCK S413	BHCK S414	BHCK H173					BHCK S415	BHCK S416	BHCK S417		
a. Residential mortgage exposures.....	1,149,000	0	0					149,000	555,000	445,000		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174					BHCK H175	BHCK H176	BHCK H177	BHCK S421	4.b.
	0	0	0					0	0	0	0	

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.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (3)		
	250% (4)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406			BHCK H271	BHCK H272		2.b.
	0	0		2,000			21,000	20,000		
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....										3.a.
b. Securities purchased under agreements to resell.....										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....							BHCK H273	BHCK H274		4.a.
							0	0		
b. High volatility commercial real estate exposures.....							BHCK H275	BHCK H276		4.b.
							0	0		

³ 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.

⁴ Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	88,000	0	0	0	0		0	0	0	88,000
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	4,537,000	0	107,000	0	0		0	0	4,343,000	87,000
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	129,717,000	0	0				1,897,000	92,052,000	35,768,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	25,000	0	0				0	0	0	25,000
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	4,572,000	0	63,000	8,000	0		0	46,000	68,000	4,387,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	516,127,000	0	15,128,000	1,465,000	0		9,964,000	5,450,000	458,470,000	6,216,000
6. LESS: Allowance for loan and lease losses.....	BHCX 3123	BHCY 3123								
	12,354,000	12,354,000								

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.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (7)	
	250% (8)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (9).....								BHCK H277	BHCK H278
								0	0
								BHCK H279	BHCK H280
								0	0
d. All other exposures.....								0	0
5. Loans and leases held for investment:								BHCK H281	BHCK H282
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual (10).....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								19,434,000	2,859,000
6. LESS: Allowance for loan and lease losses.....									

⁷ 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.

⁸ Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

⁹ For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

¹⁰ For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets.....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	7.
	266,726,000	243,024,000	12,825,000	10,000	0		890,000	288,000	9,596,000	81,000	
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets (11).....	168,967,000	42,178,000	48,339,000	26,000	0		2,729,000	482,000	38,793,000	533,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

¹¹ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (12)	
	250% (13)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	0	12,000	0	0				0	0
8. All other assets (14).....	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	14,952,000	0	0	13,000				243,000	780,215
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
								9,513,000	2,275,000
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
								11,166,000	4,535,000

¹² 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.

¹³ Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

¹⁴ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (15)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On-and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	19,541,000	19,541,000	0	4,443,000	0
b. Available-for-sale securities.....	5,236,000	5,231,000	5,000	1,405,000	0
c. Trading assets.....	952,000	906,000	46,000	4,222,000	0
d. All other on-balance sheet securitization exposures.....	36,715,000	36,714,000	1,000	10,645,000	0
10. Off-balance sheet securitization exposures.....	27,925,000	27,923,000	2,000	10,307,000	0

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount	Amount	Allocation by Risk-Weight Category							Amount	Amount
			0%	2%	4%	10%	20%	50%	100%		
Dollar Amounts in Thousands											
11. Total balance sheet assets (16).....	1,922,104,000	593,128,000	470,616,000	1,639,000	0		109,974,000	110,997,000	565,923,000	14,419,000	

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% (17)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets (14).....	14,952,000	12,000	0	15,000			52,000	40,377,000

¹⁵ Simplified Supervisory Formula Approach.

¹⁶ 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.

¹⁷ Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (20)												
12. Financial standby letters of credit.....	BHCK D991 46,179,000	1.0	BHCK D992 46,179,000	BHCK D993 1,861,000	BHCK HJ92 619,000	BHCK HJ93 0		BHCK D994 8,015,000	BHCK D995 3,041,000	BHCK D996 31,392,000	BHCK S511 1,251,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 11,542,000	0.5	BHCK D998 5,771,000	BHCK D999 316,000				BHCK G603 195,000	BHCK G604 20,000	BHCK G605 5,138,000	BHCK S512 102,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 5,437,000	0.2	BHCK G607 1,087,400	BHCK G608 57,400	BHCK HJ94 5,000	BHCK HJ95 0		BHCK G609 150,000	BHCK G610 17,000	BHCK G611 793,000	BHCK S513 65,000	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 0	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

¹⁸ Credit conversion factor.

¹⁹ 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.

²⁰ 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.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (23).....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.
	108,287,000	1.0	108,287,000	15,494,000	8,847,000	0		19,514,000	7,896,000	53,166,000	3,288,000	
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.
	2,396,000	1.0	2,396,000	177,000				0	0	2,145,000	74,000	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531	18.a.
	43,537,000	0.2	8,707,400	400	0	0		176,000	547,000	7,973,000	11,000	
b. Original maturity exceeding one year.....	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.
	286,853,000	0.5	143,426,500	559,500	3,233,000	0		4,211,000	1,502,000	132,508,000	1,090,000	
19. Unconditionally cancelable commitments.....	BHCK S540		BHCK S541									19.
	708,100,000	0.0	0									
20. Over-the-counter derivatives.....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.
			185,678,000	13,566,000	0	0	0	60,495,000	7,629,000	101,560,000	2,063,000	
			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	
			111,846,000	0	109,238,000	1,876,000		0	0	732,000	0	21.
21. Centrally cleared derivatives.....				BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	
22. Unsettled transactions (failed trades) (24).....	BHCK H191			778,000				0	0	330,000	0	22.
	1,158,000											

21 Credit conversion factor.

22 For items 18.b through 19, column A multiplied by credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (25)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
16. Repo-style transactions (26).....				BHCK H301	BHCK H302
				82,000	471,000
17. All other off-balance sheet liabilities.....					
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):				BHCK H303	BHCK H304
a. Original maturity of one year or less.....				0	0
b. Original maturity exceeding one year				BHCK H307	BHCK H308
				323,000	572,000
19. Unconditionally cancelable commitments					
20. Over-the-counter derivatives				BHCK H309	BHCK H310
				365,000	267,000
21. Centrally cleared derivatives					
22. Unsettled transactions (failed trades) (27).....	BHCK H198	BHCK H199	BHCK H200		
	18,000	3,000	29,000		

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

²⁶ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	503,425,300	123,581,000	1,876,000	0	202,730,000	131,649,000	901,660,000	22,363,000
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)								
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	0	2,471,620	75,040	0	40,546,000	65,824,500	901,660,000	33,544,500

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% (28)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
	14,952,000	12,000	0	15,000	18,000	3,000	83,000	
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
	37,380,000	36,000	0	90,000	112,500	28,125	1,037,500	

	Totals		
Dollar Amounts in Thousands	BHCK	Amount	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	1,126,706,000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	70,379,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (29).....	B704	1,195,986,000	28.
29. LESS: Excess allowance for loan and lease losses	A222	0	29.
30. LESS: Allocated transfer risk reserve	3128	5,000	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,195,981,000	31.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules			G642	101,370,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:	Dollar Amounts in Thousands						
a. Interest rate	S582	3,199,450,000	S583	2,489,406,000	S584	1,880,269,000	M.2.a.
b. Foreign exchange rate and gold	S585	10,041,266,000	S586	1,179,766,000	S587	503,124,000	M.2.b.
c. Credit (investment grade reference asset)	S588	241,319,000	S589	391,819,000	S590	71,104,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	109,888,000	S592	133,356,000	S593	16,232,000	M.2.d.
e. Equity	S594	233,158,000	S595	95,482,000	S596	19,489,000	M.2.e.
f. Precious metals (except gold)	S597	6,906,000	S598	784,000	S599	0	M.2.f.
g. Other	S600	92,026,000	S601	52,487,000	S602	10,146,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	46,817,747,000	S604	5,550,514,000	S605	155,575,000	M.3.a.
b. Foreign exchange rate and gold	S606	504,756,000	S607	8,434,000	S608	428,000	M.3.b.
c. Credit (investment grade reference asset)	S609	109,177,000	S610	319,116,000	S611	60,823,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	325,276,000	S613	77,031,000	S614	10,634,000	M.3.d.
e. Equity	S615	927,891,000	S616	68,547,000	S617	1,294,000	M.3.e.
f. Precious metals (except gold)	S618	17,714,000	S619	821,000	S620	0	M.3.f.
g. Other	S621	305,756,000	S622	49,248,000	S623	3,164,000	M.3.g.

	Dollar Amounts in Thousands		BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	39,040,000	M.4.

For Federal Reserve Bank Use Only
C.I. _____

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

							C000	
							(Column G) All Other Loans, All Leases, and All Other Assets	
							Amount	
							(Column F) Commercial and Industrial Loans	
							Amount	
							(Column E) Other Consumer Loans	
							Amount	
							(Column D) Auto Loans	
							Amount	
							(Column C) Credit Card Receivables	
							Amount	
							(Column B) Home Equity Lines	
							Amount	
							(Column A) 1-4 Family Residential Loans	
							Amount	
Dollar Amounts in Thousands								
Securitization Activities								
1.	Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....							
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	
	10,631,000	314,000	29,000	0	0	0	8,199,000	
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	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718	
	0	0	0	0	0	0	0	
b.	Subordinated securities and other residual interests.....							
	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399	
	0	4,000	0	0	0	0	115,000	
c.	Standby letters of credit and other enhancements.....							
	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406	
	47,000	0	0	0	0	0	0	
3.	Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....							
	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	
	0	0	0	0	0	0	0	
4.	Past due loan amounts included in item 1:							
a.	30-89 days past due.....							
	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	
	844,000	17,000	0	0	0	0	0	
b.	90 days or more past due.....							
	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746	
	408,000	6,000	0	0	0	0	0	
5.	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a.	Charge-offs.....							
	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	
	15,000	0	1,000	0	0	0	1,000	
b.	Recoveries.....							
	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	
	0	0	0	0	0	0	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	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in HC-B).....		BHCK B761	BHCK B762			BHCK B763		
		0	0			0		
b. Loans (included in HC-C).....		BHCK B500	BHCK B501			BHCK B502		
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due.....		BHCK B764	BHCK B765			BHCK B766		
		0	0			0		
b. 90 days or more past due.....		BHCK B767	BHCK B768			BHCK B769		
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs.....		BHCK B770	BHCK B771			BHCK B772		
		0	0			0		
b. Recoveries.....		BHCK B773	BHCK B774			BHCK B775		
		0	0			0		
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.....								
		BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK B780	BHCK B781	BHCK B782
		55,000	50,000	0	69,000	24,000	0	1,695,000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....								
		BHCK B783	BHCK B784	BHCK B785	BHCK B786	BHCK B787	BHCK B788	BHCK B789
		0	0	0	0	0	0	0
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....								
		BHCK B790	BHCK B791	BHCK B792	BHCK B793	BHCK B794	BHCK B795	BHCK B796
		85,000	0	0	0	434,000	0	4,087,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....								
		BHCK B797	BHCK B798	BHCK B799	BHCK B800	BHCK B801	BHCK B802	BHCK B803
		85,000	0	0	0	120,000	0	1,176,000

Schedule HC-S—Continued

Memoranda

		Dollar Amounts in Thousands	BHCK	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.....					
	A249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....					
	A250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....					
	B804			133,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....					
	B805			58,288,000	M.2.b.
c. Other financial assets (1).....					
	A591			8,573,000	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).....					
	F699			884,000	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.....					
	B806			1,721,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....					
	B807			0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....					
	B808			0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....					
	B809			3,365,000	M.3.b2.
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) (2).....					
	C407			0	M.4.

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

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

Schedule HC-V—Variable Interest Entities

	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:							
a. Cash and balances due from depository institutions.....	J981	4,000	J982	0	J983	30,000	1.a.
b. Held-to-maturity securities.....	J984	0	J985	0	J986	491,000	1.b.
c. Available-for-sale securities.....	J987	90,000	J988	0	J989	1,338,000	1.c.
d. Securities purchased under agreements to resell.....	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale.....	J993	0	J994	0	J995	0	1.e.
f. Loans and leases held for investment.....	J996	50,256,000	J997	18,888,000	J998	629,000	1.f.
g. Less: Allowance for loan and lease losses.....	J999	1,923,000	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives).....	K003	0	K004	0	K005	1,582,000	1.h.
i. Derivative trading assets.....	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned.....	K009	2,000	K010	0	K011	0	1.j.
k. Other assets.....	K012	1,000	K013	74,000	K014	653,000	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.....	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities.....	K018	0	K019	0	K020	1,000	2.b.
c. Commercial paper.....	K021	0	K022	8,301,000	K023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024	30,406,000	K025	0	K026	1,940,000	2.d.
e. Other liabilities.....	K027	278,000	K028	1,000	K029	238,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033	0	K034	1,721,000	K035	0	4.

Notes to the Balance Sheet—Predecessor Financial Items

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

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

Notes to the Balance Sheet (Other)

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

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

Example

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

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

Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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