

Board of Governors of the Federal Reserve System



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

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

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

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

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

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

Date of Report:

**September 30, 2017**

Month / Date / Year (BHCK 9999)

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

S. Biff Bowman

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

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

11/07/2017

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

Northern Trust Corporation

Legal Title of Holding Company (TEXT 9010)

50 South LaSalle Street

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

Chicago

City (TEXT 9130)

IL

State (TEXT 9200)

60603-

Zip Code (TEXT 9220)

Person to whom questions about this report should be directed:

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<b>For Federal Reserve Bank Use Only</b>	
RSSD ID	_____
C.I.	_____ S.F. _____

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

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

# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

For Federal Reserve Bank Use Only  
 RSSD ID \_\_\_\_\_  
 S.F. \_\_\_\_\_

Dollar Amounts in Thousands		Amount	
<b>1. Interest income</b>			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1-4 family residential properties .....	BHCK4435	199,177	1.a.(1)(a)
(b) All other loans secured by real estate .....	BHCK4436	107,344	1.a.(1)(b)
(c) All other loans .....	BHCKF821	350,206	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHCK4059	20,562	1.a.(2)
b. Income from lease financing receivables .....	BHCK4065	1,573	1.b.
c. Interest income on balances due from depository institutions (1) .....	BHCK4115	157,460	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding MBS) .....	BHCKB488	91,787	1.d.(1)
(2) Mortgage-backed securities .....	BHCKB489	172,578	1.d.(2)
(3) All other securities .....	BHCK4060	156,620	1.d.(3)
e. Interest income from trading assets .....	BHCK4069	25	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	BHCK4020	21,734	1.f.
g. Other interest income .....	BHCK4518	3,806	1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	BHCK4107	<b>1,282,872</b>	1.h.
<b>2. Interest expense</b>			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of <b>\$250,000 or less</b> .....	BHCKHK03	504	2.a.(1)(a)
(b) Time deposits of <b>more than \$250,000</b> .....	BHCKHK04	6,522	2.a.(1)(b)
(c) Other deposits .....	BHCK6761	15,238	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHCK4172	101,392	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase .....	BHCK4180	9,707	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes & debentures) ...	BHCK4185	68,691	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities .....	BHCK4397	26,529	2.d.
e. Other interest expense .....	BHCK4398	3,555	2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	BHCK4073	<b>232,138</b>	2.f.
3. Net interest income (item 1.h minus item 2.f) .....	BHCK4074	<b>1,050,734</b>	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5) .....	BHCK4230	(7,174)	4.
<b>5. Noninterest income:</b>			
a. Income from fiduciary activities .....	BHCK4070	2,524,343	5.a.
b. Service charges on deposit accounts in domestic offices .....	BHCK4483	49,411	5.b.
c. Trading revenue (2) .....	BHCKA220	212,945	5.c.
d.			
(1) Fees and commissions from securities brokerage .....	BHCKC886	10	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	BHCKC888	0	5.d.(2)
(3) Fees and commissions from annuity sales .....	BHCKC887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	BHCKC386	0	5.d.(4)
(5) Income from other insurance activities .....	BHCKC387	0	5.d.(5)
e. Venture capital revenue .....	BHCKB491	0	5.e.
f. Net servicing fees .....	BHCKB492	0	5.f.
g. Net securitization income .....	BHCKB493	0	5.g.

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

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

**Schedule HI—Continued**

Dollar Amounts in Thousands		Amount	
h. Not applicable			
i. Net gains (losses) on sales of loans and leases .....	BHCK8560	(4)	5.i.
j. Net gains (losses) on sales of other real estate owned .....	BHCK8561	1,292	5.j.
k. Net gains (losses) on sales of other assets (3) .....	BHCKB496	(12)	5.k.
l. Other noninterest income (4) .....	BHCKB497	116,094	5.l.
m. Total noninterest income (sum of items 5.a through 5.l) .....	BHCK4079	<b>2,904,079</b>	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities .....	BHCK3521	(103)	6.a.
b. Realized gains (losses) on available-for-sale securities .....	BHCK3196	(1,042)	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits .....	BHCK4135	1,504,737	7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	BHCK4217	217,570	7.b.
c.			
(1) Goodwill impairment losses .....	BHCKC216	0	7.c.(1)
(2) Amortization expense and impairment for other intangible assets .....	BHCKC232	7,035	7.c.(2)
d. Other noninterest expense (5) .....	BHCK4092	1,033,215	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	BHCK4093	<b>2,762,557</b>	7.e.
8. Income (loss) before applicable income taxes and discontinued operations (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e) .....	BHCK4301	<b>1,198,285</b>	8.
9. Applicable income taxes (foreign and domestic) .....	BHCK4302	355,851	9.
10. Income (loss) before discontinued operations (item 8 minus item 9) .....	BHCK4300	<b>842,434</b>	10.
11. Discontinued operations, net of applicable income taxes (6) .....	BHCKFT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	BHCKG104	<b>842,434</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) .....	BHCKG103	0	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	BHCK4340	<b>842,434</b>	14.

**Memoranda**

Dollar Amounts in Thousands		Amount	
1. Net interest income (item 3 above) on a fully taxable equivalent basis .....	BHCK4519	1,079,026	M.1.
2. Net income before applicable income taxes and discontinued operations (Item 8 above) on a fully taxable equivalent basis .....	BHCK4592	1,228,100	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above) .....	BHCK4313	14,746	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d(3), above) .....	BHCK4507	2,188	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	BHCK4150	18030	M.5.
6. Other noninterest income (from schedule HI, 5.l above) (only report amounts greater than \$100,000 that exceed 3% of Schedule HI, item 5.l):			
a. Income and fees from the printing and sale of checks .....	BHCKC013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance .....	BHCKC014	0	M.6.b.
c. Income and fees from automated teller machines (ATMs) .....	BHCKC016	0	M.6.c.
d. Rent and other income from other real estate owned .....	BHCK4042	0	M.6.d.
e. Safe deposit box rent .....	BHCKC015	0	M.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option .....	BHCKF229	0	M.6.f.

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

# Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		Amount	
g. Bank card and credit card interchange fees .....	BHCKF555	0	M.6.g.
h. Gains on bargain purchases .....	BHCKJ447	0	M.6.h.
i. Income and fees from wire transfers .....	BHCKT047	0	M.6.i.
j. <u>TEXT8562</u> Loan and service related fees	BHCK8562	38,389	M.6.j.
k. <u>TEXT8563</u> Banking fees	BHCK8563	31,027	M.6.k.
l. <u>TEXT8564</u> Third party mutual fund fees	BHCK8564	17,792	M.6.l.
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$100,000 that exceed 3% of Schedule HI, item 7.d):			
a. Data processing expenses .....	BHCKC017	0	M.7.a.
b. Advertising and marketing expenses .....	BHCK0497	72,479	M.7.b.
c. Directors' fees .....	BHCK4136	0	M.7.c.
d. Printing, stationery, and supplies .....	BHCKC018	0	M.7.d.
e. Postage .....	BHCK8403	0	M.7.e.
f. Legal fees and expenses .....	BHCK4141	0	M.7.f.
g. FDIC deposit insurance assessments .....	BHCK4146	0	M.7.g.
h. Accounting and auditing expenses .....	BHCKF556	0	M.7.h.
i. Consulting and advisory expenses .....	BHCKF557	81,804	M.7.i.
j. Automated teller machine (ATM) and interchange expenses .....	BHCKF558	0	M.7.j.
k. Telecommunications expenses .....	BHCKF559	0	M.7.k.
l. Other real estate owned expenses .....	BHCKY923	0	M.7.l.
m. Insurance expenses (not included in employee expenses premises and fixed asset expenses, and other real estate owned expenses) .....	BHCKY924	0	M.7.m.
n. <u>TEXT8565</u> Computer and software related expenses	BHCK8565	312,944	M.7.n.
o. <u>TEXT8566</u> Technical services market data and outsourcing expenses	BHCK8566	250,729	M.7.o.
p. <u>TEXT8567</u> Subcustodial and depository fee expenses	BHCK8567	103,077	M.7.p.
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):			
a.			
(1) <u>TEXTFT29</u>	BHCKFT29		M.8.a.(1)
(2) Applicable income tax effect .....	BHCKFT30		M.8.a.(2)
b.			
(1) <u>TEXTFT31</u>	BHCKFT31		M.8.b.(1)
(2) Applicable income tax effect .....	BHCKFT32		M.8.b.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)			
<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported average trading assets (HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:</i>			
a. Interest rate exposures .....	BHCK8757	65,814	M.9.a.
b. Foreign exchange exposures .....	BHCK8758	147,131	M.9.b.
c. Equity security and index exposures .....	BHCK8759		M.9.c.
d. Commodity and other exposures .....	BHCK8760		M.9.d.
e. Credit exposures .....	BHCKF186		M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in items 9.a through 9.e above) ...	BHCKK090		M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in items 9.a through 9.e above) .....	BHCKK094		M.9.g.

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

# Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		Amount	
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading .....	BHCKC889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	BHCKC890	0	M.10.b.
11. Credit losses on derivatives (see instructions) .....			
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>			
12.			
a. Income from the sale and servicing of mutual funds and annuities (in domestic offices) .....	BHCK8431	292,300	M.12.a.
b.			
(1) Premiums on insurance related to the extension of credit .....	BHCKC242	0	M.12.b.(1)
(2) All other insurance premiums .....	BHCKC243	0	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities .....	BHCKB983	0	M.12.c.
		Yes/No	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no) .....			
		BHCKA530	NO
M.13.			

Dollar Amounts in Thousands		Amount	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	BHCKF551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	BHCKF552	0	M.14.a.(1)
b. Net gains (losses) on liabilities .....	BHCKF553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	BHCKF554	0	M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....			
		BHCKC409	65,735
M.15.			

		Year-to-Date	
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.</i>			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)) .....			
		BHCKF228	M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) .....			
		BHCKJ321	103
M.17.			

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

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

Dollar Amounts in Thousands		Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....	BHCK3217	9,770,372	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	BHCKB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	BHCKB508	<b>9,770,372</b>	3.
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....	BHCT4340	842,434	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):			
a. Sale of perpetual preferred stock, gross .....	BHCK3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock .....	BHCK3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross .....	BHCK3579	0	6.a.
b. Conversion or retirement of common stock .....	BHCK3580	1,732	6.b.
7. Sale of treasury stock .....	BHCK4782	187,963	7.
8. LESS: Purchase of treasury stock .....	BHCK4783	352,541	8.
9. Changes incident to business combinations, net .....	BHCK4356	0	9.
10. LESS: Cash dividends declared on preferred stock .....	BHCK4598	43,937	10.
11. LESS: Cash dividends declared on common stock .....	BHCK4460	275,077	11.
12. Other comprehensive income <sup>(1)</sup> .....	BHCKB511	34,859	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....	BHCK4591	0	13.
14. Other adjustments to equity capital (not included above) .....	BHCK3581	(612)	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT3210	<b>10,165,193</b>	15.

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD			
<b>I. Charge-offs <sup>(1)</sup> and Recoveries on Loans and Leases (Fully Consolidated)</b>					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	BHCKC891	0	BHCKC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHCKC893	0	BHCKC894	396	1.a.(2)
b. Secured by farmland in domestic offices .....	BHCK3584	0	BHCK3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHCK5411	3,628	BHCK5412	1,956	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens .....	BHCKC234	1,912	BHCKC217	1,359	1.c.(2)(a)
(b) Secured by junior liens .....	BHCKC235	1,425	BHCKC218	518	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHCK3588	11	BHCK3589	96	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHCKC895	31	BHCKC896	2,515	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHCKC897	1,100	BHCKC898	1,059	1.e.(2)
f. In foreign offices .....	BHCKB512	0	BHCKB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions .....	BHCK4653	0	BHCK4663	0	2.a.
b. To foreign banks .....	BHCK4654	0	BHCK4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers ...					
BHCK4655	0	BHCK4665	0	3.	
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	BHCK4645	4,472	BHCK4617	1,342	4.a.
b. To non-U.S. addressees (domicile) .....	BHCK4646	0	BHCK4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	BHCKB514	0	BHCKB515	0	5.a.
b. Automobile loans .....	BHCKK129	0	BHCKK133	2	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ...	BHCKK205	419	BHCKK206	246	5.c.
6. Loans to foreign governments and official institutions .....					
BHCK4643	0	BHCK4627	0	6.	
7. All other loans .....					
BHCK4644	108	BHCK4628	114	7.	
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	BHCKF185	0	BHCKF187	0	8.a.
b. All other leases .....	BHCKC880	0	BHCKF188	0	8.b.
9. Total (sum of items 1 through 8) .....					
	BHCK4635	<b>13,106</b>	BHCK4605	<b>9,603</b>	9.

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

## Schedule HI-B—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....	BHCK5409	0	BHCK5410	30	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....	BHCK4652	0	BHCK4662	0	M.2.

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

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

Dollar Amounts in Thousands	Amount		
<b>II. Changes in allowance for loan and lease losses</b>			
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	BHCKB522	160,992	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above) .....	BHCT4605	9,603	2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4) .....	BHCKC079	13,106	3.
4. Less: Write-downs arising from transfers of loans to a held-for-sale account .....	BHCK5523	0	4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4) .....	BHCT4230	(7,174)	5.
6. Adjustments (see instructions for this schedule) .....	BHCKC233	(51)	6.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c) .....	BHCT3123	<b>150,264</b>	7.



## Schedule HI-B—Continued

### Memoranda

Dollar Amounts in Thousands	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7 .....	BHCKC435	0 M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>		
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges .....	BHCKC389	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7) .....	BHCKC390	M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>		
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above) .....	BHCKC781	0 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. <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
1. Real estate loans:						
a. Construction loans .....	BHCKM708	BHCKM709	BHCKM710	BHCKM711	BHCKM712	BHCKM713
	0	0	458,830	6,080	0	0
b. Commercial real estate loans .....	BHCKM714	BHCKM715	BHCKM716	BHCKM717	BHCKM719	BHCKM720
	2,788	660	3,155,477	37,523	0	0
c. Residential real estate loans .....	BHCKM721	BHCKM722	BHCKM723	BHCKM724	BHCKM725	BHCKM726
	7,951	2,090	8,178,811	73,076	0	0
2. Commercial loans <sup>(2)</sup> .....	BHCKM727	BHCKM728	BHCKM729	BHCKM730	BHCKM731	BHCKM732
	10,398	5,826	21,244,084	23,811	0	0
3. Credit cards .....	BHCKM733	BHCKM734	BHCKM735	BHCKM736	BHCKM737	BHCKM738
	0	0	0	0	0	0
4. Other consumer loans .....	BHCKM739	BHCKM740	BHCKM741	BHCKM742	BHCKM743	BHCKM744
	0	0	245,217	1,198	0	0
5. Unallocated, if any .....				BHCKM745		
				0		
6. Total (for each column, sum of items 1.a through 5) .....	BHCKM746	BHCKM747	BHCKM748	BHCKM749	BHCKM750	BHCKM751
	<b>21,137</b>	<b>8,576</b>	<b>33,282,419</b>	<b>141,688</b>	<b>0</b>	<b>0</b>

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

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

## Notes to the Income Statement—Predecessor Financial Items

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

Dollar Amounts in Thousands			Amount
1. Total interest income .....	BHBC4107	N/A	1.
a. Interest income on loans and leases .....	BHBC4094	N/A	1.a.
b. Interest income on investment securities .....	BHBC4218	N/A	1.b.
2. Total interest expense .....	BHBC4073	N/A	2.
a. Interest expense on deposits .....	BHBC4421	N/A	2.a.
3. Net interest income .....	BHBC4074	<b>N/A</b>	3.
4. Provision for loan and lease losses .....	BHBC4230	N/A	4.
5. Total noninterest income .....	BHBC4079	N/A	5.
a. Income from fiduciary activities .....	BHBC4070	N/A	5.a.
b. Trading revenue .....	BHBCA220	N/A	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	BHBCB490	N/A	5.c.
d. Venture capital revenue .....	BHBCB491	N/A	5.d.
e. Net securitization income .....	BHBCB493	N/A	5.e.
f. Insurance commissions and fees .....	BHBCB494	N/A	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities .....	BHBC4091	N/A	6.
7. Total noninterest expense .....	BHBC4093	N/A	7.
a. Salaries and employee benefits .....	BHBC4135	N/A	7.a.
b. Goodwill impairment losses .....	BHBC216	N/A	7.b.
8. Income (loss) before applicable income taxes and discontinued operations .....	BHBC4301	<b>N/A</b>	8.
9. Applicable income taxes .....	BHBC4302	N/A	9.
10. Noncontrolling (minority) interest .....	BHBC4484	N/A	10.
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest .....	BHCKFT41	N/A	11.
12. Net income (loss) .....	BHBC4340	<b>N/A</b>	12.
13. Cash dividends declared .....	BHBC4475	N/A	13.
14. Net charge-offs .....	BHBC6061	N/A	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....	BHBC4519	N/A	15.

### Notes to the Income Statement (Other)

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

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

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

**Example**

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

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

### Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	Amount
1.	TEXT5351		
2.	TEXT5352		
3.	TEXT5353		
4.	TEXT5354		
5.	TEXT5355		
6.	TEXTB042		
7.	TEXTB043		
8.	TEXTB044		

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

Dollar Amounts in Thousands

		Amount	
9.	TEXTB045		
		BHCKB045	9.
10.	TEXTB046		
		BHCKB046	10.
11.	TEXTB047		
		BHCKB047	11.
12.	TEXTB048		
		BHCKB048	12.
13.	TEXTB049		
		BHCKB049	13.
14.	TEXTB050		
		BHCKB050	14.
15.	TEXTB051		
		BHCKB051	15.
16.	TEXTB052		
		BHCKB052	16.
17.	TEXTB053		
		BHCKB053	17.
18.	TEXTB054		
		BHCKB054	18.
19.	TEXTB055		
		BHCKB055	19.
20.	TEXTB056		
		BHCKB056	20.

Northern Trust Corporation  
Name of Bank Holding Company

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

## Consolidated Financial Statements for Holding Companies

Report at the close of business September 30, 2017

### Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	BHCK0081	2,687,469	1.a.
b. Interest-bearing balances: <sup>(2)</sup>			
(1) In U.S. offices	BHCK0395	14,631,915	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	BHCK0397	27,821,945	1.b.(2)
2. Securities:			
a. Held-to-maturity securities (from Schedule HC-B, column A)	BHCK1754	10,657,639	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)	BHCK1773	33,844,865	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	BHDMB987	65,000	3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	BHCKB989	1,605,770	3.b.
4. Loans and lease financing receivables:			
a. Loans and leases held for sale	BHCK5369	32,568	4.a.
b. Loans and leases, net of unearned income	BHCKB528	33,303,556	4.b.
c. LESS: Allow ance for loan and lease losses	BHCK3123	150,264	4.c.
d. Loans and leases, net of unearned income and allow ance for loan and lease losses (item 4.b minus 4.c)	BHCKB529	<b>33,153,292</b>	4.d.
5. Trading assets (from Schedule HC-D)	BHCK3545	763,018	5.
6. Premises and fixed assets (including capitalized leases)	BHCK2145	462,530	6.
7. Other real estate ow ned (from Schedule HC-M)	BHCK2150	8,171	7.
8. Investments in unconsolidated subsidiaries and associated companies	BHCK2130	8,326	8.
9. Direct and indirect investments in real estate ventures	BHCK3656	18,311	9.
10. Intangible assets:			
a. Goodw ill	BHCK3163	526,495	10.a.
b. Other intangible assets (from Schedule HC-M)	BHCK0426	37,889	10.b.
11. Other assets (from Schedule HC-F)	BHCK2160	5,075,042	11.
12. Total assets (sum of items 1 through 11)	BHCK2170	<b>131,400,245</b>	12.

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

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

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

## Schedule HC—Continued

Dollar Amounts in Thousands			Amount
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing <sup>(1)</sup> .....	BHDM6631	17,402,869	13.a.(1)
(2) Interest-bearing .....	BHDM6636	17,269,642	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			
(1) Noninterest-bearing .....	BHFN6631	8,896,994	13.b.(1)
(2) Interest-bearing .....	BHFN6636	62,241,136	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	BHDMB993	1,880,000	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	BHCKB995	523,916	14.b.
15. Trading liabilities (from Schedule HC-D) .....	BHCK3548	979,742	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....	BHCK3190	7,827,654	16.
17. Not applicable			
18. Not applicable			
19.			
a. Subordinated notes and debentures <sup>(4)</sup> .....	BHCK4062	1,647,326	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	BHCKC699	277,480	19.b.
20. Other liabilities (from Schedule HC-G) .....	BHCK2750	2,288,293	20.
21. Total liabilities (sum of items 13 through 20) .....	BHCK2948	<b>121,235,052</b>	21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	BHCK3283	882,010	23.
24. Common stock (par value) .....	BHCK3230	408,619	24.
25. Surplus (exclude all surplus related to preferred stock) .....	BHCK3240	1,037,536	25.
26.			
a. Retained earnings .....	BHCK3247	9,431,193	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	BHCKB530	(335,146)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	BHCKA130	(1,259,019)	26.c.
27.			
a. Total holding company equity capital (sum of items 23 through 26.c) .....	BHCK3210	<b>10,165,193</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	BHCK3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	BHCKG105	<b>10,165,193</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	BHCK3300	<b>131,400,245</b>	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) .....
- 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)

		Yes/No
BHCKC884		N/A

M.1.

a. N/A  
 (1) Name of External Auditing Firm (TEXT C703)  
N/A  
 (2) City (TEXT C708)  
N/A N/A  
 (3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)

b. N/A  
 (1) Name of Engagement Partner (TEXT C704)  
N/A  
 (2) E-mail Address (TEXT C705)

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



**Schedule HC-B—Securities**

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
1. U.S. Treasury securities .....	BHCK0211	BHCK0213	BHCK1286	BHCK1287	
	23,931	23,932	5,731,600	5,744,442	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. government agencies <sup>(1)</sup> .....	BHCK1289	BHCK1290	BHCK1291	BHCK1293	
	0	0	618,244	614,639	2.a.
b. Issued by U.S. government-sponsored agencies <sup>(2)</sup> .....	BHCK1294	BHCK1295	BHCK1297	BHCK1298	
	0	0	2,719,885	2,727,541	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	BHCK8496	BHCK8497	BHCK8498	BHCK8499	
	44,847	46,814	766,327	765,876	3.
4. Mortgage-backed securities (MBS)					
a. Residential pass-through securities:					
(1) Guaranteed by GNMA .....	BHCKG300	BHCKG301	BHCKG302	BHCKG303	
	922	950	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	BHCKG304	BHCKG305	BHCKG306	BHCKG307	
	4,726	5,119	9,575,539	9,558,285	4.a.(2)
(3) Other pass-through securities .....	BHCKG308	BHCKG309	BHCKG310	BHCKG311	
	0	0	0	0	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 <sup>(3)</sup> .....	BHCKG312	BHCKG313	BHCKG314	BHCKG315	
	678	678	5,187,719	5,182,324	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	BHCKG316	BHCKG317	BHCKG318	BHCKG319	
	0	0	32,000	32,031	4.b.(2)
(3) All other residential mortgage-backed securities .....	BHCKG320	BHCKG321	BHCKG322	BHCKG323	
	50,104	28,986	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	BHCKK142	BHCKK143	BHCKK144	BHCKK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	BHCKK146	BHCKK147	BHCKK148	BHCKK149	
	0	0	0	0	4.c.(1)(b)

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

**Schedule HC-B—Continued**

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	BHCKK150	BHCKK151	BHCKK152	BHCKK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	BHCKK154	BHCKK155	BHCKK156	BHCKK157	
	0	0	469,036	466,510	4.c.(2)(b)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) .....	BHCKC026	BHCKC988	BHCKC989	BHCKC027	
	1,030,401	1,030,439	2,393,951	2,394,233	5.a.
b. Structured financial products:					
(1) Cash .....	BHCKG336	BHCKG337	BHCKG338	BHCKG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	BHCKG340	BHCKG341	BHCKG342	BHCKG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	BHCKG344	BHCKG345	BHCKG346	BHCKG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	BHCK1737	BHCK1738	BHCK1739	BHCK1741	
	104,409	88,274	2,148,651	2,145,965	6.a.
b. Other foreign debt securities .....	BHCK1742	BHCK1743	BHCK1744	BHCK1746	
	9,397,621	9,400,248	4,226,001	4,213,019	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values .....			BHCKA510	BHCKA511	
			0	0	7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b) .....	BHCT1754	BHCK1771	BHCK1772	BHCT1773	
	<b>10,657,639</b>	<b>10,625,440</b>	<b>33,868,953</b>	<b>33,844,865</b>	8.

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

**Schedule HC-B—Continued**

**Memoranda**

Dollar Amounts in Thousands			Amount	
1. Pledged securities (1) .....		BHCK0416	33,007,711	M.1.
2. Remaining maturity or next repricing date of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above): (2) (3)				
a. 1 year and less .....		BHCK0383	21,680,638	M.2.a.
b. Over 1 year to 5 years .....		BHCK0384	17,463,544	M.2.b.
c. Over 5 years .....		BHCK0387	5,358,322	M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date .....		BHCK1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):				
a. Amortized cost .....		BHCK8782	0	M.4.a.
b. Fair value .....		BHCK8783	0	M.4.b.

Dollar Amounts in Thousands					
	(Column A) Held-to-Maturity Amortized Cost	(Column B) Held-to-Maturity Fair Value	(Column C) Available-for- Sale Amortized Cost	(Column D) Available-for- Sale Fair Value	
<i>Memorandum item 5 is to be completed by holding companies with total assets over \$1 billion or with foreign offices. (4)</i>					
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):					
a. Credit card receivables .....	BHCKB838	BHCKB839	BHCKB840	BHCKB841	
	661,764	662,072	1,535,590	1,536,083	M.5.a.
b. Home equity lines .....	BHCKB842	BHCKB843	BHCKB844	BHCKB845	
	0	0	0	0	M.5.b.
c. Automobile loans .....	BHCKB846	BHCKB847	BHCKB848	BHCKB849	
	368,637	368,367	810,993	810,776	M.5.c.
d. Other consumer loans .....	BHCKB850	BHCKB851	BHCKB852	BHCKB853	
	0	0	0	0	M.5.d.
e. Commercial and industrial loans .....	BHCKB854	BHCKB855	BHCKB856	BHCKB857	
	0	0	0	0	M.5.e.
f. Other .....	BHCKB858	BHCKB859	BHCKB860	BHCKB861	
	0	0	47,368	47,374	M.5.f.

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

## Schedule HC-B—Continued

### Memoranda—Continued

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

### Schedule HC-C—Loans and Lease Financing Receivables

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
1. Loans secured by real estate .....	BHCK1410	11,819,101			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....	BHCKF158	80,676			1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHCKF159	378,154			1.a.(2)
b. Secured by farmland .....	BHDM1420	15,244			1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHDM1797	1,164,731			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	BHDM5367	6,305,317			1.c.(2)(a)
(b) Secured by junior liens .....	BHDM5368	76,641			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties: .....	BHDM1460	639,725			1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHCKF160	911,067			1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHCKF161	2,247,198			1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	BHDM1288	0			2.
a. To U.S. banks and other U.S. depository institutions .....	BHCK1292	0			2.a.
b. To foreign banks .....	BHCK1296	0			2.b.
3. Loans to finance agricultural production and other loans to farmers .....	BHCK1590	0	BHDM1590	0	3.
4. Commercial and industrial loans .....			BHDM1766	5,102,002	4.
a. To U.S. addressees (domicile) .....	BHCK1763	4,840,486			4.a.
b. To non-U.S. addressees (domicile) .....	BHCK1764	334,316			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			BHDM1975	244,472	6.
a. Credit cards .....	BHCKB538	0			6.a.
b. Other revolving credit plans .....	BHCKB539	5,673			6.b.
c. Automobile loans .....	BHCKK137	221			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK207	239,323			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	BHCK2081	0	BHDM2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	BHCKJ454	200,060	BHDMJ454	200,060	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	BHCK1545	2,468,079	BHDM1545	1,531,838	9.b.(1)
(2) All other loans (exclude consumer loans) .....	BHCKJ451	13,193,135	BHDMJ451	13,135,408	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			BHDM2165	231,861	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	BHCKF162	0			10.a.
b. All other leases .....	BHCKF163	235,730			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ..	BHCK2123	0	BHDM2123	0	11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b) .....	BHCK2122	<b>33,336,124</b>	BHDM2122	<b>32,264,394</b>	12.

### Schedule HC-C—Continued

**Memoranda**

Dollar Amounts in Thousands			Amount
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans .....	BHDMK158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans .....	BHDMK159	835	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	BHDMF576	25,658	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDMK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHDMK162	297	M.1.d.(2)
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile) .....	BHCKK163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	BHCKK164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	BHCKK165	40	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f. above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	BHDMK166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers .....	BHCKK168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	BHCKK098	0	M.1.f.(3)(a)
(b) Automobile loans .....	BHCKK203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHCKK204	0	M.1.f.(3)(c)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above .....	BHCK2746	145,692	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A) .....	BHCKB837	348	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A) .....	BHCKC391		M.4.
<i>Memorandum item 5 is to be completed by all holding companies.</i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance .....	BHCKC779	0	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9 .....	BHCKC780	0	M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) .....	BHCKF230	0	M.6.a.

### Schedule HC-C—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands			Amount
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of <b>December 31, 2016</b>, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	BHCKF231		M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 6.a above .....	BHCKF232		M.6.c.
7. Not applicable			
8. Not applicable			
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	BHDMF577	16,585	M.9.
10. <b>Not applicable</b>			
11. <b>Not applicable</b>			

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

Dollar Amounts in Thousands			Amount
13. Not applicable			
14. Pledged loans and leases .....	BHCKG378	8,765,171	M.14.

## Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) Domestic Offices		
<b>Assets</b>					
1. U.S. Treasury securities .....	BHCM3531	0	BHCK3531	0	1.
2. U.S. government agency obligations (exclude MBS) .....	BHCM3532	0	BHCK3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	BHCM3533	662	BHCK3533	662	3.
4. Mortgage-backed securities (MBS):					
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	BHCKG379	6	BHDMG379	6	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	BHCKG380	0	BHDMG380	0	4.b.
c. All other residential mortgage-backed securities .....	BHCKG381	0	BHDMG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	BHCKK197	0	BHDMK197	0	4.d.
e. All other commercial MBS .....	BHCKK198	0	BHDMK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	BHCKG383	0	BHDMG383	0	5.a.(1)
(2) Synthetic .....	BHCKG384	0	BHDMG384	0	5.a.(2)
(3) Hybrid .....	BHCKG385	0	BHDMG385	0	5.a.(3)
b. All other debt securities .....	BHCKG386	101	BHDMG386	101	5.b.
6. Loans:					
a. Loans secured by real estate .....	BHCKF610	0			6.a.
(1) Construction, land development, and other land loans .....			BHDMF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			BHDMF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			BHDMF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(i) Secured by first liens .....			BHDMF607	0	6.a.(3)(b)(i)
(ii) Secured by junior liens .....			BHDMF611	0	6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties .....			BHDMF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			BHDMF613	0	6.a.(5)
b. Commercial and industrial loans .....	BHCKF614	0	BHDMF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	BHCKF615	0	BHDMF615	0	6.c.(1)
(2) Other revolving credit plans .....	BHCKF616	0	BHDMF616	0	6.c.(2)
(3) Automobile loans .....	BHCKK199	0	BHDMK199	0	6.c.(3)
(4) Other consumer loans (includes single payment, installment, and all student loans) .....	BHCKK210	0	BHDMK210	0	6.c.(4)
d. Other loans .....	BHCKF618	0	BHDMF618	0	6.d.
7. - 8. Not applicable					
9. Other trading assets .....	BHCM3541	0	BHCK3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value .....	BHCM3543	762,249	BHCK3543	560,306	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal HC.5.) .....	BHCT3545	<b>763,018</b>	BHDM3545	<b>561,075</b>	12.

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



**Schedule HC-D—Continued**

Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) Domestic Offices		
<b>Liabilities</b>						
13.						
a. Liability for short positions:						
(1) Equity securities .....	BHCKG209	0	BHDMG209	0		13.a.(1)
(2) Debt securities .....	BHCKG210	0	BHDMG210	0		13.a.(2)
(3) All other assets .....	BHCKG211	0	BHDMG211	0		13.a.(3)
b. All other trading liabilities .....	BHCKF624	0	BHDMF624	0		13.b.
14. Derivatives with a negative fair value .....	BHCK3547	979,742	BHDM3547	607,425		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal HC.15.) .....	BHCT3548	979,742	BHDM3548	607,425		15.

**Memoranda**

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

# Schedule HC-D—Continued

## Memoranda—Continued

Dollar Amounts in Thousands

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

### Schedule HC-E—Deposit Liabilities<sup>(1)</sup>

Dollar Amounts in Thousands			Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>(2)</sup> .....	BHCB2210	17,402,869		1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	BHCB3187	3,593,510		1.b.
c. Money market deposit accounts and other savings accounts .....	BHCB2389	12,448,730		1.c.
d. Time deposits of <b>\$250,000 or less</b> .....	BHCBHK29	366,668		1.d.
e. Time deposits of <b>more than \$250,000</b> .....	BHCBJ474	860,734		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>(2)</sup> .....	BHOD3189			2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	BHOD3187			2.b.
c. Money market deposit accounts and other savings accounts .....	BHOD2389			2.c.
d. Time deposits of <b>\$250,000 or less</b> .....	BHODHK29			2.d.
e. Time deposits of <b>more than \$250,000</b> .....	BHODJ474			2.e.

**Memoranda**

Dollar Amounts in Thousands			Amount	
1. Brokered deposits of <b>\$250,000 or less</b> with a remaining maturity of one year or less .....	BHDMHK06	0		M.1.
2. Brokered deposits of <b>\$250,000 or less</b> with a remaining maturity of more than one year .....	BHDMHK31	0		M.2.
3. Time deposits of <b>more than \$250,000</b> with a remaining maturity of one year or less .....	BHDMHK32	823,209		M.3.
4. Foreign office time deposits with a remaining maturity of one year or less .....	BHFNA245	10,222,524		M.4.

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

### Schedule HC-F—Other Assets

Dollar Amounts in Thousands			Amount	
1. Accrued interest receivable <sup>(1)</sup> .....	BHCKB556	272,051		1.
2. Net deferred tax assets <sup>(2)</sup> .....	BHCK2148	0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>				
a. Mortgage loans .....	BHCKA519	0		3.a.
b. Other financial assets .....	BHCKA520	0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	BHCK1752	673,605		4.
5. Life insurance assets:				
a. General account life insurance assets .....	BHCKK201	0		5.a.
b. Separate account life insurance assets .....	BHCKK202	0		5.b.
c. Hybrid account life insurance assets .....	BHCKK270	0		5.c.
6. Other .....	BHCK2168	4,129,386		6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	BHCT2160	<b>5,075,042</b>		7.

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

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

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

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

## Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands	Amount		
1. Not applicable			
2. Net deferred tax liabilities <sup>(1)</sup> .....	BHCK3049	573,774	2.
3. Allow ance for credit losses on off-balance sheet credit exposures .....	BHCKB557	23,135	3.
4. Other .....	BHCKB984	1,691,384	4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	BHCT2750	<b>2,288,293</b>	5.

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

### Schedule HC-H—Interest Sensitivity<sup>(1)</sup>

Dollar Amounts in Thousands	Amount		
1. Earning assets that are repriceable w ithin one year or mature w ithin one year .....	BHCK3197	72,449,231	1.
2. Interest-bearing deposit liabilities that reprice w ithin one year or mature w ithin one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet .....	BHCK3296	11,348,723	2.
3. Long-term debt that reprices w ithin one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....	BHCK3298	1,000,000	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock) .....	BHCK3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature w ithin one year .....	BHCK3409	513,017	5.

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

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

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

### I. Property and Casualty Underwriting

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

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	BHCKB988		1.
2. Total assets .....	BHCKC244	0	2.
<b>Liabilities</b>			
3. Claims and claims adjustment expense reserves .....	BHCKB990	0	3.
4. Unearned premiums .....	BHCKB991	0	4.
5. Total equity .....	BHCKC245	0	5.
6. Net income .....	BHCKC246	0	6.

### II. Life and Health Underwriting

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

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	BHCKC247		1.
2. Separate account assets .....	BHCKB992	0	2.
3. Total assets .....	BHCKC248	0	3.
<b>Liabilities</b>			
4. Policy holder benefits and contract holder funds .....	BHCKB994	0	4.
5. Separate account liabilities .....	BHCKB996	0	5.
6. Total equity .....	BHCKC249	0	6.
7. Net income .....	BHCKC250	0	7.

## Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands			Amount
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	BHCKB558	9,356,711	1.a.
b. Mortgage-backed securities .....	BHCKB559	15,160,009	1.b.
c. All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	BHCKB560	19,646,507	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCK3365	1,945,835	2.
3.			
a. Total loans and leases in domestic offices .....	BHDM3516	32,042,644	3.a.
(1) Loans secured by 1-4 family residential properties .....	BHDM3465	7,620,270	3.a.(1)
(2) All other loans secured by real estate .....	BHDM3466	4,262,750	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	BHDM3386	0	3.a.(3)
(4) Commercial and industrial loans .....	BHDM3387	5,363,934	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	BHDMB561	0	3.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHDMB562	257,272	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	BHFN3360	1,425,601	3.b.
4.			
a. Trading assets .....	BHCK3401	952,726	4.a.
b. Other earning assets .....	BHCKB985	32,949,166	4.b.
5. Total consolidated assets .....	BHCK3368	121,202,458	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) <sup>(1)</sup> .....	BHCK3517	16,872,159	6.
7. Interest-bearing deposits (foreign) <sup>(1)</sup> .....	BHCK3404	58,503,447	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....	BHCK3353	2,171,951	8.
9. All other borrowed money .....	BHCK2635	6,606,225	9.
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock) .....	BHCK3519	10,040,170	11.

(1) Includes interest-bearing demand deposits.



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

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

(Report only transactions with unrelated institutions)

Dollar Amounts in Thousands			Amount	
1. Unused commitments (report only unused portions that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines) .....	BHCK3814	1,025,523		1.a.
b.				
(1) Unused consumer credit card lines .....	BHCKJ455	0		1.b.(1)
(2) Other unused credit card lines .....	BHCKJ456	0		1.b.(2)
c.				
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....	BHCK3816	<b>269,769</b>		1.c.(1)
(a) 1-4 family residential construction loan commitments .....	BHCKF164	76,101		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	BHCKF165	193,668		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	BHCK6550	11,704		1.c.(2)
d. Securities underwriting .....	BHCK3817	0		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans .....	BHCKJ457	14,999,032		1.e.(1)
(2) Loans to financial institutions .....	BHCKJ458	1,572,147		1.e.(2)
(3) All other unused commitments .....	BHCKJ459	9,945,027		1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....	BHCK6566	3,100,218		2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others .....	BHCK3820	65,499		2.a.
3. Performance standby letters of credit and foreign office guarantees .....	BHCK6570	183,015		3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others .....	BHCK3822	0		3.a.
4. Commercial and similar letters of credit .....	BHCK3411	42,046		4.
5. Not applicable				
6. Securities:				
a. Securities lent .....	BHCK3433	139,283,416		6.a.
b. Securities borrowed .....	BHCK3432	0		6.b.

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

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps .....	BHCKC968	0	BHCKC969	0	7.a.(1)
(2) Total return sw aps .....	BHCKC970	0	BHCKC971	0	7.a.(2)
(3) Credit options .....	BHCKC972	0	BHCKC973	0	7.a.(3)
(4) Other credit derivatives .....	BHCKC974	0	BHCKC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	BHCKC219	0	BHCKC221	0	7.b.(1)
(2) Gross negative fair value .....	BHCKC220	0	BHCKC222	0	7.b.(2)

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

	Dollar Amounts in Thousands			Amount
7.c. Notional amounts by regulatory capital treatment:				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection .....	BHCKG401	0		7.c.(1)(a)
(b) Purchased protection .....	BHCKG402	0		7.c.(1)(b)
(2) All other positions:				
(a) Sold protection .....	BHCKG403	0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	BHCKG404	0		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ....	BHCKG405	0		7.c.(2)(c)

	(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands							
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
(a) Investment grade .....	BHCKG406	0	BHCKG407	0	BHCKG408	0	7.d.(1)(a)
(b) Subinvestment grade .....	BHCKG409	0	BHCKG410	0	BHCKG411	0	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade .....	BHCKG412	0	BHCKG413	0	BHCKG414	0	7.d.(2)(a)
(b) Subinvestment grade .....	BHCKG415	0	BHCKG416	0	BHCKG417	0	7.d.(2)(b)

	Dollar Amounts in Thousands			Amount
8. Spot foreign exchange contracts .....	BHCK8765	12,431,635		8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a) .....	BHCK3430	0		9.
a. Commitments to purchase when-issued securities .....	BHCK3434	0		9.a.
b. Commitments to sell when-issued securities .....	BHCK3435	0		9.b.
c. TEXT6561	BHCK6561	0		9.c.
d. TEXT6562	BHCK6562	0		9.d.
e. TEXT6568	BHCK6568	0		9.e.
f. TEXT6586	BHCK6586	0		9.f.
10. Not applicable				

**Schedule HC-L—Continued**

Dollar Amounts in Thousands					
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<b>Derivatives Position Indicators</b>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):					
a. Futures contracts .....	BHCK8693	BHCK8694	BHCK8695	BHCK8696	11.a.
	0	0	0	0	
b. Forward contracts .....	BHCK8697	BHCK8698	BHCK8699	BHCK8700	11.b.
	0	313,618,094	0	0	
c. Exchange-traded option contracts:					
(1) Written options .....					
	BHCK8701	BHCK8702	BHCK8703	BHCK8704	11.c.(1)
	0	0	0	0	
(2) Purchased options .....					
	BHCK8705	BHCK8706	BHCK8707	BHCK8708	11.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options .....					
	BHCK8709	BHCK8710	BHCK8711	BHCK8712	11.d.(1)
	1,050,339	0	0	0	
(2) Purchased options .....					
	BHCK8713	BHCK8714	BHCK8715	BHCK8716	11.d.(2)
	75,339	0	0	0	
e. Swaps .....	BHCK3450	BHCK3826	BHCK8719	BHCK8720	11.e.
	11,963,353	2,730,685	364,281	0	
12. Total gross notional amount of derivative contracts held for trading .....	BHCKA126	BHCKA127	BHCK8723	BHCK8724	12.
	7,383,964	310,626,041	0	0	
13. Total gross notional amount of derivative contracts held for purposes other than trading .....	BHCK8725	BHCK8726	BHCK8727	BHCK8728	13.
	5,705,067	5,722,738	364,281	0	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....					
	BHCK8733	BHCK8734	BHCK8735	BHCK8736	14.a.(1)
	81,483	3,047,414	0	0	
(2) Gross negative fair value .....					
	BHCK8737	BHCK8738	BHCK8739	BHCK8740	14.a.(2)
	67,335	3,002,247	0	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....					
	BHCK8741	BHCK8742	BHCK8743	BHCK8744	14.b.(1)
	35,571	52,701	0	0	
(2) Gross negative fair value .....					
	BHCK8745	BHCK8746	BHCK8747	BHCK8748	14.b.(2)
	16,787	166,349	27,702	0	

**Schedule HC-L—Continued**

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

Dollar Amounts in Thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
15. Over-the counter derivatives:						
a. Net current credit exposure .....						
	BHCKG418	BHCKG419	BHCKG420	BHCKG421	BHCKG422	
	603,250	0	0	0	862,278	15.a.
b. Fair value of collateral:						
(1) Cash - U.S. dollar .....						
	BHCKG423	BHCKG424	BHCKG425	BHCKG426	BHCKG427	
	755,116	0	0	0	183,062	15.b.(1)
(2) Cash - Other currencies .....						
	BHCKG428	BHCKG429	BHCKG430	BHCKG431	BHCKG432	
	0	0	0	0	0	15.b.(2)
(3) U.S. Treasury securities .....						
	BHCKG433	BHCKG434	BHCKG435	BHCKG436	BHCKG437	
	0	0	0	0	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities .....						
	BHCKG438	BHCKG439	BHCKG440	BHCKG441	BHCKG442	
	0	0	0	0	0	15.b.(4)
(5) Corporate bonds .....						
	BHCKG443	BHCKG444	BHCKG445	BHCKG446	BHCKG447	
	0	0	0	0	0	15.b.(5)
(6) Equity securities .....						
	BHCKG448	BHCKG449	BHCKG450	BHCKG451	BHCKG452	
	0	0	0	0	0	15.b.(6)
(7) All other collateral .....						
	BHCKG453	BHCKG454	BHCKG455	BHCKG456	BHCKG457	
	0	0	0	0	0	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....						
	BHCKG458	BHCKG459	BHCKG460	BHCKG461	BHCKG462	
	<b>755,116</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>183,062</b>	15.b.(8)

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

### Schedule HC-M—Memoranda

Dollar Amounts in Thousands			Amount	
	Number (Unrounded)			
1. Total number of holding company common shares outstanding .....	BHCK3459      227421128			1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....		BHCK6555	6,823,637	2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....		BHCK6556	56,551	3.
4. Other assets acquired in satisfaction of debts previously contracted .....		BHCK6557	0	4.
5. Securities purchased under agreements to resell <b>offset</b> against securities sold under agreements to repurchase on Schedule HC .....		BHCKA288	0	5.
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans .....		BHDMK169	0	6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....		BHDMK170	0	6.a.(1)(a)(2)
(b) Secured by farmland .....		BHDMK171	0	6.a.(1)(b)
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		BHDMK172	0	6.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....		BHDMK173	0	6.a.(1)(c)(2)(a)
(b) Secured by junior liens .....		BHDMK174	0	6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....		BHDMK175	0	6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....		BHDMK176	0	6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....		BHDMK177	0	6.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers .....		BHCKK178	0	6.a.(2)
(3) Commercial and industrial loans .....		BHCKK179	0	6.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a) Credit cards .....		BHCKK180	0	6.a.(4)(a)
(b) Automobile loans .....		BHCKK181	0	6.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards) .....		BHCKK182	0	6.a.(4)(c)
(5) All other loans and leases .....		BHCKK183	0	6.a.(5)
b. Other real estate owned (included in Schedule HC, item 7):				
(1) Construction, land development, and other land in domestic offices .....		BHDMK187	0	6.b.(1)
(2) Farmland in domestic offices .....		BHDMK188	0	6.b.(2)
(3) 1-4 family residential properties in domestic offices .....		BHDMK189	0	6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....		BHDMK190	0	6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....		BHDMK191	0	6.b.(5)
(6) In foreign offices .....		BHFNK260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....		BHCKK192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b) .....		BHCKJ461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets) .....		BHCKJ462	0	6.d.

**Schedule HC-M—Continued**

Dollar Amounts in Thousands		Amount		
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries <sup>(1)</sup> .....	BHCKK193	0		7.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	BHCKK194	0		7.b.
Yes/No				
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no) .....				
	BHCKC251	NO		8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no) .....				
	BHCK6689	NO		9.
10. Not applicable				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A". The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10. ....				
	BHCK6416	NO		11.
Deann Bogner		312-630-0894		
Name of Holding Company Official Verifying FR Y-10 Reporting (TEXT 6428)		Area Code / Phone Number (TEXT 9009)		

Dollar Amounts in Thousands		Amount		
12. Intangible assets other than goodwill:				
a. Mortgage servicing assets .....	BHCK3164	0		12.a.
(1) Estimated fair value of mortgage servicing assets .....	BHCK6438	0		12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	BHCKB026	0		12.b.
c. All other identifiable intangible assets .....	BHCK5507	37,889		12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b) .....	BHCT0426	37,889		12.d.
13. Other real estate owned .....	BHCT2150	8,171		13.
14. Other borrowed money:				
a. Commercial paper .....	BHCK2309	0		14.a.
b. Other borrowed money with a remaining maturity of one year or less .....	BHCK2332	6,314,493		14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	BHCK2333	1,513,161		14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	BHCT3190	7,827,654		14.d.
Yes/No				
15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no) .....				
	BHCKB569	YES		15.
Dollar Amounts in Thousands		Amount		
16. Assets under management in proprietary mutual funds and annuities .....	BHCKB570	171,550,085		16.

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

### Schedule HC-M—Continued

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

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

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

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

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

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

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

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

	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>		
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm - Leach - Bliley Act:		
a. Net assets .....	BHCKC252   71,016	20.a.
b. Balances due from related institutions:		
(1) Due from the holding company (parent company only), gross .....	BHCK4832	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	BHCK4833   3,311	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	BHCK4834   4	20.b.(3)
c. Balances due to related institutions:		
(1) Due to holding company (parent company only), gross .....	BHCK5041   1	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross .....	BHCK5043   2,335	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	BHCK5045   0	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors .....	BHCK5047   0	20.d.

### Schedule HC-M—Continued

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

*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.examplehc.com/riskdisclosures](http://www.examplehc.com/riskdisclosures))

[http:// www.northerntrust.com](http://www.northerntrust.com) 22.

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

	Dollar Amounts in Thousands	
23. Secured liabilities:		
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a) .....	BHCKF064	0 23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....	BHCKF065	4,000,000 23.b.
24. Issuances associated w ith the U.S. Department of Treasury Capital Purchase Program:		
a. Senior perpetual preferred stock or similar items .....	BHCKG234	0 24.a.
b. Warrants to purchase common stock or similar items .....	BHCKG235	0 24.b.

(1) A savings and loan holding company that 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-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	BHCKF172   0	BHCKF174   0	BHCKF176   0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHCKF173   0	BHCKF175   0	BHCKF177   4,071	1.a.(2)
b. Secured by farmland in domestic offices .....	BHCK3493   0	BHCK3494   0	BHCK3495   323	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHCK5398   4,222	BHCK5399   3,177	BHCK5400   19,499	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....	BHCKC236   4,816	BHCKC237   1,927	BHCKC229   86,784	1.c.(2)(a)
(b) Secured by junior liens .....	BHCKC238   0	BHCKC239   0	BHCKC230   14,022	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHCK3499   0	BHCK3500   0	BHCK3501   1,337	1.d.
e. Secured by nonfarm non-residential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHCKF178   683	BHCKF180   298	BHCKF182   3,680	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHCKF179   505	BHCKF181   0	BHCKF183   2,788	1.e.(2)
f. In foreign offices .....	BHCKB572   0	BHCKB573   0	BHCKB574   0	1.f.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
2. Loans to depository institutions and acceptances of other banks:				
a. U.S. banks and other U.S. depository institutions .....	BHCK5377      0	BHCK5378      0	BHCK5379      0	2.a.
b. Foreign banks .....	BHCK5380      0	BHCK5381      0	BHCK5382      0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	BHCK1594      0	BHCK1597      0	BHCK1583      0	3.
4. Commercial and industrial loans .....	BHCK1606      5,010	BHCK1607      1,409	BHCK1608      4,818	4.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards .....	BHCKB575      0	BHCKB576      0	BHCKB577      0	5.a.
b. Automobile loans .....	BHCKK213      0	BHCKK214      0	BHCKK215      1	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	BHCKK216      1,984	BHCKK217      1,171	BHCKK218      34	5.c.
6. Loans to foreign governments and official institutions .....	BHCK5389      0	BHCK5390      0	BHCK5391      0	6.
7. All other loans .....	BHCK5459      31,060	BHCK5460      634	BHCK5461      18	7.
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures .....	BHCKF166      0	BHCKF167      0	BHCKF168      0	8.a.
b. All other leases .....	BHCKF169      0	BHCKF170      0	BHCKF171      0	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	BHCK3505      0	BHCK3506      0	BHCK3507      0	9.
10. TOTAL (sum of items 1 through 9) ...	BHCK5524 <b>48,280</b>	BHCK5525 <b>8,616</b>	BHCK5526 <b>137,375</b>	10.

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

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

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
12. Loans and leases reported in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:				
a. Loans secured by real estate in domestic offices:				
(1) Construction, land development, and other land loans:				
(a) 1-4 family residential construction loans .....	BHDMK045   0	BHDMK046   0	BHDMK047   0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	BHDMK048   0	BHDMK049   0	BHDMK050   0	12.a.(1)(b)
(2) Secured by farmland .....	BHDMK051   0	BHDMK052   0	BHDMK053   0	12.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	BHDMK054   0	BHDMK055   0	BHDMK056   0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens .....	BHDMK057   0	BHDMK058   0	BHDMK059   0	12.a.(3)(b)(1)
(2) Secured by junior liens .....	BHDMK060   0	BHDMK061   0	BHDMK062   0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	BHDMK063   0	BHDMK064   0	BHDMK065   0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMK066   0	BHDMK067   0	BHDMK068   0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	BHDMK069   0	BHDMK070   0	BHDMK071   0	12.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers .....	BHCKK072   0	BHCKK073   0	BHCKK074   0	12.b.
c. Commercial and industrial loans .....	BHCKK075   0	BHCKK076   0	BHCKK077   0	12.c.
d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards .....	BHCKK078   0	BHCKK079   0	BHCKK080   0	12.d.(1)
(2) Automobile loans .....	BHCKK081   0	BHCKK082   0	BHCKK083   0	12.d.(2)
(3) Other consumer loans .....	BHCKK084   0	BHCKK085   0	BHCKK086   0	12.d.(3)
e. All other loans and leases .....	BHCKK087   0	BHCKK088   0	BHCKK089   0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements .....	BHCKK102   0	BHCKK103   0	BHCKK104   0	12.f.

### Schedule HC-N—Continued

**Memoranda**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	BHDMMK105   0	BHDMMK106   0	BHDMMK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	BHDMMK108   0	BHDMMK109   0	BHDMMK110   4,051	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	BHCKF661   33	BHCKF662   0	BHCKF663   65,439	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDMMK111   0	BHDMMK112   0	BHDMMK113   0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	BHDMMK114   0	BHDMMK115   0	BHDMMK116   3,680	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	BHDMMK117   0	BHDMMK118   0	BHDMMK119   1,311	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addresses (domicile) .....	BHCKK120   0	BHCKK121   0	BHCKK122   0	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	BHCKK123   0	BHCKK124   0	BHCKK125   0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	BHCKK126   0	BHCKK127   0	BHCKK128   0	M.1.f.

### Schedule HC-N—Continued

#### Memoranda—Continued

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

### Schedule HC-N—Continued

#### Memoranda—Continued

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

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

Dollar Amounts in Thousands		Amount	
7. Additions to nonaccrual assets during the quarter .....	BHCKC410	17,901	M.7.
8. Nonaccrual assets sold during the quarter .....	BHCKC411	3,820	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):						
a. Outstanding balance .....	BHCKL183	0	BHCKL184	0	BHCKL185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above .....	BHCKL186	0	BHCKL187	0	BHCKL188	0	M.9.b.

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

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

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

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

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

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

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
<b>Assets</b>						
1. Available-for-sale securities .....	BHCY 1773	BHCKG474	BHCKG475	BHCKG476	BHCKG477	
	33,844,865	0	5,744,442	28,096,315	4,108	1.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCKG478	BHCKG479	BHCKG480	BHCKG481	BHCKG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale .....	BHCKG483	BHCKG484	BHCKG485	BHCKG486	BHCKG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment .....	BHCKG488	BHCKG489	BHCKG490	BHCKG491	BHCKG492	
	0	0	0	0	0	4.
5. Trading assets:						
a. Derivative assets .....	BHCT3543	BHCKG493	BHCKG494	BHCKG495	BHCKG496	
	762,249	2,373,526	0	3,135,775	0	5.a.
b. Other trading assets .....	BHCKG497	BHCKG498	BHCKG499	BHCKG500	BHCKG501	
	769	0	0	769	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above) .....	BHCKF240	BHCKF684	BHCKF692	BHCKF241	BHCKF242	
	0	0	0	0	0	5.b.(1)
6. All other assets .....	BHCKG391	BHCKG392	BHCKG395	BHCKG396	BHCKG804	
	0	0	0	0	0	6.
7. Total assets measured at fair value on a recurring basis .....	BHCKG502	BHCKG503	BHCKG504	BHCKG505	BHCKG506	
	<b>34,607,883</b>	<b>2,373,526</b>	<b>5,744,442</b>	<b>31,232,859</b>	<b>4,108</b>	7.



**Schedule HC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands						
<b>Liabilities</b>						
8. Deposits .....	BHCKF252	BHCKF686	BHCKF694	BHCKF253	BHCKF254	8.
	0	0	0	0	0	
9. Federal funds purchased and securities sold under agreements to repurchase .....	BHCKG507	BHCKG508	BHCKG509	BHCKG510	BHCKG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities .....	BHCT3547	BHCKG512	BHCKG513	BHCKG514	BHCKG515	10.a.
	979,742	2,089,840	0	3,069,582	0	
b. Other trading liabilities .....	BHCKG516	BHCKG517	BHCKG518	BHCKG519	BHCKG520	10.b.
	0	0	0	0	0	
11. Other borrow ed money .....	BHCKG521	BHCKG522	BHCKG523	BHCKG524	BHCKG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures .....	BHCKG526	BHCKG527	BHCKG528	BHCKG529	BHCKG530	12.
	0	0	0	0	0	
13. All other liabilities .....	BHCKG805	BHCKG806	BHCKG807	BHCKG808	BHCKG809	13.
	0	0	0	0	0	
14. Total liabilities measured at fair value on a recurring basis .....	BHCKG531	BHCKG532	BHCKG533	BHCKG534	BHCKG535	14.
	<b>979,742</b>	<b>2,089,840</b>	<b>0</b>	<b>3,069,582</b>	<b>0</b>	

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands						
	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25% of item 6):						
a. Mortgage servicing assets .....	BHCKG536	BHCKG537	BHCKG538	BHCKG539	BHCKG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets .....	BHCKG541	BHCKG542	BHCKG543	BHCKG544	BHCKG545	M.1.b.
	0	0	0	0	0	
c. <input type="text" value="BHTXG546"/>	BHCKG546	BHCKG547	BHCKG548	BHCKG549	BHCKG550	M.1.c.
		0	0	0	0	
d. <input type="text" value="BHTXG551"/>	BHCKG551	BHCKG552	BHCKG553	BHCKG554	BHCKG555	M.1.d.
		0	0	0	0	
e. <input type="text" value="BHTXG556"/>	BHCKG556	BHCKG557	BHCKG558	BHCKG559	BHCKG560	M.1.e.
		0	0	0	0	
f. <input type="text" value="BHTXG561"/>	BHCKG561	BHCKG562	BHCKG563	BHCKG564	BHCKG565	M.1.f.
		0	0	0	0	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives) .....	BHCKF261	BHCKF689	BHCKF697	BHCKF262	BHCKF263	M.2.a.
	0	0	0	0	0	
b. Nontrading derivative liabilities .....	BHCKG566	BHCKG567	BHCKG568	BHCKG569	BHCKG570	M.2.b.
	0	0	0	0	0	
c. <input type="text" value="BHTXG571"/>	BHCKG571	BHCKG572	BHCKG573	BHCKG574	BHCKG575	M.2.c.
		0	0	0	0	
d. <input type="text" value="BHTXG576"/>	BHCKG576	BHCKG577	BHCKG578	BHCKG579	BHCKG580	M.2.d.
		0	0	0	0	
e. <input type="text" value="BHTXG581"/>	BHCKG581	BHCKG582	BHCKG583	BHCKG584	BHCKG585	M.2.e.
		0	0	0	0	
f. <input type="text" value="BHTXG586"/>	BHCKG586	BHCKG587	BHCKG588	BHCKG589	BHCKG590	M.2.f.
		0	0	0	0	

**Schedule HC-Q—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands

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

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

(Column A) Consolidated		(Column B) Domestic Offices			
BHCKF608	0			M.3.a.	
		BHDMF578	0	M.3.a.(1)	
		BHDMF579	0	M.3.a.(2)	
		BHDMF580	0	M.3.a.(3)(a)	
		BHDMF581	0	M.3.a.(3)b.i	
		BHDMF582	0	M.3.a.(3)b.ii	
		BHDMF583	0	M.3.a.(4)	
		BHDMF584	0	M.3.a.(5)	
BHCKF585	0	BHDMF585	0	M.3.b.	
BHCKF586	0	BHDMF586	0	M.3.c.(1)	
BHCKF587	0	BHDMF587	0	M.3.c.(2)	
BHCKK196	0	BHDMK196	0	M.3.c.(3)	
BHCKK208	0	BHDMK208	0	M.3.c.(4)	
BHCKF589	0	BHDMF589	0	M.3.d.	

# Schedule HC-Q—Continued

## Memoranda—Continued

Dollar Amounts in Thousands

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

(Column A) Consolidated		(Column B) Domestic Offices			
BHCKF609		0			
		BHDMF590	0	M.4.a.(1)	
		BHDMF591	0	M.4.a.(2)	
		BHDMF592	0	M.4.a.(3)(a)	
		BHDMF593	0	M.4.a.(3)b.i	
		BHDMF594	0	M.4.a.(3)b.ii	
		BHDMF595	0	M.4.a.(4)	
		BHDMF596	0	M.4.a.(5)	
BHCKF597		0	BHDMF597	0	M.4.b.
BHCKF598		0	BHDMF598	0	M.4.c.(1)
BHCKF599		0	BHDMF599	0	M.4.c.(2)
BHCKK195		0	BHDMK195	0	M.4.c.(3)
BHCKK209		0	BHDMK209	0	M.4.c.(4)
BHCKF601		0	BHDMF601	0	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		Amount		
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	BHCAP742	187,137		1.
2. Retained earnings .....	BHCT3247	9,431,193		2.
3. Accumulated other comprehensive income (AOCI) .....	BHCAB530	(269,490)		3.
		Yes/No		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....	BHCAP838	NO		3.a.
Dollar Amounts in Thousands		Amount		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	BHCAP839	0		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	BHCAP840	9,348,840		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	BHCAP841	470,539		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	BHCAP842	25,037		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 .....	BHCAP843	0		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP844	N/A		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) .....	BHCAP845	N/A		9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP846	N/A		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP847	N/A		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP848	N/A		9.e.
f. To be completed only by holding companies that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	BHCAP849	232		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) .....	BHCAQ258	0		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	BHCAP850	86,492		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 .....	BHCAP851	0		11.
12. Subtotal (item 5 minus items 6 through 11) .....	BHCAP852	8,766,540		12.

# Schedule HC-R—Continued

## Part I.—Continued

Dollar Amounts in Thousands			Amount
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	BHCAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	BHCAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	BHCAP855	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 .....	BHCAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions .....	BHCAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	BHCAP858	0	18.
19. <b>Common equity tier 1 capital</b> (item 12 minus item 18) .....	BHCAP859	<b>8,766,540</b>	19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	BHCAP860	882,010	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	BHCAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	BHCAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	BHCAP863	<b>882,010</b>	23.
24. LESS: Additional tier 1 capital deductions .....	BHCAP864	32,801	24.
25. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24, or zero) .....	BHCAP865	<b>849,209</b>	25.
<b>Tier 1 Capital</b>			
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	BHCA8274	<b>9,615,749</b>	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus .....	BHCAP866	1,099,362	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	BHCAP867	134,577	28.
29. Total capital minority interest that is not included in tier 1 capital .....	BHCAP868	0	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital .....	BHCA5310	173,399	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW5310	0	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAPP and available-for-sale equity exposures includable in tier 2 capital .....	BHCAQ257	0	31.
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....	BHCAP870	<b>1,407,338</b>	32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....	BHCWP870	<b>1,233,939</b>	32.b.
33. LESS: Tier 2 capital deductions .....	BHCAP872	0	33.
34.			
a. <b>Tier 2 capital</b> (greater of item 32.a minus item 33, or zero) .....	BHCA5311	<b>1,407,338</b>	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (greater of item 32.b minus item 33, or zero) .....	BHCW5311	<b>1,233,939</b>	34.b.
<b>Total Capital</b>			
35.			
a. <b>Total capital</b> (sum of items 26 and 34.a) .....	BHCA3792	<b>11,023,087</b>	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	BHCW3792	<b>10,849,688</b>	35.b.

# Schedule HC-R—Continued

## Part I.—Continued

Dollar Amounts in Thousands		Amount	
<b>Total Assets for the Leverage Ratio</b>			
36. Average total consolidated assets .....	BHCX3368	121,202,458	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) .....	BHCAP875	614,868	37.
38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes .....	BHCAB596	34,428	38.
39. <b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38) .....	BHCAA224	120,553,162	39.
<b>Total Risk-Weighted Assets</b>			
40.			
a. <b>Total risk-weighted assets</b> (from Schedule HC-R, Part II item 31) .....	BHCAA223	71,553,896	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101, Schedule A, item 60) .....	BHCWA223	65,971,247	40.b.

	(Column A) Percentage		(Column B) Percentage	
<b>Risk-Based Capital Ratios (*)</b>				
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b) .....	BHCA793	12.2517	BHCWP793	13.2884
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) .....	BHCA7206	13.4385	BHCW7206	14.5757
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) .....	BHCA7205	15.4053	BHCW7205	16.4461

	Percentage	
<b>Leverage Capital Ratios (*)</b>		
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	BHCA7204	7.9764
45. Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101, Schedule A, Table 2, item 2.22) .....	BHCAH036	6.9052
<b>Capital Buffer (*)</b>		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		
a. Capital conservation buffer .....	BHCAH311	7.4053
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer .....	BHCAH312	5.7591

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

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

## Schedule HC-R—Continued

### Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis. Holding companies (HC) are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the Federal Reserve's regulatory capital rules <sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

#### Balance Sheet Asset Categories <sup>(2)</sup>

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. Cash and balances due from depository institutions .....	BHCKD957	BHCKS396	BHCKD958				BHCKD959	
	<b>45,141,330</b>	0	34,162,447				8,994,698	1.
2. Securities:								
a. Held-to-maturity securities .....	BHCKD961	BHCKS399	BHCKD962	BHCKHJ74	BHCKHJ75		BHCKD963	
	<b>9,697,506</b>	70,268	5,639,205	0	0		3,823,210	2.a.
b. Available-for-sale securities .....	BHCKD966	BHCKS402	BHCKD967	BHCKHJ76	BHCKHJ77		BHCKD968	
	<b>30,984,122</b>	127,177	9,424,038	0	0		19,052,768	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	BHCKD971		BHCKD972				BHCKD973	
	<b>65,000</b>		0				55,000	3.a.
b. Securities purchased under agreements to resell .....	BHCKH171	BHCKH172						3.b.
	<b>1,605,770</b>	1,605,770						
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	BHCKS413	BHCKS414	BHCKH173				BHCKS415	
	0	0	0				0	4.a.
b. High volatility commercial real estate exposures .....	BHCKS419	BHCKS420	BHCKH174				BHCKH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	BHCKS423	BHCKS424	BHCKS425	BHCKHJ78	BHCKHJ79		BHCKS426	
	0	0	0	0	0		0	4.c.
d. All other exposures .....	BHCKS431	BHCKS432	BHCKS433	BHCKHJ80	BHCKHJ81		BHCKS434	
	<b>32,568</b>	0	0	0	0		0	4.d.

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



**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions .....	BHCKS397 1,469,324	BHCKD960 408,156	BHCKS398 106,705					1.
2. Securities:								
a. Held-to-maturity securities .....	BHCKD964 0	BHCKD965 164,823	BHCKS400 0					2.a.
b. Available-for-sale-securities .....	BHCKD969 316,866	BHCKD970 2,063,273	BHCKS403 0		BHCKS405 0		BHCKS406 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	BHCKS410 0	BHCKD974 10,000	BHCKS411 0					3.a.
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	BHCKS416 0	BHCKS417 0						4.a.
b. High volatility commercial real estate exposures .....	BHCKH176 0	BHCKH177 0	BHCKS421 0					4.b.
c. Exposures past due 90 days or more or on nonaccrual (5) .....	BHCKS427 0	BHCKS428 0	BHCKS429 0					4.c.
d. All other exposures .....	BHCKS435 0	BHCKS436 32,568	BHCKS437 0					4.d.

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

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

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures .....	BHCKS439	BHCKS440	BHCKH178				BHCKS441
	<b>8,244,992</b>	0	0				0
b. High volatility commercial real estate exposures .....	BHCKS445	BHCKS446	BHCKH179				BHCKH180
	<b>364,718</b>	0	0				0
c. Exposures past due 90 days or more or on nonaccrual (8) .....	BHCKS449	BHCKS450	BHCKS451	BHCKHJ82	BHCKHJ83		BHCKS452
	<b>16,510</b>	0	0	0	0		0
d. All other exposures .....	BHCKS457	BHCKS458	BHCKS459	BHCKHJ84	BHCKHJ85		BHCKS460
	<b>24,677,336</b>	(1,436)	7,125	0	0		100,836
6. LESS: Allow ance for loan and lease losses .....	BHCX3123	BHCY3123					
	<b>150,264</b>	150,264					
7. Trading assets .....	BHCKD976	BHCKS466	BHCKD977	BHCKHJ86	BHCKHJ87		BHCKD978
	<b>763,018</b>	763,018	0	0	0		0
8. All other assets (9) .....	BHCKD981	BHCKS469	BHCKD982	BHCKHJ88	BHCKHJ89		BHCKD983
	<b>6,136,763</b>	615,616	104,311	0	0		304,032

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures .....	BHCKS442	BHCKS443					
	7,299,732	945,260					
b. High volatility commercial real estate exposures .....	BHCKH181	BHCKH182	BHCKS447				
	0	0	364,718				
c. Exposures past due 90 days or more or on nonaccrual (11) .....	BHCKS453	BHCKS454	BHCKS455				
	0	0	16,510				
d. All other exposures .....	BHCKS461	BHCKS462	BHCKS463				
	36,087	24,534,724	0				
6. LESS: Allow ance for loans and lease losses							
7. Trading assets .....	BHCKD979	BHCKD980	BHCKS467		BHCKH186	BHCKH290	BHCKH187
	0	0	0		0	0	0
8. All other assets (12) .....	BHCKD984	BHCKD985	BHCKH185		BHCKH188	BHCKS470	BHCKS471
	25,786	5,067,662	943		0	0	0

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

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands						
5. Loans and leases, net of unearned income:						
a. Residential mortgage exposures .....				BHCKH281	BHCKH282	
				0	0	5.a.
b. High volatility commercial real estate exposures .....				BHCKH283	BHCKH284	
				0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (14) .....				BHCKH285	BHCKH286	
				0	0	5.c.
d. All other exposures .....				BHCKH287	BHCKH288	
				0	0	5.d.
6. LESS: Allowance for loans and lease losses						
7. Trading assets .....				BHCKH291	BHCKH292	
				0	0	7.
8. All other assets (15) .....				BHCKH294	BHCKH295	
				18,413	230,157	8.
a. Separate account bank-owned life insurance .....				BHCKH296	BHCKH297	
				0	0	8.a.
b. Default fund contributions to central counterparties .....				BHCKH298	BHCKH299	
				0	0	8.b.

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

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

**Securitization Exposures: On- and Off-Balance Sheet**

Dollar Amounts in Thousands

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1250%	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities .....	BHCKS475	BHCKS476	BHCKS477	BHCKS478	BHCKS479	
	<b>960,133</b>	960,133	0	205,129	0	9.a.
b. Available-for-sale securities .....	BHCKS480	BHCKS481	BHCKS482	BHCKS483	BHCKS484	
	<b>2,860,743</b>	2,860,743	0	615,665	0	9.b.
c. Trading assets .....	BHCKS485	BHCKS486	BHCKS487	BHCKS488	BHCKS489	
	<b>0</b>	0	0	0	0	9.c.
d. All other on-balance sheet securitization exposures .....	BHCKS490	BHCKS491	BHCKS492	BHCKS493	BHCKS494	
	<b>0</b>	0	0	0	0	9.d.
10. Off-balance sheet securitization exposures .....	BHCKS495	BHCKS496	BHCKS497	BHCKS498	BHCKS499	
	<b>46,501</b>	27,500	19,001	0	0	10.

(16) Simplified Supervisory Formula Approach.

**Schedule HC-R—Continued**

**Part II.—Continued**

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets <sup>(17)</sup> .....	BHCT2170	BHCKS500	BHCKD987	BHCKHJ90	BHCKHJ91		BHCKD988	BHCKD989	BHCKD990
	<b>131,400,245</b>	<b>6,851,025</b>	<b>49,337,126</b>	<b>0</b>	<b>0</b>		<b>32,330,544</b>	<b>9,147,795</b>	<b>33,226,466</b>

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <sup>(17)</sup> .....	BHCKS503		BHCKS505	BHCKS506	BHCKS507			BHCKS510	BHCKH300
	<b>488,876</b>		<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>18,413</b>

11.

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

**Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) <sup>(19)</sup>**

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	
12. Financial standby letters of credit .....	BHCKD991		BHCKD992	BHCKD993	BHCKHJ92	BHCKHJ93		12.
	3,100,218	1.0	<b>3,100,218</b>	0	0	0		
13. Performance standby letters of credit and transaction- related contingent items .....	BHCKD997		BHCKD998	BHCKD999				13.
	183,015	0.5	<b>91,508</b>	0				
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCKG606		BHCKG607	BHCKG608	BHCKHJ94	BHCKHJ95		14.
	42,046	0.2	<b>8,409</b>	0	0	0		
15. Retained recourse on small business obligations sold with recourse .....	BHCKG612		BHCKG613	BHCKG614				15.
	0	1.0	<b>0</b>	0				
16. Repo-style transactions <sup>(22)</sup> .....	BHCKS515		BHCKS516	BHCKS517	BHCKS518	BHCKS519		16.
	10,666,711	1.0	<b>10,666,711</b>	0	0	0		
17. All other off-balance sheet liabilities .....	BHCKG618		BHCKG619	BHCKG620				17.
	93,828	1.0	<b>93,828</b>	0				
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):								
a. Original maturity of one year or less .....	BHCKS525		BHCKS526	BHCKS527	BHCKHJ96	BHCKHJ97		18.a.
	4,858,329	0.2	<b>971,666</b>	0	0	0		
b. Original maturity exceeding one year .....	BHCKG624		BHCKG625	BHCKG626	BHCKHJ98	BHCKHJ99		18.b.
	21,911,851	0.5	<b>10,955,926</b>	0	0	0		

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

(20) Credit conversion factor.

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

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



**Schedule HC-R—Continued**

**Part II.—Continued**

	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk- Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount
Dollar Amounts in Thousands						
12. Financial standby letters of credit .....	BHCKD994	BHCKD995	BHCKD996	BHCKS511		
	92,654	11,312	2,994,942	1,310		
13. Performance standby letters of credit and transaction-related contingent items .....	BHCKG603	BHCKG604	BHCKG605	BHCKS512		
	300	0	91,208	0		
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCKG609	BHCKG610	BHCKG611	BHCKS513		
	0	0	8,409	0		
15. Retained recourse on small business obligations sold with recourse .....	BHCKG615	BHCKG616	BHCKG617	BHCKS514		
	0	0	0	0		
16. Repo-style transactions (24) .....	BHCKS520	BHCKS521	BHCKS522	BHCKS523	BHCKH301	BHCKH302
	4,048,831	15,122	6,602,758	0	0	0
17. All other off-balance sheet liabilities .....	BHCKG621	BHCKG622	BHCKG623	BHCKS524		
	0	0	93,828	0		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less .....	BHCKS528	BHCKS529	BHCKS530	BHCKS531	BHCKH303	BHCKH304
	0	0	971,492	174	0	0
b. Original maturity exceeding one year .....	BHCKG627	BHCKG628	BHCKG629	BHCKS539	BHCKH307	BHCKH308
	28,789	34,493	10,848,697	43,947	0	0

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments	BHCKS540		BHCKS541						19.
	1,025,523	0.0	0						
20. Over-the-counter derivatives			BHCKS542	BHCKS543	BHCKHK00	BHCKHK01	BHCKS544	BHCKS545	20.
			3,756,640	9,021	0	0	0	1,493,981	
21. Centrally cleared derivatives			BHCKS549	BHCKS550	BHCKS551	BHCKS552		BHCKS554	21.
			214,640	42,307	172,333	0		0	
22. Unsettled transactions (failed trades) (27)	BHCKH191			BHCKH193				BHCKH194	22.
	9,925			0				0	

	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives	BHCKS546	BHCKS547	BHCKS548				BHCKH309	BHCKH310	20.
	11,047	2,241,939	652				0	0	
21. Centrally cleared derivatives	BHCKS555	BHCKS556	BHCKS557						21.
	0	0	0						
22. Unsettled transactions (failed trades) (27)	BHCKH195	BHCKH196	BHCKH197	BHCKH198	BHCKH199	BHCKH200			22.
	0	9,925	0	0	0	0			

(25) Credit conversion factor.

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

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

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

**Schedule HC-R—Continued**

**Part II.—Continued**

**Totals**

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCKG630	BHCKS558	BHCKS559	BHCKS560	BHCKG631	BHCKG632	BHCKG633	BHCKS561
	<b>49,388,454</b>	<b>172,333</b>	<b>0</b>	<b>0</b>	<b>37,995,099</b>	<b>9,219,769</b>	<b>57,089,664</b>	<b>534,959</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
	BHCKG634	BHCKS569	BHCKS570	BHCKS571	BHCKG635	BHCKG636	BHCKG637	BHCKS572
	<b>0</b>	<b>3,447</b>	<b>0</b>	<b>0</b>	<b>7,599,020</b>	<b>4,609,885</b>	<b>57,089,664</b>	<b>802,439</b>

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....							
		BHCKS563	BHCKS564	BHCKS565	BHCKS566	BHCKS567	BHCKS568
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,001</b>
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....							
		BHCKS574	BHCKS575	BHCKS576	BHCKS577	BHCKS578	BHCKS579
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>237,513</b>

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

**Schedule HC-R—Continued**

**Part II.—Continued**

	Dollar Amounts in Thousands		
		Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold .....	BHCKS580	71,416,557	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	BHCKS581	160,977	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (30) .....	BHCKB704	71,553,896	28.
29. LESS: Excess allowance for loan and lease losses .....	BHCKA222	0	29.
30. LESS: Allocated transfer risk reserve .....	BHCK3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	BHCKG641	71,553,896	31.

**Memoranda**

	Dollar Amounts in Thousands		
		Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	BHCKG642	1,461,369	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	BHCKS582	1,095,793	BHCKS583	2,752,996	BHCKS584	2,658,793	M.2.a.
b. Foreign exchange rate and gold .....	BHCKS585	328,214,677	BHCKS586	565,737	BHCKS587	0	M.2.b.
c. Credit (investment grade reference asset) .....	BHCKS588	0	BHCKS589	0	BHCKS590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	BHCKS591	0	BHCKS592	0	BHCKS593	0	M.2.d.
e. Equity .....	BHCKS594	0	BHCKS595	0	BHCKS596	364,281	M.2.e.
f. Precious metals (except gold) .....	BHCKS597	0	BHCKS598	0	BHCKS599	0	M.2.f.
g. Other .....	BHCKS600	0	BHCKS601	0	BHCKS602	0	M.2.g.

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

**Schedule HC-R—Continued**

**Part II.—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	BHCKS603	232,217	BHCKS604	2,121,674	BHCKS605	3,177,217	M.3.a.
b. Foreign exchange rate and gold .....	BHCKS606	0	BHCKS607	0	BHCKS608	0	M.3.b.
c. Credit (investment grade reference asset) .....	BHCKS609	0	BHCKS610	0	BHCKS611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	BHCKS612	0	BHCKS613	0	BHCKS614	0	M.3.d.
e. Equity .....	BHCKS615	0	BHCKS616	0	BHCKS617	0	M.3.e.
f. Precious metals (except gold) .....	BHCKS618	0	BHCKS619	0	BHCKS620	0	M.3.f.
g. Other .....	BHCKS621	0	BHCKS622	0	BHCKS623	0	M.3.g.

Dollar Amounts in Thousands	Amount		
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....	BHCKS624	0	M.4.



**Schedule HC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in HC-B) .....		BHCKB761 0	BHCKB762 0			BHCKB763 0	6.a.	
b. Loans (included in HC-C) .....		BHCKB500 0	BHCKB501 0			BHCKB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due .....		BHCKB764 0	BHCKB765 0			BHCKB766 0	7.a.	
b. 90 days or more past due .....		BHCKB767 0	BHCKB768 0			BHCKB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)								
a. Charge-offs .....		BHCKB770 0	BHCKB771 0			BHCKB772 0	8.a.	
b. Recoveries .....		BHCKB773 0	BHCKB774 0			BHCKB775 0	8.b.	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	BHCKB776 0	BHCKB777 0	BHCKB778 0	BHCKB779 0	BHCKB780 0	BHCKB781 0	BHCKB782 0	9.
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures .....	BHCKB783 0	BHCKB784 0	BHCKB785 0	BHCKB786 0	BHCKB787 0	BHCKB788 27,500	BHCKB789 0	10.
<b>Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCKB790 0	BHCKB791 0	BHCKB792 0	BHCKB793 0	BHCKB794 0	BHCKB795 0	BHCKB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller provided credit enhancements provided to assets reported in item 11 .....	BHCKB797 0	BHCKB798 0	BHCKB799 0	BHCKB800 0	BHCKB801 0	BHCKB802 0	BHCKB803 0	12.

## Schedule HC-S—Continued

### Memoranda

Dollar Amounts in Thousands			Amount
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance .....	BHCKA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	BHCKA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	BHCKB804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	BHCKB805	0	M.2.b.
c. Other financial assets <sup>(1)</sup> .....	BHCKA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) ..	BHCKF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	BHCKB806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	BHCKB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	BHCKB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	BHCKB809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) <sup>(2)</sup> .....	BHCKC407	0	M.4.

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

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



### Schedule HC-V—Variable Interest Entities

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

## Notes to the Balance Sheet—Predecessor Financial Items

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

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

1.  
2.  
3.  
4.

### Notes to the Balance Sheet (Other)

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

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

**Example**

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

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

### Notes to the Balance Sheet (Other)

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

### Notes to the Balance Sheet (Other)—Continued

Dollar Amounts in Thousands

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