

(c) Auto <sup>mobile</sup> loans . . . . .    1. a. (1)(c)

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

**Report of Income for Bank Holding Companies**  
Report all Schedules of the Report of Income on a calendar year-to-date basis.

**Schedule HI—Consolidated Income Statement**

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1-4 family residential properties .....	4435				1.a.(1)(a)
(b) All other loans secured by real estate .....	4436				1.a.(1)(b)
(d) All other loans .....	5824	XXXX			1.a.(1)(d)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059				1.a.(2)
b. Income from lease financing receivables .....	4065				1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	B488				1.d.(1)
(2) Mortgage-backed securities .....	B489				1.d.(2)
(3) All other securities .....	4060				1.d.(3)
e. Interest income from trading assets .....	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020				1.f.
g. Other interest income .....	4518				1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107				1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$100,000 or more .....	A517				2.a.(1)(a)
(b) Time deposits of less than \$100,000 .....	A518				2.a.(1)(b)
(c) Other deposits .....	6761				2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172				2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase .....	4180				2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures) .....	4185				2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities .....	4397				2.d.
e. Other interest expense .....	4398				2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073				2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074				3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5) .....	4230				4.
5. Noninterest income:					
a. Income from fiduciary activities .....	4070				5.a.
b. Service charges on deposit accounts in domestic offices .....	4483				5.b.
c. Trading revenue <sup>2</sup> .....	A220				5.c.
d. (1) Fees and commissions from securities brokerage .....	C886				5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	C888				5.d.(2)
(3) Fees and commissions from annuity sales .....	C887				5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	C386				5.d.(4)
(5) Income from other insurance activities .....	C387				5.d.(5)
e. Venture capital revenue .....	B491				5.e.
f. Net servicing fees .....	B492				5.f.
g. Net securitization income .....	B493				5.g.
h. Not applicable					

1. Includes interest income on time certificates of deposit not held for trading.  
2. For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

Schedule HI—Continued

MEMORANDA—Continued

Dollar Amounts in Thousands

		BHCK	Bil	Mil	Thou	
6. g. Bank card and credit card interchange fees.....		F555				M.6.g.
h. Gains on bargain purchases.....		J447				M.6.h.
i. TEXT 8562.....		8562				M.6.i.
j. TEXT 8563.....		8563				M.6.j.
k. TEXT 8564.....		8564				M.6.k.
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3% of the sum of Schedule HI, item 7.d):						
a. Data processing expenses.....		C017				M.7.a.
b. Advertising and marketing expenses.....		0497				M.7.b.
c. Directors' fees.....		4136				M.7.c.
d. Printing, stationery, and supplies.....		C018				M.7.d.
e. Postage.....		8403				M.7.e.
f. Legal fees and expenses.....		4141				M.7.f.
g. FDIC deposit insurance assessments.....		4146				M.7.g.
h. Accounting and auditing expenses.....		F556				M.7.h.
i. Consulting and advisory expenses.....		F557				M.7.i.
j. Automated teller machine (ATM) and interchange expenses.....		F558				M.7.j.
k. Telecommunications expenses.....		F559				M.7.k.
l. TEXT 8565.....		8565				M.7.l.
m. TEXT 8566.....		8566				M.7.m.
n. TEXT 8567.....		8567				M.7.n.
8. Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):						
a. (1) TEXT 3571.....		3571				M.8.a.(1)
(2) Applicable income tax effect.....	BHCK 3572					M.8.a.(2)
b. (1) TEXT 3573.....		3573				M.8.b.(1)
(2) Applicable income tax effect.....	BHCK 3574					M.8.b.(2)
c. (1) TEXT 3575.....		3575				M.8.c.(1)
(2) Applicable income tax effect.....	BHCK 3576					M.8.c.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year:						
a. Interest rate exposures.....		8757				M.9.a.
b. Foreign exchange exposures.....		8758				M.9.b.
c. Equity security and index exposures.....		8759				M.9.c.
d. Commodity and other exposures.....		8760				M.9.d.
e. Credit exposures.....		F186				M.9.e.

INSERT A

Memorandum items 9.a through 9.e are

# INSERT A

Schedule HI – Consolidated Income Statement								
<b>Memoranda</b>								
<b>Memoranda items 9.f and 9.g are to be completed by bank holding companies with total assets of \$100 billion or more.</b> <sup>①</sup>								
Dollar Amount in Thousands					BHCK	Bil	Mil	Thou
9.f. Impact on trading revenue of changes in the creditworthiness of the bank holding company's derivatives counterparties on the bank holding company's derivative assets (included in Memorandum items 9.a through 9.e above) .....								
9.g. Impact on trading revenue of changes in the creditworthiness of the bank holding company on the bank holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above) .....								

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

**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 <sup>1</sup>				(Column B) Recoveries				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
<b>I. Charge-offs 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 .....	C891				C892				1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893				C894				1.a.(2)
b. Secured by farmland in domestic offices .....	3584				3585				1.b.
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:									
(a) Secured by first liens .....	C234				C217				1.c.(2)(a)
(b) Secured by junior liens .....	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897				C898				1.e.(2)
f. In foreign offices .....	B512				B513				1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions .....	4653				4663				2.a.
b. To foreign banks .....	4654				4664				2.b.
3. Loans to finance agricultural production and other loans to farmers .....	4655				4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	4645				4617				4.a.
b. To non-U.S. addressees (domicile) .....	4646				4618				4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards .....	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	B516	XXXX			B517	XXXX			5.b.c.
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans .....	4644				4628				7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures .....	F185				F187				8.a.
b. All other leases .....	C880				F188				8.b.
9. Total (sum of items 1 through 8) .....	4635				4605				9.

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

*All*  
*c. b. Other*  
*b. Auto loans mobile*

*5.b*

**Notes to the Income Statement—Other**

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

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

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

**Example**

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

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

**Notes to the Income Statement—Other**

Dollar Amount in Thousands

TEXT	BHCK	Bil	Mil	Thou
1. <del>Cumulative effect of the initial application of FAS 167 related to newly consolidated variable interest entities</del>	1536			
2. 5352	5352			
3. 5353	5353			
4. 5354	5354			
5. 5355	5355			
6. B042	B042			
7. B043	B043			
8. B044	B044			
9. B045	B045			
10. B046	B046			

5351

5351

DELETE

Schedule HC-B—Securities

4.c.(1)(a) Issued or guaranteed by FNMA, FHLMC, or GNMA  
 4.c.(1)(b) ~~Other~~ Other pass-through securities  
 4.c.(2)(a) Issued or guaranteed by FNMA, FHLMC, or GNMA  
 4.c.(2)(b) All other commercial MBS

Dollar Amounts in Thousands

	Held-to-Maturity								Available-for-Sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
1. U.S. Treasury securities	0211				0213				1286				1287			
2. U.S. government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. government agencies <sup>1</sup>	1289				1290				1291				1293			
b. Issued by U.S. government-sponsored agencies <sup>2</sup>	1294				1295				1297				1298			
3. Securities issued by states and political subdivisions in the U.S.	8496				8497				8498				8499			
4. Mortgage-backed securities (MBS)																
a. Residential pass-through securities:																
(1) Guaranteed by GNMA	G300				G301				G302				G303			
(2) Issued by FNMA and FHLMC	G304				G305				G306				G307			
(3) Other pass-through securities	G308				G309				G310				G311			
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312				G313				G314				G315			
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316				G317				G318				G319			
(3) All other residential mortgage-backed securities	G320				G321				G322				G323			
c. Commercial MBS:																
(1) Commercial pass-through securities	<del>G324</del>				<del>G325</del>				<del>G326</del>				<del>G327</del>			
(2) Other commercial MBS	<del>G328</del>				<del>G329</del>				<del>G330</del>				<del>G331</del>			
5. Asset-backed securities and structured financial products:																
a. Asset-backed Securities (ABS)	C026				C988				C989				C027			
b. Structured financial products:																
(1) Cash	G336				G337				G338				G339			
(2) Synthetic	G340				G341				G342				G343			
(3) Hybrid	G344				G345				G346				G347			
6. Other debt securities:																
a. Other domestic debt securities	1737				1738				1739				1741			
b. Foreign debt securities	1742				1743				1744				1746			
7. Investments in mutual funds and other equity securities with readily determinable fair values									A510				A511			
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)	bhct 1754				1771				1772				bhct 1773			

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-C—Loans and Lease Financing Receivables

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

Dollar Amounts in Thousands	(Column A) Consolidated				(Column B) In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Loans secured by real estate .....	1410								1.
a. Construction, land development, and other land loans:					BHCK				
(1) 1-4 family residential construction loans .....					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans .....					F159				1.a.(2)
b. Secured by farmland .....					BHDM				
c. Secured by 1-4 family residential properties:					1420				1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....									
(2) Closed-end loans secured by 1-4 family residential properties:					1797				1.c.(1)
(a) Secured by first liens .....									
(b) Secured by junior liens .....					5367				1.c.(2)(a)
d. Secured by multifamily (5 or more) residential properties .....					5368				1.c.(2)(b)
e. Secured by nonfarm nonresidential properties:					1460				1.d.
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....									
(2) Loans secured by other nonfarm nonresidential properties .....					BHCK				
2. Loans to depository institutions and acceptances of other banks .....					F160				1.e.(1)
a. To U.S. banks and other U.S. depository institutions .....	1292				F161				1.e.(2)
b. To foreign banks .....	1296				BHDM				
3. Loans to finance agricultural production and other loans to farmers .....	1590				1288				2.
4. Commercial and industrial loans .....									
a. To U.S. addressees (domicile) .....	1763								2.a.
b. To non-U.S. addressees (domicile) .....	1764								2.b.
5. Not applicable									3.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....					1590				3.
a. Credit cards .....	B538				1766				4.
b. Other revolving credit plans .....	B539								4.a.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	2041								4.b.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081								6.
8. Not applicable									6.a.
9. Loans to nondepository financial institutions and other loans:									6.b.
a. Loans to nondepository financial institutions .....	J454								6.c.d.
b. Other loans									
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545								7.
(2) All other loans (exclude consumer loans) .....	J451								9.a.
10. Lease financing receivables (net of unearned income) .....									
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162								9.b.(1)
b. All other leases .....	F163								9.b.(2)
11. LESS: Any unearned income on loans reflected in items 1-9 above .....	2123				2165				10.
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) .....	2122				2122				10.a.

*d.*

*c. Auto loans mobile*

*6.e.* 3/10

INSERT B

Schedule HC-C—Continued

MEMORANDA

Dollar Amounts in Thousands

	BHDM	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1):					
a. Loans secured by 1-4 family residential properties in domestic offices.....	F576				M.1.a.
b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	BHCK				M.1.b.
	1616				
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9.b.(2), column A, above.....	BHCK				M.2.
	2746				
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837				M.3.
<i>Memorandum item 4 is to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions)</i>					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....	C391				M.4.
<i>Memorandum item 5 is to be completed by all bank holding companies.</i>					
5. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance.....	C779				M.5.a.
b. Carrying amount included in Schedule HC-C, items 1 through 9.....	C780				M.5.b.
6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230				M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2009, 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.....	F231				M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 6.a above.....	F232				M.6.c.
7.-8. Not applicable.					
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	BHDM				
	F577				M.9.

**INSERT B**

**Schedule HC-C - Loans and Lease Financing Receivables**

**Memoranda**

Dollar Amount in Thousands				BHCK	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans							
(2) Other construction loans and all land development and other land loans							
b. Loans secured by 1-4 family residential properties in domestic offices				F576			
c. Secured by multifamily (5 or more) residential properties in domestic offices							
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties							
(2) Loans secured by other nonfarm nonresidential properties							
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile)							
(2) To non-U.S. addressees (domicile)							
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) <sup>1</sup>							
Itemize and describe loan categories included in Memorandum item 1. f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms							
(1) _____							
(2) _____							
(3) _____							

1. Loan categories include loans secured by farmland, loans to depository institutions and acceptances of other banks, loans to finance agricultural production and other loans to farmers, credit cards, automobile loans, other consumer loans, loans to foreign governments and official institutions, obligations (other than securities and leases) of states and political subdivisions in the U.S., and loans to other nondepository financial institutions and other loans.

*(sum of Memorandum items 1.a through 1.f)*

*in domestic offices, loans secured by real estate  
in foreign offices,*

Schedule HC-C—Continued

(3) Auto <sup>mobile</sup> loans . . . . .  M. 10. c. (3)

MEMORANDA—Continued

Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.

Dollar Amounts in Thousands	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
10. Loans measured at fair value:									
a. Loans secured by real estate	F608								M. 10. a.
(1) Construction, land development, and other land loans					F578				M. 10. a. (1)
(2) Secured by farmland (including farm residential and other improvements)					F579				M. 10. a. (2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F580				M. 10. a. (3) (a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(i) Secured by first liens					F581				M. 10. a. (3) (b) (i)
(ii) Secured by junior liens					F582				M. 10. a. (3) (b) (ii)
(4) Secured by multifamily (5 or more) residential properties					F583				M. 10. a. (4)
(5) Secured by nonfarm nonresidential properties					F584				M. 10. a. (5)
b. Commercial and industrial loans	F585				F585				M. 10. b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F586				F586				M. 10. c. (1)
(2) Other revolving credit plans	F587				F587				M. 10. c. (2)
(4) Other consumer loans (includes single payment, installment, and all student loans)	F588				F588				M. 10. c. (3) (4)
d. Other loans	F589				F589				M. 10. d.
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):									
a. Loans secured by real estate	F609								M. 11. a.
(1) Construction, land development, and other land loans					F590				M. 11. a. (1)
(2) Secured by farmland (including farm residential and other improvements)					F591				M. 11. a. (2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592				M. 11. a. (3) (a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(i) Secured by first liens					F593				M. 11. a. (3) (b) (i)
(ii) Secured by junior liens					F594				M. 11. a. (3) (b) (ii)
(4) Secured by multifamily (5 or more) residential properties					F595				M. 11. a. (4)
(5) Secured by nonfarm nonresidential properties					F596				M. 11. a. (5)
b. Commercial and industrial loans	F597				F597				M. 11. b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598				F598				M. 11. c. (1)
(2) Other revolving credit plans	F599				F599				M. 11. c. (2)
(4) Other consumer loans (includes single payment, installment, and all student loans)	F600				F600				M. 11. c. (3) (4)
d. Other loans	F601				F601				M. 11. d.

(3) Auto <sup>mobile</sup> loans . . . . .  M. 11. c. (3)

*4. d. (2) Issued or guaranteed by FNMA, FHLMC or GNMA  
e. All other commercial MBS*

**Schedule HC-D—Trading Assets and Liabilities**

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

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCM	Bl	Mil	Thou	BHCK	Bl	Mil	Thou	
Dollar Amounts in Thousands									
<b>ASSETS</b>									
1. U.S. Treasury securities.....	3531				3531				1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532				3532				2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533				3533				3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	BHCK G379				BHDM G379				4.a.
b. Other residential mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G380				G380				4.b.
c. All other residential mortgage-backed securities.....	G381				G381				4.c.
d. Commercial MBS.....	<del>G382</del>				<del>G382</del>				4.d.
5. Other debt securities									
a. Structured financial products:									
(1) Cash.....	G383				G383				5.a.(1)
(2) Synthetic.....	G384				G384				5.a.(2)
(3) Hybrid.....	G385				G385				5.a.(3)
b. All other debt securities.....	G386				G386				5.b.
6. Loans:									
a. Loans secured by real estate.....	F610								6.a.
(1) Construction, land development, and other land loans.....					F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F605				6.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					F606				6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(i) Secured by first liens.....					F607				6.a.(3)(b)(i)
(ii) Secured by junior liens.....					F611				6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F613				6.a.(5)
b. Commercial and industrial loans.....	F614				F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F615				F615				6.c.(1)
(2) Other revolving credit plans.....	F616				F616				6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F617				F617				6.c.(3)(4)
d. Other loans.....	F618				F618				6.d.
7.-8. Not applicable									
9. Other trading assets.....	BHCM 3541				BHCK 3541				9.
10. Not applicable									
11. Derivatives with a positive fair value.....	3543				3543				11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	bhct 3545				BHDM 3545				12.

*(4) Other consumer loans (includes single payment, installment, and all student loans)*

*(3) Automobile loans*

Schedule HC-D—Continued

	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>LIABILITIES</b>									
13. a. Liability for short positions:									
(1) Equity securities.....	G209				G209				13.a.(1)
(2) Debt securities.....	G210				G210				13.a.(2)
(3) All other assets.....	G211				G211				13.a.(3)
b. All other trading liabilities.....	F624				F624				13.b.
14. Derivatives with a negative fair value.....	3547				3547				14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	bhct								
	3548				3548				15.

MEMORANDA

	Dollar Amounts in Thousands											
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou				
Dollar Amounts in Thousands												
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a. through 6.d.)												
a. Loans secured by real estate.....	F790								M.1.a.			
(1) Construction, land development, and other land loans.....					F625				M.1.a.(1)			
(2) Secured by farmland (including farm residential and other improvements).....					F626				M.1.a.(2)			
(3) Secured by 1-4 family residential properties:												
(a) Revolving, open-end land secured by 1-4 family residential properties and extended under lines of credit.....					F627				M.1.a.(3)(a)			
(b) Closed-end loans secured by 1-4 family residential properties:												
(i) Secured by first liens.....					F628				M.1.a.(3)(b)(i)			
(ii) Secured by junior liens.....					F629				M.1.a.(3)(b)(ii)			
(4) Secured by multifamily (5 or more) residential properties.....					F630				M.1.a.(4)			
(5) Secured by nonfarm nonresidential properties.....					F631				M.1.a.(5)			
b. Commercial and industrial loans.....					F632				F632			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):												
(1) Credit cards.....	F633				F633				M.1.c.(1)			
(2) Other revolving credit plans.....	F634				F634				M.1.c.(2)			
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635	(XX)	(XX)		F635	(XX)	(XX)		M.1.c.(3)(4)			
d. Other loans.....	F636				F636				M.1.d.			
2. Loans measured at fair value that are past due 90 days or more:												
a. Fair value.....	F639				F639				M.2.a.			
b. Unpaid principal balance.....	F640				F640				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.....	G299				G299				M.3.a.			
b. Trust preferred securities issued by real estate investment trusts.....	G332				G332				M.3.b.			
c. Corporate and similar loans.....	G333				G333				M.3.c.			
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334				G334				M.3.d.			
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335				G335				M.3.e.			
f. Diversified (mixed) pools of structured financial products.....	G651				G651				M.3.f.			
g. Other collateral or reference assets.....	G652				G652				M.3.g.			

(3) Automobile loans

M.1.c.(3)

**Schedule HC-E—Deposit Liabilities<sup>1</sup>**

Dollar Amounts in Thousands					BHCB	Bil	Mil	Thou
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:								
a. Demand deposits .....		2210						1.a.
b. NOW, ATS, and other transaction accounts .....		3187						1.b.
c. Money market deposit accounts and other savings accounts .....		2389						1.c.
d. Time deposits of less than \$100,000 .....		6648						1.d.
e. Time deposits of \$100,000 or more .....		2604						1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:								
	BHOD							
a. Noninterest-bearing balances .....		3189						2.a.
b. NOW, ATS, and other transaction accounts .....		3187						2.b.
c. Money market deposit accounts and other savings accounts .....		2389						2.c.
d. Time deposits of less than \$100,000 .....		6648						2.d.
e. Time deposits of \$100,000 or more .....		2604						2.e.

**MEMORANDA**

Dollar Amounts in Thousands					BHDM	Bil	Mil	Thou
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less .....		A243						M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year .....		A164						M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less .....		A242						M.3.
	BHFN							
4. Foreign office time deposits with a remaining maturity of one year or less .....		A245						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).

**Schedule HC-F—Other Assets**

Dollar Amounts in Thousands					BHCK	Bil	Mil	Thou
1. Accrued interest receivable <sup>1</sup> .....		B556						1.
2. Net deferred tax assets <sup>2</sup> .....		2148						2.
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:								
a. Mortgage loans .....		A519						3.a.
b. Other financial assets .....		A520						3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....		1752						4.
5. Life insurance assets <sup>5</sup> .....		6000						5.
6. Other .....		2168						6.
	bhct							
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....		2160						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.

5.a. General account life insurance assets  
5.b. Separate account life insurance assets

INSERT C

**Schedule HC-K—Quarterly Averages**

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
<b>ASSETS</b>						
1.	Securities .....	3515				1.
2.	Federal funds sold and securities purchased under agreements to resell .....	3365				2.
		BHDM				
3. a.	<b>Total loans and leases in domestic offices</b> .....	3516				3. a.
	(1) Loans secured by 1-4 family residential properties in domestic offices .....	3465				3. a. (1)
	(2) All other loans secured by real estate in domestic offices .....	3466				3. a. (2)
		BHFN				
	<b>b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs</b> .....	3360				3. b.
		BHCK				
4. a.	Trading assets .....	3401				4. a.
	b. Other earning assets .....	B985				4. b.
5.	Total consolidated assets .....	3368				5.
<b>LIABILITIES</b>						
6.	Interest-bearing deposits (domestic) .....	3517				6.
7.	Interest-bearing deposits (foreign) .....	3404				7.
8.	Federal funds purchased and securities sold under agreements to repurchase .....	3353				8.
9.	All other borrowed money .....	2635				9.
10.	Not applicable					
<b>EQUITY CAPITAL</b>						
11.	Total equity capital (excludes limited-life preferred stock) .....	3519				11.

INSERT C

Schedule HC-K – Quarterly Averages						
Dollar Amount in Thousands			BHCK	Bil	Mil	Thou
1. Securities:						
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)			B558			
b. Mortgage-backed securities			B559			
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)			B560			
2. Federal funds sold and securities purchased under agreements to resell			3365			
3.a. Total loans and leases in domestic offices			BHDM			
			3516			
(1) Loans secured by 1-4 family residential properties			3465			
(2) All other loans secured by real estate			3466			
(3) Loans to finance agricultural production and other loans to farmers			3386			
(4) Commercial and industrial loans			3387			
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards			B561			
(b) Auto loans			xxxx			
(c) Other (includes single payment, installment <del>other than auto loans,</del> all student loans, and revolving credit plans other than credit cards)			xxxx			
<b>Note: Line Items 3.b - 11 would remain unchanged.</b>						

7.a. Total assets of captive insurance subsidiaries<sup>①</sup>  
7.b. Total assets of captive reinsurance subsidiaries<sup>①</sup>

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Total number of bank holding company common shares outstanding.....	NUMBER (UNROUNDED) 3459				1.
2.	Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6555				2.
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6556				3.
4.	Other assets acquired in satisfaction of debts previously contracted.....	6557				4.
5.	Securities purchased under agreements to resell <b>offset</b> against securities sold under agreements to repurchase on Schedule HC.....	A288				5.
6.	<b>Assets covered by loss-sharing agreements with the FDIC:</b>	<b>INSERT D</b>				
6.a.	a. Loans and leases (included in Schedule HC, items 4.a and 4.b).....	J452				6.a.
6.b.	b. Other real estate owned (included in Schedule HC, item 7).....	J453				6.b.
6.c.	c. Debt Securities (included in Schedule HC, items 2.a and 2.b).....	J461				6.c.
6.d.	d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462				6.d.
7.	Not applicable <i>Captive insurance and reinsurance subsidiaries:</i>					
8.	Has the bank holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no).....	BHCK C251				8.
9.	Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no).....	BHCK 6689				9.
10.	Not applicable					
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)? Bank holding companies must not leave blank or enter "N/A." The bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....	BHCK 6416				11.

TEXT
6428

Name of bank holding company official verifying FR Y-10 reporting  
(Please type or print)

Area Code and Phone Number (TEXT 9009)

12.	Intangible assets other than goodwill:	BHCK	Bil	Mil	Thou	
a.	Mortgage servicing assets.....	3164				12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438				12.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets.....	B026				12.b.
c.	All other identifiable intangible assets.....	5507				12.c.
		bhct				
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	0426				12.d.
13.	Other real estate owned.....	2150				13.
14.	Other borrowed money:	BHCK				
a.	Commercial paper.....	2309				14.a.
b.	Other borrowed money with a remaining maturity of one year or less.....	2332				14.b.
c.	Other borrowed money with a remaining maturity of more than one year.....	2333				14.c.
		bhct				
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	3190				14.d.
15.	Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....	BHCK B569				15.

**Report**

*insurance or reinsurance*

BHCK	Bil	Mil	Thou
B570			

1. Total assets should be measured before eliminating intercompany transactions between the consolidated subsidiary and other offices or subsidiaries of the consolidated bank holding company.  
*reporting*      *consolidated*

INSERT D

Schedule HC-M - Memoranda				
Dollar Amount in Thousands	BHDM	Bil	Mil	Thou
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 .....				
(2) Other construction loans and all land development and other land loans .....				
(b) Secured by farmland				
(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 .....				
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....				
(b) Secured by junior liens .....				
(d) Secured by multifamily (5 or more) residential properties .....				
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties				
(2) Loans secured by other nonfarm nonresidential properties .....				
	BHCK			
(2) Loans to finance agricultural production and other loans to farmers .....				
(3) Commercial and industrial loans .....				
(4) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a) Credit cards .....				
(c) <del>(b) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards) .....</del>				

(b) Automobile loans

# INSERT D (CONTINUED)

(5) All other loans and leases <sup>①</sup> .....									
Itemize and describe loan and lease categories included in item 6.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 6.a.(1) through (5)):									
a. _____									
b. _____									
c. _____									
6.b. Other real estate owned (included in Schedule HC, item 7):									
(1) Construction, land development, and other land .....									
(2) Farmland .....									
(3) 1-4 family residential properties .....									
(4) Multifamily (5 or more) residential properties .....									
(5) All other .....									
<b>Note: Line Items 6.c and 6.d would remain unchanged.</b>									

1. Loan and lease categories include loans secured by real estate in foreign offices, loans to depository institutions and acceptances of other banks, loans to foreign governments and official institutions, obligations (other than securities and leases) of states and political subdivisions in the U.S., loans to nondepository financial institutions and other loans, and lease financing receivables.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans ...	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173				F175				F177				1.a.(2)
b. Secured by farmland in domestic offices.....	3493				3494				3495				1.b.
c. Secured by 1-4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens.....	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm non-residential properties.....	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179				F181				F183				1.e.(2)
f. In foreign offices.....	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. U.S. banks and other U.S. depository institutions.....	5377				5378				5379				2.a.
b. Foreign banks.....	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594				1597				1583				3.
4. Commercial and industrial loans.....	1606				1607				1608				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575				B576				B577				5.a.
<b>c.</b> Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B576	XX	XX		B578	XX	XX		B580	XX	XX		5.c.
6. Loans to foreign governments and official institutions.....	5389				5390				5391				6.
7. All other loans.....	5459				5460				5461				7.
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures.....	F166				F167				F168				8.a.
b. All other leases.....	F169				F170				F171				8.b.

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

*b. Auto loans mobile*

# INSERT E (CONTINUED)

(b) Loans secured by other nonfarm nonresidential properties .....																				
	BHCK					BHCK														
b. Loans to finance agricultural production and other loans to farmers .....																				
c. Commercial and Industrial loans ...																				
d. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):																				
(1) Credit cards .....																				
(2) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards) .....																				
e. All other loans and leases .....																				
Itemize and describe loan and lease categories included in item 12.e, above, that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC:																				
(1) _____																				
(2) _____																				
(3) _____																				

the past due and nonaccrual amounts

(2) Automobile loans ...

f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements ...

for the loan and lease categories reported in Schedule HC-M, items 6.a.(5)(a) through (e) :

INSERT F

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

Memoranda

Dollar Amount 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			
	BHDM	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	BHDM	Bil	Mil	Thou
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												
(2) Other construction loans and all land development and other land loans												
b. Loans secured by 1-4 family residential properties in domestic offices	F661				F662				F663			
c. Secured by multifamily (5 or more) residential properties in domestic offices												
d. Secured by nonfarm nonresidential properties in domestic offices:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties												
(2) Loans secured by other nonfarm nonresidential properties												
e. Commercial and industrial loans:	BHCK				BHCK				BHCK			
(1) To U.S. addressees (domicile)												
(2) To non-U.S. addressees (domicile)												
f. All other loans (include loans to individuals for household, family, and other personal expenditures) <sup>1</sup>												
Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):												
(1) _____												
(2) _____												
(3) _____												
1. Loan categories include loans secured by farmland, loans to depository institutions and acceptances of other banks, loans to finance agricultural production and other loans to farmers, credit cards, automobile loans, other consumer loans, loans to foreign governments and official institutions, obligations (other than securities and leases) of states and political subdivisions in the U.S., and loans to <del>other</del> nondepository financial institutions and other loans.												

*in domestic offices*

*loans secured by real estate in foreign offices*

**Schedule HC-V—Variable Interest Entities**

*(Column A) (Column B) (Column C)*

Dollar Amounts in Thousands		Securitization Trusts	ABCP Conduits	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			
b.	Held-to-maturity securities			
c.	Available-for-sale securities			
d.	Securities purchased under agreements to resell			
e.	Loans and leases held for sale			
f.	Loans and leases, net of unearned income			
g.	Less: Allowance for loan and lease losses			
h.	Trading assets (other than derivatives)			
i.	Derivative trading assets			
j.	Other real estate owned			
k.	Other assets			
2.	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank holding company:			
a.	Securities sold under agreements to repurchase			
b.	Derivative trading liabilities			
c.	Commercial paper			
d.	Other borrowed money (exclude commercial paper)			
e.	Other liabilities			
3.	All other assets of consolidated VIEs (not included in items 1.a through 1.k above)			
4.	All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)			

### Notes to the Balance Sheet--Predecessor Financial Items

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

	Dollar Amounts in Thousands				
	BHCK	Bl	Ml	Thou	
1. Average loans and leases (net of unearned income).....	3516				1.
2. Average earning assets .....	3402				2.
3. Average total consolidated assets .....	5369				3.
4. Average equity capital.....	3519				4.

### Notes to the Balance Sheet--Other

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

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

#### Example

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

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

### Notes to the Balance Sheet--Other

TEXT	Dollar Amounts in Thousands				
	BHCK	Bl	Ml	Thou	
1. <del>5396</del> Amount of excess restricted core capital elements included in Schedule HC-R, item 10.					1.
2. <del>5357</del> Amount of assets included in Schedule HC-R, item 43, Column B, that were booked on-balance-sheet on the implementation date as a result of the bank holding company's implementation of FAS 167	6474	5356			2.
3. <del>5373</del> Amount of ALLL recognized on the implementation date for assets that were booked on-balance-sheet as a result of the bank holding company's implementation of FAS 167	1463	5357			3.
4. 5359	537	5358			4.
5. 5360	5359				5.
6. B027	5360				6.
	B027				

**DELETE**