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## Schedule SC-R—Regulatory Capital

Starting on June 30, 2015, covered top-tier savings and loan holding companies (SLHCs) with less than \$500 million in total consolidated assets must complete this schedule on a consolidated basis.

### Part I. Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands		
	BHSP	Mil	Thou
<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.....			
2. Retained earnings.....			
3. Accumulated other comprehensive income (AOCI) .....			
	0=No	BHSP	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....	1=Yes		
	BHSP	Mil	Thou
4. Common equity tier 1 minority interest includable in common equity tier 1 capital...			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....			
<b>Common equity tier 1 capital: adjustments and deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....			
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....			
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.....			
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if "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).....			
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) .....			
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) .....			
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).....			
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).....			
f. To be completed only by SLHCs 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) .....			
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) .....			

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b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			
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 .....			
12. Subtotal (item 5 minus items 6 through 11) .....			
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 .....			
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			
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.....			
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.....			
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.....			
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....			
19. <b>Common equity tier 1 capital</b> (item 12 minus item 18).....			
<b>Additional tier 1 capital</b>			
20. Additional tier 1 capital instruments plus related surplus.....			
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....			
22. Tier 1 minority interest not included in common equity tier 1 capital.....			
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....			
24. LESS: Additional tier 1 capital deductions.....			
25. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24, or zero) .....			
<b>Tier 1 capital</b>			
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....			
<b>Tier 2 capital</b>			
27. Tier 2 capital instruments plus related surplus.....			
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....			
29. Total capital minority interest that is not included in tier 1 capital.....			
30. Allowance for loan and lease losses includable in tier 2 capital .....			
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....			
32. Tier 2 capital before deductions (sum of items 27 through 31) .....			
33. LESS: Tier 2 capital deductions .....			
34. <b>Tier 2 capital</b> (greater of item 32 minus item 33, or zero) .....			
<b>Total capital</b>			
35. <b>Total capital</b> (sum of items 26 and 34).....			

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**Total assets for the leverage ratio**

- 36. Average total consolidated assets .....
- 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 item 24).....
- 38. LESS: Other deductions from (additions to) assets for the leverage ratio purposes....
- 39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38).....


**Total risk-weighted assets**

- 40. **Total risk-weighted assets (RWAs)**.....


**Capital ratios**

- 41. Common equity tier 1 capital ratio (item 19 divided by item 40) .....
- 42. Tier 1 capital ratio (item 26 divided by item 40) .....
- 43. Total capital ratio (item 35 divided by item 40) .....
- 44. Tier 1 leverage ratio (item 26 divided by item 39) .....
- 45. NOT APPLICABLE

BHSP	Percentage
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	--,--
	--,--

**Capital buffer (items 46 through 48 are effective January 1, 2016):**

- 46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments
  - a. Capital conservation buffer.....

BHSP	Percentage
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Institutions must complete items 47 and 48 if the amount in item 46 is less than or equal to the applicable minimum capital conservation buffer:

- 47. Eligible retained income.....
- 48. Distributions and discretionary bonus payments during the quarter.....

BHSP	Mil	Thou