

Board of Governors of the Federal Reserve System



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

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

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$150 million or more. In addition, multibank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged

in credit extending activities, must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization, except that lower-tiered bank holding companies that have total consolidated assets of \$1 billion or more must also file this report (FR Y-9C).

NOTE: The Consolidated Financial Statements for Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

The Consolidated Financial Statements for Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

March 31, 1997

Month / Date / Year (BHCK 9999)

I, _____
Name and Title of Officer

have reviewed the Consolidated Financial Statements for Bank Holding Companies filed by the named bank holding company and have transmitted a copy of the report to the Board of Directors for their information.

Legal Title of Bank Holding Company (TEXT 9010)

Signature of Bank Holding Company Official

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT9110)

Date of Signature

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

For Federal Reserve Bank Use Only

BHC Number _____
RSSD Number _____
C.I. _____ S.F. _____

Person to whom questions about this report should be directed:

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

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

Name of Bank Holding Company _____

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business _____, 19 _____

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands

ASSETS	BHCK	Bil	Mil	Thou	
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin	0081				1.a.
b. Interest-bearing balances:					
(1) In U.S. offices	0395				1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	0397				1.b.(2)
2. Securities (from Schedule HC-A):					
a. Held-to-maturity securities	1754				2.a.
b. Available-for-sale securities	1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell	1350				3.
4. Loans and lease financing receivables:					
a. Loans and leases, net of unearned income (from Schedule HC-B)	2122				4.a.
b. LESS: Allowance for loan and lease losses	3123				4.b.
c. LESS: Allocated transfer risk reserve	3128				4.c.
d. Loans and leases, net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve (item 4.a minus items 4.b and 4.c)	2125				4.d.
5. Trading assets	3545				5.
6. Premises and fixed assets (including capitalized leases)	2145				6.
7. Other real estate owned:					
a. Real estate acquired in satisfaction of debts previously contracted	2744				7.a.
b. Other real estate owned	2745				7.b.
8. Investments in unconsolidated subsidiaries and associated companies	2130				8.
9. Customers' liability on acceptances outstanding	2155				9.
10. Intangible assets:					
a. Mortgage servicing assets	3164				10.a.
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships	5506				10.b.(1)
(2) All other identifiable intangible assets	5507				10.b.(2)
c. Goodwill	3163				10.c.
11. Other assets	2160				11.
12. Total assets (sum of items 1 through 11)	2170				12.

Schedule HC—Continued

Dollar Amounts in Thousands

LIABILITIES AND EQUITY CAPITAL	BHDM	Bil	Mil	Thou	
13. Deposits:					
a. In domestic offices (from Schedule HC-C):					
(1) Noninterest-bearing ¹	6631				13.a.(1)
(2) Interest-bearing	6636				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing	BHFN				13.b.(1)
(2) Interest-bearing	6636				13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase	BHCK				14.
15. Trading liabilities	2800				15.
16. Commercial paper	3548				16.
17. Other borrowed money with a remaining maturity of one year or less	2309				17.
18. Other borrowed money with a remaining maturity of more than one year	2332				18.
19. Not applicable	2333				
20. Mandatory convertible securities:					
a. Equity contract notes, gross	3290				20.a.
b. Equity commitment notes, gross	3293				20.b.
21. Subordinated notes and debentures (includes limited-life preferred stock and related surplus)					
22. Liability on acceptances executed and outstanding	4062				21.
23. Other liabilities	2920				22.
24. Minority interest in consolidated subsidiaries and similar items	2750				23.
25. TOTAL LIABILITIES AND MINORITY INTEREST (sum of items 13 through 24)	3000				24.
26. Not applicable	2948				25.
27. Equity Capital:					
a. Perpetual preferred stock (including related surplus)	3283				27.a.
b. Common stock (par value)	3230				27.b.
c. Capital surplus	3240				27.c.
d. Retained earnings	3247				27.d.
e. Net unrealized holding gains (losses) on available-for-sale securities	8434				27.e.
f. Cumulative foreign currency translation adjustments (for bank holding companies with foreign offices only)					
g. LESS: Treasury stock	3284				27.f.
h. TOTAL EQUITY CAPITAL (sum of items 27.a through 27.f minus item 27.g)	3153				27.g.
28. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 25 and 27.h)	3210				27.h.
	3300				28.

1. Includes total demand deposits and noninterest-bearing time and savings deposits.

Schedule HC-A—Securities

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 ¹				
	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				1.
2. U.S. government agency and corporation obligations	8492				8493				8494				8495				2.
3. Securities issued by states and political subdivisions in the U.S.:																	
a. Taxable securities	8531				8532				8533				8534				3.a.
b. Tax-exempt securities	8535				8536				8537				8538				3.b.
4. U.S. securities:																	
a. Debt securities	8539				8540				8541				8542				4.a.
b. Equity securities (including Federal Reserve stock)									8543				8544				4.b.
5. Foreign securities:																	
a. Debt securities	8545				8546				8547				8548				5.a.
b. Equity securities									8549				8550				5.b.
6. Total (sum of column A items 1 through 5.a must equal Schedule HC, item 2.a and sum of column D, items 1 through 5.b must equal Schedule HC, item 2.b)	bhct												bhct				6.
	1754				8551				8552				1773				

Memoranda

	BHCK	Bil	Mil	Thou	
1. Remaining maturity of debt securities (Schedule HC-A, items 1, 2, 3, 4.a, and 5.a in columns A and D above):					
a. 1 year and less	0383				M.1.a.
b. Over 1 year to 5 years	0384				M.1.b.
c. Over 5 years	0387				M.1.c.
2. Pledged securities	0416				M.2.
3.-3a. Not applicable					
4. a. Net unrealized holding losses on available-for-sale equity securities with readily determinable fair values reported in Schedule HC-A, items 4.b and 5.b above (net of tax effect)	A221				M.4.a.
b. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	1778				M.4.b.
5. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts):					
a. Amortized cost	8780				M.5.a.
b. Fair value	8781				M.5.b.
6. Structured notes (included in the held-to-maturity and available-for-sale accounts):					
a. Amortized cost	8782				M.6.a.
b. Fair value	8783				M.6.b.

1. Includes equity securities without readily determinable fair values at historical cost.

Schedule HC-A—Continued

Memoranda—Continued

The following memoranda items are to be reported only by bank holding companies with total consolidated assets of \$1 billion or more.

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 ¹				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
7. U.S. government agency and corporation obligations (exclude mortgage-backed securities)																	
a. Issued by U.S. government agencies	1289				1290				1291				1293				M.7.a.
b. Issued by U.S. government-sponsored agencies	1294				1295				1297				1298				M.7.b.
8. Mortgage-backed securities (MBS)																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	1698				1699				1701				1702				M.8.a.(1)
(2) Issued by FNMA and FHLMC ...	1703				1705				1706				1707				M.8.a.(2)
(3) Other pass-through securities ..	1709				1710				1711				1713				M.8.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				M.8.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718				1719				1731				1732				M.8.b.(2)
(3) All other mortgage-backed securities	1733				1734				1735				1736				M.8.b.(3)
9. Equity securities:																	
a. Investments in mutual funds and other equity securities with readily determinable fair values									A510				A511				M.9.a.
b. Not applicable																	
c. All other equity securities									1752				1753				M.9.c.
10. Total (sum of M.7.a through M.9.c)	8553				8554				8555				8556				M.10.

1. Includes equity securities without readily determinable fair values at historical cost.

Schedule HC-B
Part I—Loans and Lease Financing Receivables

Dollar Amounts in Thousands

	Consolidated (Column A)				In Domestic Offices (Column B)				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction and land development.....					1415				1.a.
b. Secured by farmland					1420				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.....					1797				1.c.(1)
(2) All other loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Commercial and industrial loans					1766				2.
a. To U.S. addressees (domicile)	1763								2.a.
b. To non-U.S. addressees (domicile).....	1764								2.b.
3. Loans to depository institutions:					1288				3.
a. To U.S. banks and other U.S. depository institutions	1292								3.a.
b. To foreign banks	1296								3.b.
4. Acceptances of other banks.....	1755				1755				4.
5. Loans to finance agricultural production and other loans to farmers	1590				1590				5.
6. Loans to individuals for household, family, and other personal expenditures					1975				6.
a. Credit cards and related plans (includes check credit and other revolving credit plans)	2008								6.a.
b. Other (includes single payment, installment, and all student loans)	2011								6.b.
7. Loans to foreign governments and official institutions.....	2081				2081				7.
8. All other loans:					1635				8.
a. Taxable obligations (other than securities) of states and political subdivisions in the U.S.	2033								8.a.
b. Tax-exempt obligations (other than securities) of states and political subdivisions in the U.S.	2079								8.b.
c. All other loans	1563								8.c.
9. Lease financing receivables (net of unearned income)					2165				9.
a. To U.S. addressees (domicile)	2182								9.a.
b. To non-U.S. addressees (domicile).....	2183								9.b.
10. LESS: Any unearned income on loans reflected in items 1-8 above	2123				2123				10.
11. Total (sum of items 1 through 9 minus item 10) (total of column A must equal Schedule HC, item 4.a)	bhct				2122				11.

Schedule HC-B—Continued
Part I—Continued

Dollar Amounts in Thousands

Memoranda	Consolidated				
	BHCK	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms:					
a. Loans secured by real estate	1611				M.1.a.
b. Commercial and industrial loans	1612				M.1.b.
c. Loans to finance agricultural production and other loans to farmers	1613				M.1.c.
d. All other loans ¹	1615				M.1.d.
e. Lease financing receivables	1636				M.1.e.
f. TOTAL (sum of items 1.a through 1.e)	1616				M.1.f.
g. Loans and leases included in items M.1.a, M.1.b, M.1.d, and M.1.e extended to non-U.S. addressees	1914				M.1.g.
h. Loans and lease financing receivables restructured and in compliance with modified terms if the restructured obligation yielded a market rate at the time of restructuring (included in Schedule HC-B, item M.1.f above)	5393				M.1.h.
2. Loans to finance commercial real estate, construction, and land development activities included in Schedule HC-B, Part I, items 2 and 8.c above	2746				M.2.
3. Loans and leases held for sale (included in Schedule HC-B, Part I above)	5369				M.3.
4. Not applicable					

1. Do not include loans to individuals for household, family, and other personal expenditures.

Part II—Trading Assets and Liabilities

Schedule HC-B, Part II is to be completed only by bank holding companies with \$1 billion or more in total consolidated assets or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as determined by the sum of Schedule HC-F, Part III, items 1.a through 1.e).

Dollar Amounts in Thousands

ASSETS	BHCK	Bil	Mil	Thou	
1. U.S. Treasury securities in domestic offices	3531				1.
2. U.S. government agency and corporation obligations in domestic offices (exclude mortgage-backed securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533				3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities in domestic offices	3537				5.
6. Certificates of deposit in domestic offices	3538				6.
7. Commercial paper in domestic offices	3539				7.
8. Bankers acceptances in domestic offices	3540				8.
9. Other trading assets in domestic offices	3541				9.
10. Trading assets in foreign offices	3542				10.
11. Revaluation gains on interest rate, foreign exchange rate, equity, commodity and other contracts:					
a. In domestic offices	3543				11.a.
	BHFN				
b. In foreign offices	3543				11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5)	bhct				
	3545				12.
LIABILITIES					
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, equity, commodity and other contracts	3547				14.
	bhct				
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule HC, item 15)	3548				15.

Schedule HC-C—Deposit Liabilities in Domestic Offices of Subsidiary Depository Institutions of the Bank Holding Company¹

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:	BHCB				
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

	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.

Schedule HC-D—Interest Sensitivity²

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Earning assets that are repriceable within one year or mature within one year	3197				1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year	3296				2.
3. Long-term debt that reprices within one year included in items 18, 20.a, 20.b, and 21 on Schedule HC, Balance Sheet	3298				3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408				4.
5. Long-term debt reported in Schedule HC, items 20.a, 20.b, and 21 on the Balance Sheet that is scheduled to mature within one year	3409				5.

Schedule HC-E—Quarterly Averages

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
ASSETS					
1. Securities	3515				1.
2. Federal funds sold and securities purchased under agreements to resell	3365				2.
3. Loans and leases	3516				3.
4. Earning assets	3402				4.
5. Total consolidated assets	3368				5.
LIABILITIES					
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					
EQUITY CAPITAL					
11. Equity capital (excludes limited-life preferred stock)	3519				11.

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

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C.I.	

(Report only transactions with nonrelated institutions)

Schedule HC-F—Off-Balance-Sheet Items

Dollar Amounts in Thousands

		BHCK	Bil	Mil	Thou	
Part I. Loan commitments and letters of credit						
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1–4 family residential properties, e.g., home equity lines						
		3814				1. a.
b. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate						
		3816				1. b.(1)
(2) Commitments to fund loans not secured by real estate						
		6550				1. b.(2)
c. Credit card lines						
		3815				1. c.
d. Securities underwriting						
		3817				1. d.
e. Other unused commitments						
		3818				1. e.
2. Standby letters of credit and foreign office guarantees:						
a. Standby letters of credit outstanding:						
(1) To U.S. addressees						
		3376				2. a.(1)
(2) To non-U.S. addressees						
		3377				2. a.(2)
b. Amount of standby letters of credit conveyed to others through participations						
		3378				2. b.
3. Commercial and similar letters of credit						
		3411				3.

		BHCK	Bil	Mil	Thou	
Part II. Other off-balance-sheet arrangements						
1. Notional amount of credit derivatives:						
a. Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the guarantor						
		A534				1. a.
b. Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the beneficiary						
		A535				1. b.
2. Spot foreign exchange contracts						
		8765				2.
3. Securities borrowed						
		3432				3.
4. Securities lent						
		3433				4.
5. Financial assets sold with recourse:						
a. First lien 1-to-4 family residential mortgage loans:						
(1) Outstanding principal balances of mortgages transferred						
		A521				5. a.(1)
(2) Amount of recourse exposure on these mortgages						
		A522				5. a.(2)
b. Other financial assets (excluding small business obligations):						
(1) Outstanding principal balances of assets transferred						
		A523				5. b.(1)
(2) Amount of recourse exposure on these assets						
		A524				5. b.(2)
c. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transferred						
		A249				5. c.(1)
(2) Amount of recourse exposure on these obligations						
		A250				5. c.(2)
6. Participations in acceptances:						
a. Conveyed to others by the reporting bank holding company						
		3428				6. a.
b. Acquired by the reporting bank holding company						
		3429				6. b.
7. Other significant off-balance-sheet items (exclude off-balance-sheet derivatives) that exceed 10% of total equity capital (list below each component of item 7 and its dollar amount over 25% of total equity capital)						
		3430				7.
a.	For Federal Reserve Use Only TEXC 6561	TEXT 6561				7. a.
			6561			
b.	TEXC 6562	TEXT 6562				7. b.
			6562			
c.	TEXC 6568	TEXT 6568				7. c.
			6568			
d.	TEXC 6586	TEXT 6586				7. d.
			6586			

Schedule HC-F—Continued

Part II. Other off-balance-sheet arrangements (continued)

Memorandum

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Participations in unused commitments (included in Schedule HC-F, Part I, item 1 above)	5396				M.1.

Dollar Amounts in Thousands

Part III. Off-balance-sheet derivatives position indicators

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
1. Gross amounts (e.g., notional amounts) (for each column, sum of items 1.a through 1.e must equal the sum of items 2, 3.a, and 3.b):																	
a. Futures contracts																	1.a.
	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
b. Forward contracts																	1.b.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700				
c. Exchange-traded option contracts:																	
(1) Written options																	1.c.(1)
	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(2) Purchased options																	1.c.(2)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708				
d. Over-the-counter option contracts:																	
(1) Written options																	1.d.(1)
	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(2) Purchased options																	1.d.(2)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716				
e. Swaps																	1.e.
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				
2. Total gross amount of derivative contracts held for trading																	2.
	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				
3. Total gross amount of derivative contracts held for purposes other than trading:																	
a. Contracts marked to market																	3.a.
	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				
b. Contracts not marked to market																	3.b.
	BHCK 8729				BHCK 8730				BHCK 8731				BHCK 8732				

Schedule HC-F—Continued

Dollar Amounts in Thousands

Part III. Off-balance-sheet derivatives
position indicators (continued)

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
4. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value																	4.a.(1)
	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
(2) Gross negative fair value																	4.a.(2)
	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
b. Contracts held for purposes other than trading that are marked to market:																	
(1) Gross positive fair value																	4.b.(1)
	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
(2) Gross negative fair value																	4.b.(2)
	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				
c. Contracts held for purposes other than trading that are not marked to market:																	
(1) Gross positive fair value																	4.c.(1)
	BHCK 8749				BHCK 8750				BHCK 8751				BHCK 8752				
(2) Gross negative fair value																	4.c.(2)
	BHCK 8753				BHCK 8754				BHCK 8755				BHCK 8756				

Schedule HC-G—Memoranda

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. a. Deferred taxes included in Schedule HC, item 11:					
(1) IRS loan loss provision	2747				1.a.(1)
(2) Other	2748				1.a.(2)
b. Deferred taxes included in Schedule HC, item 23:					
(1) IRS loan loss provision	2749				1.b.(1)
(2) Other	2757				1.b.(2)
2. Total number of bank holding company common shares	NUMBER (UNROUNDED)				
outstanding	3459				2.
3. Number of full-time equivalent employees	4150				3.
4. Debt maturing in one year or less (included in Schedule HC, items 16, 17, 20 and 21) that is issued to unrelated third parties by bank subsidiaries	6555				4.
5. Debt maturing in more than one year (included in Schedule HC, items 18, 20 and 21) that is issued to unrelated third parties by bank subsidiaries	6556				5.
6. Other assets acquired in satisfaction of debts previously contracted	6557				6.
7. a. Amount of cash items in process of collection netted against deposit liabilities in reporting Schedule HC	0379				7.a.
b. Securities purchased under agreements to resell netted against securities sold under agreements to repurchase on Schedule HC	A288				7.b.
8. Reciprocal demand balances with depository institutions (other than commercial banks in the U.S.)	0535				8.
9. Investments in real estate (to be reported only by bank holding companies authorized by the Federal Reserve to have real estate investments)	3656				9.
10. Total assets of unconsolidated subsidiaries and associated companies	5376				10.
11. Does the respondent bank holding company's consolidated statement reflect any business combinations during the quarter ending with the report date for which the pooling-of-interest method of accounting was used? (Enter "1" for yes; enter "2" for no.)	BHCK 6688				11.
12. 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 "2" for no.)	BHCK 6689				12.
13. Did your bank holding company reduce "Customers' liability on acceptances outstanding" by the amount of any participations (even immaterial amounts) in bankers acceptances (Enter "1" for yes; enter "2" for no)	BHCK 6019				13.
14. Income earned but not collected	5397				14.
15. All changes in investments and activities have been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A) (Enter "1" for yes; enter "2" for no) (This item is to be completed by top-tier bank holding companies.)	BHCK 6416				15.
TEXT 6428					

Name of bank holding company official verifying FR Y-6A reporting
(Please type or print)

Area Code and Phone Number (TEXT 9009)

Schedule HC-G—Memoranda (Continued)

Dollar Amounts in Thousands

			BHCK	Bil	Mil	Thou		
16. Please describe and list below separately the dollar amount outstanding of assets removed from the reporting company's balance sheet (Schedule HC) in connection with assets netted against liabilities when there exists a legal right of offset (exclude any amounts reported in Schedule HC-G, items 7 or 8 above)								
	For Federal Reserve Use Only							
a.	TEXC 6995	TEXT 6995	6995				16.a.	
b.	TEXC 6996	TEXT 6996	6996				16.b.	
c.	TEXC 6997	TEXT 6997	6997				16.c.	
d.	TEXC 6998	TEXT 6998	6998				16.d.	
17. Outstanding principal balance of 1-4 family residential mortgage loans serviced for others (Include both retained servicing and purchased servicing):								
a.	Mortgages serviced under a GNMA contract		5500				17.a.	
b.	Mortgages serviced under a FHLMC contract:							
	(1)	Serviced with recourse to servicer	5501				17.b.(1)	
	(2)	Serviced without recourse to servicer	5502				17.b.(2)	
c.	Mortgages serviced under a FNMA contract:							
	(1)	Serviced under Special Option contract	5504				17.c.(1)	
	(2)	Serviced under Regular Option contract	5503				17.c.(2)	
d.	Mortgages serviced under other servicing contracts		5505				17.d.	
18. Interest-only strips receivable (not in the form of a security) on:								
a.	Mortgage loans		A519				18.a.	
b.	Other financial assets		A520				18.b.	
19. Deferred tax assets in excess of regulatory capital limits			5610				19.	
20. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):								
a.	Money market funds		6441				20.a.	
b.	Equity securities funds		8427				20.b.	
c.	Debt securities funds		8428				20.c.	
d.	Other mutual funds		8429				20.d.	
e.	Annuities		8430				20.e.	
f.	Sales of proprietary mutual funds and annuities (included in items 20.a through 20.e, above)		8784				20.f.	
21. Total gross redemptions of mutual funds and annuities			A102				21.	
22. Net unamortized realized deferred gains (losses) on off-balance-sheet derivative contracts included in assets and liabilities reported in Schedule HC			A525				22.	

For Federal Reserve Bank Use Only	
C.I.	

The Federal Reserve regards information submitted in response to Column A and Memorandum item 2 as confidential.
Schedule HC-H—Past Due and Nonaccrual Loans, Lease Financing Receivables, Placements, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate	1421				1422				1423				1.
2. Commercial and industrial loans	1606				1607				1608				2.
3. Loans to depository institutions:													
a. U.S. banks and other U.S. depository institutions	5377				5378				5379				3.a.
b. Foreign banks	5380				5381				5382				3.b.
4. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards and related plans	5383				5384				5385				5.a.
b. Other	5386				5387				5388				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.
10. TOTAL (sum of items 1 through 9)	5524				5525				5526				10.

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans and leases included in Schedule HC-H, items 1, 2, 3, 5, 6, 7, and 8 extended to non-U.S. addressees above	3508				1912				1913				M.1.
2. Restructured loans and leases included in items 1 through 8 above	1658				1659				1661				M.2.
3. Loans to finance commercial real estate, construction, and land development activities included in Schedule HC-H, items 2 and 7 above	6558				6559				6560				M.3.

Schedule HC-H—Past Due and Nonaccrual Loans, Lease Financing Receivables, Placements, and Other Assets (Continued)

Memoranda	(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	
4. Loans secured by real estate in domestic offices (included in Schedule HC-H, item 1 above):													
a. Construction and land development	2759				2769				3492				M.4.a.
b. Secured by farmland	3493				3494				3495				M.4.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	5398				5399				5400				M.4.c.(1)
(2) All other loans secured by 1-4 family residential properties	5401				5402				5403				M.4.c.(2)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				M.4.d.
e. Secured by nonfarm nonresidential properties	3502				3503				3504				M.4.e.
5. Loans and leases reported in Schedule HC-H, items 1 through 8, which are wholly or partially guaranteed by the U.S. government													
a. Guaranteed portion of loans and leases included in Schedule HC-H, Memoranda item 5	5612				5613				5614				M.5.
	5615				5616				5617				M.5.a.

Items 6.a through 6.b are to be reported only by bank 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-F, Part III, items 1.a through 1.e).

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
6. Interest rate, foreign exchange rate, and commodity and equity contracts:									
a. Book value of amounts carried as assets	3522				3528				M.6.a.
b. Replacement cost of contracts with a positive replacement cost									
	3529				3530				M.6.b.

Schedule HC-I—Risk-Based Capital

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

Part I. Balance sheet assets Line item descriptions:	RISK WEIGHT													
	(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%				
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
		BHC0			BHC2			BHC5			BHC9			
1. Cash and due from depository institutions	0010													1.
2. Securities	0390													2.
3. Federal funds sold and securities purchased under agreements to resell	1350													3.
4. Loans and lease financing receivables	2122													4.
5. Trading assets	3545													5.
6. All other assets (excluding goodwill)	6563													6.
7. Total gross assets (sum of items 1 through 6) (Sum of columns A through D must equal Schedule HC, item 12, plus items 4.b and 4.c minus item 10.c and minus memoranda items 2 and 4 below)	6598													7.

Memoranda

	BHCK	Bil	Mil	Thou	
1. Intangible assets (excluding goodwill, purchased mortgage servicing assets and purchased credit card relationships) recorded on or before February 19, 1992	6442				M.1.
2. Reciprocal holdings of banking organizations' capital instruments	3836				M.2.
3. Nonreciprocal holdings of banking organizations' capital instruments	3837				M.3.
4. Capital investments in unconsolidated banking and finance subsidiaries or associated companies controlled by the banking organization	6599				M.4.
5. On-balance sheet asset values of interest rate, foreign exchange rate, and commodity contracts (e.g., futures, exchange-traded options, forwards, and interest rate swaps) other than margin accounts and accrued receivables (include this amount in item 5, column A, or item 6, column A, as appropriate)	3806				M.5.
6. Fair market value of mortgage servicing assets	6438				M.6.
7. Purchased credit card relationships:					
a. Discounted value	6444				M.7.a.
b. Fair market value	6439				M.7.b.

Schedule HC-I—Continued

Part II. Off-balance-sheet transactions ¹		RISK WEIGHT												
		(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
		BHC0			BHC2			BHC5			BHC9			
AMOUNTS CONVERTED AT 100%														
1. Financial standby letters of credit	6566													1.
2. Risk participations in bankers acceptances:														
a. Risk participations acquired	3429													2.a.
b. Risk participations conveyed to banks	6601													2.b.
3. Securities lent where the banking organization lends its own securities or indemnifies against loss of its customers' securities														
6602														3.
4. Assets sold with recourse	6603													4.
5. Other direct credit substitutes	6551													5.
AMOUNTS CONVERTED AT 50%														
6. Performance standby letters of credit	6570													6.
7. Commitments to extend credit, to purchase assets, or to participate in loans or leases with an original maturity exceeding one year														
6572														7.
8. Revolving underwriting facilities (RUFs), note issuance facilities (NIFs), and similar arrangements and other transaction-related contingencies														
6574														8.
AMOUNTS CONVERTED AT 20%														
9. Commercial and similar letters of credit collateralized by the underlying shipments and other short-term self-liquidating trade-related contingencies arising from the movement of goods														
6575														9.
OFF-BALANCE-SHEET DERIVATIVE CONTRACTS														
10. Credit equivalent amount of off-balance-sheet derivative contracts	A167													10.

1. The amounts reported in Part II, items 1–9, are credit equivalent amounts, that is, the gross amounts outstanding multiplied by the appropriate conversion factor. For example, the sum of item 6, columns A through D for performance standby letters of credit should equal 50% of the total amount outstanding of performance standby letters of credit issued by the reporting bank holding company.

Schedule HC-I—Continued

Part II. Off-balance-sheet transactions (continued)

Memoranda

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Current credit exposure across all off-balance-sheet derivative contracts covered by the risk-based capital standards.....	8764				M.1.

	With a remaining maturity of												
	(Column A)				(Column B)				(Column C)				
	One year or less				Over one year through five years				Over five years				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
2. Notional principal amounts of off-balance-sheet derivative contracts (exclude foreign exchange contracts with an original maturity of 14 days or less and futures contracts):													
a. Interest rate contracts													M.2.a.
	BHCK 3809				BHCK 8766				BHCK 8767				
b. Foreign exchange contracts													M.2.b.
	BHCK 3812				BHCK 8769				BHCK 8770				
c. Gold contracts													M.2.c.
	BHCK 8771				BHCK 8772				BHCK 8773				
d. Other precious metals contracts													M.2.d.
	BHCK 8774				BHCK 8775				BHCK 8776				
e. Other commodity contracts													M.2.e.
	BHCK 8777				BHCK 8778				BHCK 8779				
f. Equity derivative contracts													M.2.f.
	BHCK A000				BHCK A001				BHCK A002				

Part III. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank holding company for its own internal regulatory capital analyses):

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Tier 1 capital	8274				1.
2. Total risk-based capital	3792				2.
3. Risk-weighted assets (net of allowances and other deductions)	A223				3.
4. Average total assets (net of deductions)	A224				4.

Schedule HC-IC—Additional Detail on Capital Components

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

	BHCK	Bil	Mil	Thou	
1. Perpetual preferred stock (including related surplus):					
a. Perpetual preferred stock eligible for inclusion in Tier 1 capital:					
(1) Noncumulative perpetual preferred stock	5479				1.a.(1)
(2) Cumulative perpetual preferred stock	5990				1.a.(2)
(3) Cumulative preferred stock reported in minority interest in consolidated subsidiaries and similar items on Schedule HC	A507				1.a.(3)
b. Auction rate preferred stock and any other perpetual preferred stock deemed by the Federal Reserve to be eligible for Tier 2 capital only	6577				1.b.
2. Total perpetual debt, undedicated portions of mandatory convertible securities (included in Schedule HC, items 20.a and 20.b) and long-term preferred stock with an original maturity of 20 years or more that qualify for supplementary capital (after discounting)	A195				2.
3. Intermediate preferred stock with an original weighted average maturity of 5 years or more; subordinated debt with an original weighted average maturity of 5 years or more; or unsecured long-term debt issued by BHC prior to March 12, 1988, that qualified as secondary capital (after discounting)	A506				3.
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27.g)	2771				4.
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (sum of items 5.a and 5.b equals Schedule HC, item 27.g):					
a. In the form of perpetual preferred stock	5483				5.a.
b. In the form of common stock	5484				5.b.

Schedule HC-J—Risk-Based Capital Excluding Securities Affiliates

(For use by bank holding companies with Section 20 Securities Affiliates)

MUST BE COMPLETED IN CONJUNCTION WITH SCHEDULE HC-I

Part I. Balance Sheet assets Line item descriptions:		RISK WEIGHT												
		(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
		BHC0			BHC2			BHC5			BHC9			
1. Cash and due from depository institutions	6609													1.
2. Securities	6610													2.
3. Federal funds sold and securities purchased under agreements to resell	6611													3.
4. Loans and lease financing receivables	6612													4.
5. Trading assets	6613													5.
6. Investments in and receivables due from securities affiliates	6614													6.
7. All other assets	6615													7.
8. Total gross assets (sum of items 1 through 7)	6616													8.

Part II. Off-balance-sheet transactions		RISK WEIGHT												
		(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
		BHC0			BHC2			BHC5			BHC9			
AMOUNTS CONVERTED AT 100%														
1. Securities lent where the banking organization lends its own securities or indemnifies against loss of its customers securities (include securities lent collateralized by cash)	6617													1.
2. Assets sold with recourse	6618													2.
3. Other direct credit substitutes	6620													3.
AMOUNTS CONVERTED AT 50%														
4. Transaction-related contingencies	6621													4.
AMOUNTS CONVERTED AT 20%														
5. Commercial and similar letters of credit collateralized by the underlying shipments and other short-term self-liquidating trade-related contingencies arising from the movement of goods	6622													5.
OFF-BALANCE-SHEET DERIVATIVE CONTRACTS														
6. Credit equivalent amount of off-balance-sheet derivative contracts	6623													6.

Schedule HC-J—Continued

(For use by bank holding companies with Section 20 Securities Affiliates)

Memoranda

Dollar Amounts in Thousands

	BHCK				Bil				Mil				Thou				
	A103																
1. Current credit exposure across all off-balance-sheet derivative contracts covered by the risk-based capital standards.....																	M.1.
With a remaining maturity of																	
(Column A)				(Column B)				(Column C)									
One year or less				Over one year through five years				Over five years									
Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou						
2. Notional principal amounts of off-balance-sheet derivative contracts (exclude foreign exchange contracts with an original maturity of 14 days or less and futures contracts):																	
a. Interest rate contracts																	M.2.a.
	BHCK 6625				BHCK A104				BHCK A105								
b. Foreign exchange contracts																	M.2.b.
	BHCK 6716				BHCK A106				BHCK A107								
c. Gold contracts																	M.2.c.
	BHCK A108				BHCK A109				BHCK A110								
d. Other precious metals contracts																	M.2.d.
	BHCK A111				BHCK A112				BHCK A113								
e. Other commodity contracts																	M.2.e.
	BHCK A114				BHCK A115				BHCK A116								
f. Equity derivative contracts																	M.2.f.
	BHCK A117				BHCK A118				BHCK A119								

Amounts used in calculating regulatory capital ratios (report amounts determined by the bank holding company for its own internal regulatory capital analyses):

	BHCK	Bil	Mil	Thou	
3. Tier 1 capital	A508				M.3.
4. Total risk-based capital	A509				M.4.
5. Risk-weighted assets (net of allowances and other deductions)	A196				M.5.
6. Average total assets (net of deductions)	5991				M.6.

Part III. Additional Capital Components

	BHCK	Bil	Mil	Thou	
1. Capital investment in securities affiliate (as defined by SEC)	6718				1.
2. Loans and advances to the securities affiliate from the parent bank holding company or its nonbank subsidiaries:					
a. Collateralized in accordance with Federal Reserve Board Order or other board rulings	6719				2.a.
b. Otherwise collateralized or unsecured	6720				2.b.
3. Unutilized commitments (including unsecured loan facilities) to Section 20 securities affiliates from the parent bank holding company or its subsidiaries	5992				3.

Notes to the Balance Sheet

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-J.

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	Bil	Mil	Thou
0000 Sch. HC, item 17, New loan to holding company's ESOP guaranteed				
by bank holding company				
	0000			750

Notes to Balance Sheet

Dollar amount in thousands

	TEXT	BHCK	Bil	Mil	Thou	
1.	5356					
		5356				1.
2.	5357					
		5357				2.
3.	5358					
		5358				3.
4.	5359					
		5359				4.
5.	5360					
		5360				5.

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) Interest and fees on loans excluding obligations (other than securities) of states and political subdivisions in the U.S.	4393				1.a.(1)(a)
(b) Interest on obligations (other than securities) of states and political subdivisions in the U.S.:					
(1) Taxable obligations	4503				1.a.(1)(b)(1)
(2) Tax-exempt obligations	4504				1.a.(1)(b)(2)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables:					
(1) Taxable lease financing receivable income	4505				1.b.(1)
(2) Tax-exempt lease financing receivable income	4307				1.b.(2)
c. Interest income on balances due from depository institutions:					
(1) In domestic offices	4105				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4106				1.c.(2)
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency and corporation obligations	4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities	4506				1.d.(2)(a)
(b) Tax-exempt securities	4507				1.d.(2)(b)
(3) U.S. Securities:					
(a) Debt securities	4394				1.d.(3)(a)
(b) Equity securities (including Federal Reserve stock)	4395				1.d.(3)(b)
(4) Foreign securities:					
(a) Debt securities	1638				1.d.(4)(a)
(b) Equity securities	1639				1.d.(4)(b)
e. Interest income from assets held in trading accounts	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) Interest on time deposits of \$100,000 or more	A517				2.a.(1)(a)
(b) Interest on time deposits of less than \$100,000	A518				2.a.(1)(b)
(c) Interest on 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 borrowed funds (excluding subordinated notes and debentures)	4396				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. Provisions:					
a. Provision for loan and lease losses (from Schedule HI-B, part II, item 4)	4230				4.a.
b. Provision for allocated transfer risk	4243				4.b.

Schedule HI—Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
5. Noninterest income:					
a. Income from fiduciary activities	4070				5.a.
b. Service charges, commissions, and fees:					
(1) Service charges on deposit accounts	4483				5.b.(1)
(2) Other service charges, commissions, and fees	4399				5.b.(2)
c. Trading revenue (must equal Schedule HI, sum of Memoranda items 9.a through 9.d)	A220				5.c.
d. Not applicable					
e. Other noninterest income	4078				5.e.
f. Total noninterest income (sum of items 5.a through 5.e.)	4079				5.f.
6. a. Realized gains (losses) on held-to-maturity securities	3521				6.a.
b. Realized gains (losses) on available-for-sale securities	3196				6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	4135				7.a.
b. Expense on premises and fixed assets, net of rental income	4217				7.b.
c. Other noninterest expense	4092				7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)	4093				7.d.
8. Income (loss) before income taxes, extraordinary items, and other adjustments (sum of items 3, 5.f, 6.a, and 6.b minus items 4.a, 4.b, and 7.d)	4301				8.
9. Applicable income taxes (foreign and domestic)	4302				9.
10. Minority interest	4484				10.
11. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9 and 10)	4300				11.
12. Extraordinary items, net of applicable taxes and minority interest	4320				12.
13. Net income (loss) (sum of items 11 and 12)	4340				13.

Memoranda

	BHCK	Bil	Mil	Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519				M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	4592				M.2.
3. Not applicable					
4. Income taxes applicable to gains (losses) on securities not held in trading accounts (included in item 9 above)	4219				M.4.
5. Service charges, commissions, and fees (other than service charges on deposit accounts). Itemize and describe the three largest amounts that exceed 10 percent of Schedule HI, item 5.b(2):					
a.	For Federal Reserve Use Only TEXC 8557	TEXT 8557			
			8557		M.5.a.
b.	For Federal Reserve Use Only TEXC 8558	TEXT 8558			
			8558		M.5.b.
c.	For Federal Reserve Use Only TEXC 8559	TEXT 8559			
			8559		M.5.c.
6. Other noninterest income:					
a. Net gains on sales of loans	8560				M.6.a.
b. Net gains on other real estate owned	8561				M.6.b.
c. Itemize and describe the three largest amounts that exceed 10% of Schedule HI, item 5.e (excluding amounts reported in Memoranda items 6.a and 6.b above):					
(1)	For Federal Reserve Use Only TEXC 8562	TEXT 8562			
			8562		M.6.c.(1)
(2)	For Federal Reserve Use Only TEXC 8563	TEXT 8563			
			8563		M.6.c.(2)
(3)	For Federal Reserve Use Only TEXC 8564	TEXT 8564			
			8564		M.6.c.(3)

Schedule HI—Continued

Memoranda (continued)

Dollar Amounts in Thousands

				BHCK	Bil	Mil	Thou								
7. Other noninterest expense (itemize and describe the three largest amounts that exceed 10% of Schedule HI, item 7.c):															
a.	For Federal Reserve Use Only TEXC 8565	TEXT 8565						8565			M.7.a.				
b.	For Federal Reserve Use Only TEXC 8566	TEXT 8566						8566			M.7.b.				
c.	For Federal Reserve Use Only TEXC 8567	TEXT 8567						8567			M.7.c.				
8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments):															
a. (1)	For Federal Reserve Use Only TEXC 3571	TEXT 3571										3571			M.8.a.(1)
(2)	Applicable income tax effect		BHCK 3572												M.8.a.(2)
b. (1)	For Federal Reserve Use Only TEXC 3573	TEXT 3573										3573			M.8.b.(1)
(2)	Applicable income tax effect		BHCK 3574												M.8.b.(2)
c. (1)	For Federal Reserve Use Only TEXC 3575	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 off-balance-sheet derivative instruments included in Schedule HI, item 5.c) (Sum of items 9.a through 9.d must equal item 5.c.):															
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.								
10. Impact on income of off-balance-sheet derivatives held for purposes other than trading:															
a.	Net increase (decrease) to interest income		8761								M.10.a.				
b.	Net (increase) decrease to interest expense		8762								M.10.b.				
c.	Other (noninterest) allocations		8763				M.10.c.								
11. Income from the sale and servicing of mutual funds and annuities (in domestic offices) ..				8431				M.11.							

Schedule HI-A—Changes in Equity Capital

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Equity capital end of previous calendar year	3215				1.
2. Equity capital adjustments from amended Reports of Income, net	3216				2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	3217				3.
	bhct				
4. Net income (loss) (must equal Schedule HI, item 13)	4340				4.
5. Sale of perpetual preferred stock:	BHCK				
a. Sale of perpetual preferred stock, gross	3577				5.a.
b. Conversion or retirement of perpetual preferred stock	3578				5.b.
6. Sale of common stock:					
a. Sale of common stock, gross	3579				6.a.
b. Conversion or retirement of common stock	3580				6.b.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4598				8.
9. Not applicable					
10. LESS: Cash dividends declared on common stock	4460				10.
11. Cumulative effect of changes in accounting principles from prior years	4411				11.
12. Corrections of material accounting errors from prior years	4412				12.
13. Change in net unrealized holding gains (losses) on available-for-sale securities	8433				13.
14. Sales of treasury stock	4782				14.
15. LESS: Purchases of treasury stock	4783				15.
16. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	4591				16.
17. Other adjustments to equity capital (not included above)	3581				17.
18. Foreign currency translation adjustments	4414				18.
19. Equity capital at end of period (sum of items 3 through 18) (must equal item 27.h on Schedule HC, Balance Sheet)	bhct				
	3210				19.

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

Dollar Amounts in Thousands

	Charge-offs (Column A)				Recoveries (Column B)				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)									
1. Loans secured by real estate:									
a. To U.S. addressees	4651				4661				1.a.
b. To non-U.S. addressees	4652				4662				1.b.
2. Commercial and industrial loans:									
a. To U.S. addressees	4645				4617				2.a.
b. To non-U.S. addressees	4646				4618				2.b.
3. Loans to depository institutions:									
a. To U.S. banks and other U.S. depository institutions	4653				4663				3.a.
b. To foreign banks	4654				4664				3.b.
4. Loans to finance agricultural production and other loans to farmers									
	4655				4665				4.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards and related plans	4656				4666				5.a.
b. Other (includes single payment, installment, and all student loans)	4657				4667				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees	4658				4668				8.a.
b. To non-U.S. addressees	4659				4669				8.b.
9. Total (sum of items 1 through 8)	4635				4605				9.

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate in domestic offices (included in Schedule HI-B, part I, item 1 above):									
a. Construction and land development	3582				3583				M.1.a.
b. Secured by farmland	3584				3585				M.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	5411				5412				M.1.c.(1)
(2) All other loans secured by 1-4 family residential properties	5413				5414				M.1.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588				3589				M.1.d.
e. Secured by nonfarm nonresidential properties	3590				3591				M.1.e.
2. Loans to finance commercial real estate, construction, and land development activities included in Part I, items 2 and 7 above									
	5409				5410				M.2.

Schedule HI-B—Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
II. Allowance for loan and lease losses					
1. Balance at end of previous year	3124				1.
	bhct				
2. Recoveries (Must equal Part I, item 9, Column B, above)	4605				2.
3. Adjustments:	BHCK				
a. Changes incident to mergers and absorptions, net	4776				3.a.
b. Other adjustments	6765				3.b.
	bhct				
4. Provision for loan and lease losses (must equal Schedule HI—Income Statement, item 4.a)	4230				4.
5. LESS: Charge-offs (must equal Part I, item 9, Column A, above)	4635				5.
	BHCK				
6. Foreign currency translation adjustments	3297				6.
	BHCK				
7. Balance at end of period (sum of items 1 through 4 and item 6 minus item 5)	A512				7.

Memorandum

	BHCK	Bil	Mil	Thou	
1. Credit losses on off-balance-sheet derivative contracts	A251				M.1.

Notes to the Income Statement

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 5 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)(a), Recognition of interest payments on				
nonaccrual loans to XYZ country				
	0000		1	350

Notes to Income Statement

Dollar amount in thousands

TEXT	BHCK	Bil	Mil	Thou
1. 5351				
	5351			
2. 5352				
	5352			
3. 5353				
	5353			
4. 5354				
	5354			
5. 5355				
	5355			