

## 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). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: 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:

**June 30, 1999**

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.

Person to whom questions about this report should be directed:

### For Federal Reserve Bank Use Only

BHC Number \_\_\_\_\_

RSSD Number \_\_\_\_\_

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

\_\_\_\_\_  
Name / Title (TEXT 8901)

\_\_\_\_\_  
Area Code / Phone Number (TEXT 8902)

\_\_\_\_\_  
FAX Number (TEXT 9116)

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 and nonmortgage servicing assets .....	B026				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 <sup>1</sup> .....	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. Accumulated net gains (losses) on cash flow hedges .....	4336				27.f.
g. Cumulative foreign currency translation adjustments (for bank holding companies with foreign offices only) .....					
h. LESS: Treasury stock .....	3284				27.g.
i. TOTAL EQUITY CAPITAL (sum of items 27.a through 27.g minus item 27.h) .....	3153				27.h.
28. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 25 and 27.i) .....	3210				27.i.
	3300				28.

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

**Schedule HC-A—Securities**

	Held-to-Maturity						Available-for-sale					
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>		
	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou
1. U.S. Treasury securities .....	0211			0213			1286			1287		
2. U.S. government agency and corporation obligations .....	8492			8493			8494			8495		
3. Securities issued by states and political subdivisions in the U.S.:												
a. Taxable securities .....	8531			8532			8533			8534		
b. Tax-exempt securities .....	8535			8536			8537			8538		
4. U.S. securities:												
a. Debt securities .....	8539			8540			8541			8542		
b. Equity securities (including Federal Reserve stock) .....							8543			8544		
5. Foreign securities:												
a. Debt securities .....	8545			8546			8547			8548		
b. Equity securities .....							8549			8550		
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		
	1754			8551			8552			1773		

Memoranda

	BHCK	Bil	Mill	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			
b. Over 1 year to 5 years .....	0384			
c. Over 5 years .....	0387			
2. Pledged securities .....	0416			
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			
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			
c. Amount of net unrealized holding gains on available-for-sale equity securities (included in Tier 2 and total capital ratios) .....	2221			
5. Not applicable				
6. Structured notes (included in the held-to-maturity and available-for-sale accounts):				
a. Amortized cost .....	8782			
b. Fair value .....	8783			

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.

	Held-to-Maturity						Available-for-sale					
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>		
	BHCK	Bil	Mill	Thou	BHCK	Bil	Mill	Thou	BHCK	Bil	Mill	Thou
Dollar Amounts in Thousands												
7. U.S. government agency and corporation obligations (exclude mortgage-backed securities)												
a. Issued by U.S. government agencies .....	1289			1290			1291		1293			
b. Issued by U.S. government-sponsored agencies .....	1294			1295			1297		1298			
8. Mortgage-backed securities (MBS)												
a. Pass-through securities:												
(1) Guaranteed by GNMA .....	1698			1699			1701		1702			
(2) Issued by FNMA and FHLMC ..	1703			1705			1706		1707			
(3) Other pass-through securities ..	1709			1710			1711		1713			
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):												
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	1714			1715			1716		1717			
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	1718			1719			1731		1732			
(3) All other mortgage-backed securities .....	1733			1734			1735		1736			
9. Equity securities:												
a. Investments in mutual funds and other equity securities with readily determinable fair values .....												
b. Not applicable												
c. All other equity securities .....												
10. Total (sum of M.7.a through M.9.c) ...	8553			8554			8555		8556			

M.7. a.

M.7. b.

M.8. a. (1)

M.8. a. (2)

M.8. a. (3)

M.8. b. (1)

M.8. b. (2)

M.8. b. (3)

M.9. a.

M.9. c.

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 <sup>1</sup> .....	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.–8. Not applicable.					
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.
<b>LIABILITIES</b>					
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 Company<sup>1</sup>

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 Sensitivity<sup>2</sup>

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	
<b>ASSETS</b>					
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.
<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. 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	
<b>Part I. Loan commitments and letters of credit</b>						
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	
<b>Part II. Other off-balance-sheet arrangements</b>						
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.						
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TEXC 6561		TEXT				
6561		6561				7.a.
b.						
TEXC 6562		TEXT				
6562		6562				7.b.
c.						
TEXC 6568		TEXT				
6568		6568				7.c.
d.						
TEXC 6586		TEXT				
6586		6586				7.d.

**Schedule HC-F—Continued**

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

Memorandum

Dollar Amounts in Thousands

BHCK	Bil	Mill	Thou
5396			

M.1.

1. Participations in unused commitments (included in Schedule HC-F, Part I, item 1 above) .....

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			
	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	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 .....													
b. Forward contracts .....													
c. Exchange-traded option contracts:													
(1) Written options .....													
(2) Purchased options .....													
d. Over-the-counter option contracts:													
(1) Written options .....													
(2) Purchased options .....													
e. Swaps .....													
2. Total gross amount of derivative contracts held for trading .....													
3. Total gross amount of derivative contracts held for purposes other than trading:													
a. Contracts marked to market .....													
b. Contracts not marked to market .....													

**Schedule HC-F—Continued**

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			
	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	Thou
4. Gross fair values of derivative contracts:													
a. Contracts held for trading:													
(1) Gross positive fair value .....					BHCK 8734				BHCK 8735				BHCK 8736
(2) Gross negative fair value .....					BHCK 8738				BHCK 8739				BHCK 8740
b. Contracts held for purposes other than trading that are marked to market:													
(1) Gross positive fair value .....					BHCK 8742				BHCK 8743				BHCK 8744
(2) Gross negative fair value .....					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 .....					BHCK 8750				BHCK 8751				BHCK 8752
(2) Gross negative fair value .....					BHCK 8754				BHCK 8755				BHCK 8756

4. a. (1)

4. a. (2)

4. b. (1)

4. b. (2)

4. c. (1)

4. c. (2)

**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 outstanding .....	NUMBER (UNROUNDED)				
	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). **This item must be completed only by top-tier bank holding companies. Top-tier bank holding companies must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A."** The top-tier bank holding company must enter "1" for yes or no change, or enter "2" for no.

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.	

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**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.

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### 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.

#### RISK WEIGHT

Part I. Balance sheet assets Line item descriptions:	(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%		
	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou
1. Cash and due from depository institutions .....												
2. Securities .....	0010											
3. Federal funds sold and securities purchased under agreements to resell .....	0390											
4. Loans and lease financing receivables .....	1350											
5. Trading assets .....	2122											
6. All other assets (excluding goodwill) .....	3545											
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) .....	6563											
	6598											

#### Memoranda

	BHCK	Bil	Mill	Thou
1. Intangible assets (excluding goodwill, purchased mortgage servicing assets and purchased credit card relationships) recorded on or before February 19, 1992 .....	6442			
2. Reciprocal holdings of banking organizations' capital instruments .....	3836			
3. Nonreciprocal holdings of banking organizations' capital instruments .....	3837			
4. Capital investments in unconsolidated banking and finance subsidiaries or associated companies controlled by the banking organization .....	6599			
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			
6. Fair value of mortgage servicing assets .....	6438			
7. Fair value of purchased credit card relationships and nonmortgage servicing assets .....	B077			
8. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank holding company uses the "direct reduction" method for these transactions in Schedule HC-I) .....	1727			





### Schedule HC-I—Continued

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

##### Memoranda

Dollar Amounts in Thousands

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

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	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	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 .....																		
b. Foreign exchange contracts .....																		
c. Gold contracts .....																		
d. Other precious metals contracts .....																		
e. Other commodity contracts .....																		
f. Equity derivative contracts.....																		

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 .....

b. Foreign exchange contracts .....

c. Gold contracts .....

d. Other precious metals contracts .....

e. Other commodity contracts .....

f. Equity derivative contracts.....

M.2.a.  
M.2.b.  
M.2.c.  
M.2.d.  
M.2.e.  
M.2.f.

#### 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	Mill	Thou
1. a. Tier 1 capital .....	8274			
b. Tier 2 capital .....	8275			
c. Tier 3 capital .....	1395			
d. Total risk-based capital .....	3792			
2. Market risk equivalent assets .....	1651			
3. Net risk-weighted assets (total gross risk-weighted assets less excess allowance [amount that exceeds 1.25% of total gross risk-weighted assets] and all other deductions) .....	A223			
4. Average total assets (net of deductions) .....	A224			

1. a. Tier 1 capital .....

b. Tier 2 capital .....

c. Tier 3 capital .....

d. Total risk-based capital .....

2. Market risk equivalent assets .....

3. Net risk-weighted assets (total gross risk-weighted assets less excess allowance [amount that exceeds 1.25% of total gross risk-weighted assets] and all other deductions) .....

4. Average total assets (net of deductions) .....

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### 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	Mill	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 included and 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.h) .....	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.h):					
a. In the form of perpetual preferred stock .....	5483				5. a.
b. In the form of common stock .....	5484				5. b.

### 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-IC.

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 the Balance Sheet

Dollar amount in thousands

TEXT	BHCK	Bil	Mil	Thou
1. 5356				
	5356			
2. 5357				
	5357			
3. 5358				
	5358			
4. 5359				
	5359			
5. 5360				
	5360			
6. B027				
	B027			
7. B028				
	B028			
8. B029				
	B029			
9. B030				
	B030			
10. B031				
	B031			

**Notes to the Balance Sheet—Continued**

Dollar amount in thousands

	TEXT	BHCK	Bil	Mil	Thou	
11.	B032					11.
12.	B033					12.
13.	B034					13.
14.	B035					14.
15.	B036					15.
16.	B037					16.
17.	B038					17.
18.	B039					18.
19.	B040					19.
20.	B041					20.

# 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 credit 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.					M.5.a.
b.					M.5.b.
c.					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)					M.6.c.(1)
(2)					M.6.c.(2)
(3)					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 6373	TEXT 6373	<b>Effect of adopting FAS 133, Accounting for Derivative Instruments and Hedging Activities</b>									6373
(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.				
12. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "2" for no.) .....				BHCK A530				M.12.				



**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. a. Change in net unrealized holding gains (losses) on available-for-sale securities .....	8433				13.a.
b. Change in accumulated net gains (losses) on cash flow hedges .....	4574				13.b.
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.i on Schedule HC, Balance Sheet) .....	bhct				
	3210				19.

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

Dollar Amounts in Thousands

I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs (Column A)				Recoveries (Column B)				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
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 credit losses					
1. Balance at end of previous year .....	3124				1.
2. Recoveries (Must equal or exceed Part I, item 9, Column B, above) .....	2419				2.
3. Adjustments:					
a. Changes incident to mergers and absorptions, net .....	4776				3.a.
b. Other adjustments .....	6765				3.b.
	bhct				
4. Provision for credit losses (must equal Schedule HI—Income Statement, item 4.a) .....	4230				4.
	BHCK				
5. LESS: Charge-offs (must equal or exceed Part I, item 9, Column A, above) .....	2432				5.
6. Foreign currency translation adjustments .....	3297				6.
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 the Income Statement

Dollar amount in thousands

	TEXT	BHCK	Bil	Mil	Thou	
1.	5351					1.
2.	5352					2.
3.	5353					3.
4.	5354					4.
5.	5355					5.
6.	B042					6.
7.	B043					7.
8.	B044					8.
9.	B045					9.
10.	B046					10.

**Notes to the Income Statement—Continued**

Dollar amount in thousands

	TEXT	BHCK	Bil	Mil	Thou	
11.	B047					11.
12.	B048					12.
13.	B049					13.
14.	B050					14.
15.	B051					15.
16.	B052					16.
17.	B053					17.
18.	B054					18.
19.	B055					19.
20.	B056					20.