

Board of Governors of the Federal Reserve System



# Consolidated Financial Statements for 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 BHC Act (12 U.S.C. § 1844(c)), section 10 of Home Owners' Loan Act (HOLA) (12 U.S.C. § 1467a(b)), section 618 of the Dodd-Frank Act (12 U.S.C. § 1850a(c)(1)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

This report form is to be filed by holding companies with total consolidated assets of \$3 billion or more. In addition, holding

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

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

Date of Report: **December 31, 2022**  
 Month / Day / Year (BHCK 9999)

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

**Carol P. Mathis**

**BARCLAYS US LLC**

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

Legal Title of Holding Company (RSSD 9017)

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

**745 SEVENTH AVE**

(Mailing Address of the Holding Company) Street / PO Box (RSSD 9110)

**02/14/2023**

**NEW YORK**

**NY**

**10019**

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

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

Is confidential treatment requested for any portion of this report submission? .....	0=No	BHCK	
	1=Yes	C447	0
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report (BHCK KY38) .....	<input type="checkbox"/>		
2. a letter justifying this request has been provided separately (BHCK KY38) .....	<input type="checkbox"/>		

Person to whom questions about this report should be directed:

**Frank Ambrosio**

Name / Title (BHTX 8901)

**212-320-6636**

Area Code / Phone Number (BHTX 8902)

**212-320-6636**

Area Code / FAX Number (BHTX 9116)

**Frank.Ambrosio@barclays.com**

E-mail Address of Contact (BHTX 4086)

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

S.F. \_\_\_\_\_

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

## Chief Executive Officer Contact Information

This information is being requested so the Board can distribute notifications about policy initiatives and other matters directly to the Chief Executive Officers of reporting institutions. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's email address if not available. Chief Executive Officer contact information is for the confidential use of the Board and will not be released to the public.

### Chief Executive Officer

---

Name (BHCK FT42)

---

Area Code / Phone Number / Extension (BHCK FT43)

---

E-mail Address (BHCK FT44)

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
S.F. \_\_\_\_\_FR Y-9C  
Page 3 of 76

# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands		BHCK	Amount	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1–4 family residential properties .....	4435	1000			1.a.(1)(a)
(b) All other loans secured by real estate .....	4436	0			1.a.(1)(b)
(c) All other loans .....	F821	4336000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059	437000			1.a.(2)
b. Income from lease financing receivables .....	4065	0			1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	153000			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	B488	0			1.d.(1)
(2) Mortgage-backed securities .....	B489	3000			1.d.(2)
(3) All other securities .....	4060	0			1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069	2666000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020	1954000			1.f.
g. Other interest income .....	4518	350000			1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107	9900000			1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less .....	HK03	100000			2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04	6000			2.a.(1)(b)
(c) Other deposits .....	6761	336000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172	0			2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase ...	4180	2054000			2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185	3199000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397	37000			2.d.
e. Other interest expense .....	4398	581000			2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073	6313000			2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074	3587000			3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33	627000			4.
5. Noninterest income:					
a. Income from fiduciary activities .....	4070	0			5.a.
b. Service charges on deposit accounts in domestic offices .....	4483	0			5.b.
c. Trading revenue <sup>2, 4</sup> .....	A220	231000			5.c.

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

2. To be completed by holding companies with \$5 billion or more in total assets. (**Asset-size test is based on the prior year June 30 report date**). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.l, respectively by holding companies with less than \$5 billion in total assets.3. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets **and off-balance sheet credit exposures** that fall within the scope of the standard.

4. For holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

**Schedule HI—Continued**

Dollar Amounts in Thousands		BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>				
5. d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage .....	C886	1386000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	1297000		5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	1000		5.d.(4)
(5) Income from other insurance activities .....	C387	0		5.d.(5)
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions .....	KX46	0		5.d.(6)
(7) Income from insurance activities <sup>5</sup> .....	KX47	0		5.d.(7)
e. Venture capital revenue <sup>6</sup> .....	B491	0		5.e.
f. Net servicing fees .....	B492	0		5.f.
g. Net securitization income <sup>6</sup> .....	B493	0		5.g.
h. Not applicable.				
i. Net gains (losses) on sales of loans and lease .....	8560	37000		5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	0		5.j.
k. Net gains (losses) on sales of other assets <sup>7</sup> .....	B496	-47000		5.k.
l. Other noninterest income <sup>8</sup> .....	B497	2476000		5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	5381000		5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0		6.a.
b. Realized gains (losses) on available-for-sale <b>debt</b> securities.....	3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	4135	3187000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	208000		7.b.
c. (1) Goodwill impairment losses .....	C216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	C232	130000		7.c.(2)
d. Other noninterest expense <sup>9</sup> .....	4092	4525000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	8050000		7.e.
8. a. Income (loss) before <b>change in net</b> unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e) .....	HT69	291000		8.a.
b. <b>Change in net</b> unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> ....	HT70	-61000		8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	230000		8.c.
9. Applicable income taxes (on item 8.c).....	4302	-17000		9.
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	247000		10.
11. Discontinued operations, net of applicable income taxes <sup>11</sup> .....	FT28	0		11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	G104	247000		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0		13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	247000		14.

5. Includes underwriting income from insurance and reinsurance activities.

6. To be completed by holding companies with \$5 billion or more in total assets (**Asset-size test is based on the prior year June 30 report date**). Income and or expenses pertaining to these items should be reported in the "other" categories.

7. Excludes net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale **debt** securities.

8. See Schedule HI, memoranda item 6.

9. See Schedule HI, memoranda item 7.

10. **Item 8.b is to be completed by all holding companies. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.**

11. Describe on Schedule HI, memoranda item 8.

## Schedule HI—Continued

### Memoranda

		Dollar Amounts in Thousands	BHCK	Amount													
<i>Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>																	
1.	Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	3608000	M.1.												
2.	Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis .....		4592	244000	M.2.												
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above) .....		4313	0	M.3.												
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above) .....		4507	0	M.4.												
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number													
			4150	11431	M.5.												
<i>Memo Items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>																	
6.	Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):		BHCK	Amount													
a.	Income and fees from the printing and sale of checks .....		C013	0	M.6.a.												
b.	Earnings on/increase in value of cash surrender value of life insurance .....		C014	0	M.6.b.												
c.	Income and fees from automated teller machines (ATMs) .....		C016	0	M.6.c.												
d.	Rent and other income from other real estate owned .....		4042	0	M.6.d.												
e.	Safe deposit box rent .....		C015	0	M.6.e.												
f.	Bank card and credit card interchange fees .....		F555	0	M.6.f.												
g.	Income and fees from wire transfers .....		T047	0	M.6.g.												
h.	<table border="1"> <tr> <td>TEXT</td> <td>Affiliate Service Charges</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8562</td> <td></td> <td></td> <td>8562</td> <td>2247000</td> <td>M.6.h.</td> </tr> </table>	TEXT	Affiliate Service Charges					8562			8562	2247000	M.6.h.				
TEXT	Affiliate Service Charges																
8562			8562	2247000	M.6.h.												
i.	<table border="1"> <tr> <td>TEXT</td> <td>Annual Fees</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8563</td> <td></td> <td></td> <td>8563</td> <td>329000</td> <td>M.6.i.</td> </tr> </table>	TEXT	Annual Fees					8563			8563	329000	M.6.i.				
TEXT	Annual Fees																
8563			8563	329000	M.6.i.												
j.	<table border="1"> <tr> <td>TEXT</td> <td>Net Change in Fair Value of Derivatives</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8564</td> <td></td> <td></td> <td>8564</td> <td>-417000</td> <td>M.6.j.</td> </tr> </table>	TEXT	Net Change in Fair Value of Derivatives					8564			8564	-417000	M.6.j.				
TEXT	Net Change in Fair Value of Derivatives																
8564			8564	-417000	M.6.j.												
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>																	
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):																
a.	Data processing expenses .....		C017	0	M.7.a.												
b.	Advertising and marketing expenses .....		0497	0	M.7.b.												
c.	Directors' fees .....		4136	0	M.7.c.												
d.	Printing, stationery, and supplies .....		C018	0	M.7.d.												
e.	Postage .....		8403	0	M.7.e.												
f.	Legal fees and expenses .....		4141	0	M.7.f.												
g.	FDIC deposit insurance assessments <sup>2</sup> .....		4146		M.7.g.												
h.	Accounting and auditing expenses .....		F556	0	M.7.h.												
i.	Consulting and advisory expenses .....		F557	441000	M.7. i.												
j.	Automated teller machine (ATM) and interchange expenses .....		F558	0	M.7. j.												
k.	Telecommunications expenses .....		F559	0	M.7.k.												
l.	Other real estate owned expenses .....		Y923	0	M.7. l.												

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

2. Amounts reported in Memorandum item 7.g will not be made available to the public on an individual institution basis.

**Schedule HI—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	Amount	
7. m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses) .....			Y924	0	M.7.m.
n.	TEXT 8565	Partner Contractual Payments		8565	594000	M.7.n.
o.	TEXT 8566	Recharge Expenses		8566	1287000	M.7.o.
p.	TEXT 8567	Fees & Commission Expenses		8567	820000	M.7.p.
<i>Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a. (1)	TEXT FT29			FT29	0	M.8.a.(1)
		(2) Applicable income tax effect .....	BHCK FT30	0		M.8.a.(2)
b. (1)	TEXT FT31			FT31	0	M.8.b.(1)
		(2) Applicable income tax effect .....	BHCK FT32	0		M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)					
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures .....			8757	312000	M.9.a.
b.	Foreign exchange exposures .....			8758	1000	M.9.b.
c.	Equity security and index exposures .....			8759	242000	M.9.c.
d.	Commodity and other exposures.....			8760	0	M.9.d.
e.	Credit exposures .....			F186	-324000	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.<sup>1</sup></i>						
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....			K090	0	M.9.f.
g.	Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above) .....			K094	0	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.<sup>1</sup></i>						
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a.	Net gains (losses) on credit derivatives held for trading.....			C889	0	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading .....			C890	0	M.10.b.
<i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
11.	Credit losses on derivatives (see instructions) .....			A251	0	M.11.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands		BHCK	Amount		
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		0	M.12.a.	
b. (1) Premiums on insurance related to the extension of credit.....	C242		0	M.12.b.(1)	
(2) All other insurance premiums .....	C243		1000	M.12.b.(2)	
c. Benefits, losses, and expenses from insurance-related activities.....	B983		0	M.12.c.	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....		0=No 1=Yes	BHCK A530	0	M.13.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 14(a) through 14(b)(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<sup>1</sup></i>				
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	F551		609000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552		0	M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553		-987000	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554		0	M.14.b.(1)
<i>Memorandum item 15 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	C409		229000	M.15.

		Year-to-date		
		BHCK	Amount	
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only by holding companies with \$5 billion or more in total assets and annually on a year-to-date basis in the December report by holding companies with less than \$5 billion in total assets.<sup>1</sup></i>				
16. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228		0	M.16.
<i>Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly).<sup>1</sup></i>				
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) <sup>2</sup> .....	J321		0	M.17.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
2. Memorandum item 17 is to be completed only by institutions that have not adopted ASU 2016-13.



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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....	3217	18012000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508	18012000	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....	4340	247000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross .....	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock .....	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross .....	3579	0	6.a.
b. Conversion or retirement of common stock .....	3580	0	6.b.
7. Sale of treasury stock .....	4782	0	7.
8. LESS: Purchase of treasury stock .....	4783	0	8.
9. Changes incident to business combinations, net .....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock .....	4598	81000	10.
11. LESS: Cash dividends declared on common stock .....	4460	1647000	11.
12. Other comprehensive income <sup>1</sup> .....	B511	-17000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....	4591	0	13.
14. Other adjustments to equity capital (not included above) .....	3581	65000	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT		
	3210	16579000	15.

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



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

### Part I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans .....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices .....	3584	0	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	0	C217	0	1.c.(2)(a)
(b) Secured by junior liens .....	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	0	C898	0	1.e.(2)
f. In foreign offices .....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers .....	4655	0	4665	0	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	4000	4617	0	4.a.
b. To non-U.S. addressees (domicile) .....	4646	0	4618	0	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX48	0	KX49	0	4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	B514	709000	B515	177000	5.a.
b. Automobile loans .....	K129	0	K133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	3000	K206	1000	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>					
6. Loans to foreign governments and official institutions .....	4643	0	4627	0	6.
7. All other loans .....	4644	0	4628	0	7.

1. Include write-downs arising from transfers of loans to a held-for-sale account.  
2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HI-B—Continued

### Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 8.a and 8.b blank.<sup>2</sup></i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases .....	KX50	0	KX51	0	8.c.
9. Total (sum of items 1 through 8.b) <sup>3</sup> .....	4635	716000	4605	178000	9.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. **Asset-size test is based on the total assets reported as of prior year June 30 report date.**
3. For holding companies with less than \$5 billion in total assets, Total loans and leases (sum of items 1 through 7 plus 8c.)

### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....	5409	0	5410	0	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....	4652	0	4662	0	M.2.

*Memorandum item 3 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>3</sup> that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).*

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>2</sup> .....	C388	145000	M.3.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).
3. **Asset-size test is based on the total assets reported as of prior year June 30 report date.**

## Schedule HI-B—Continued

### Part II. Changes in Allowances for Credit Losses<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	B522	1516000	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT						
	4605	178000	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, Column A) .....	BHCK						
	C079	704000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	5523	12000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>4, 5</sup> .....	4230	627000	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule) .....	C233	0	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c) .....	BHCT						
	3123	1605000	JH93	0	JH99	0	7.

1. Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.
2. Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
3. Institutions that have not adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule HI, item 4.
5. For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum **items 5 and 7** below, must equal Schedule HI, item 4.

## Schedule HI-B—Continued

### Part II—Continued

#### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda Items 1, 2, 4, and 8 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above.....	C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	C389	36000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>2</sup> .....	C390	0	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, column A, above) <sup>3</sup> .....	C781	0	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>4</sup> .....	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>4</sup> .....	JJ03	0	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>4</sup> .....	MG93	0	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (include in item 7, column A, "Balance end of current period," above) <sup>4</sup> .....	MG94	0	M.8.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

3. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

4. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

### Schedule HI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

#### Part I. Disaggregated Data on the Allowance for Loan and Lease Losses to be Completed by Holding Companies with \$5 Billion or More in Total Assets<sup>1,2</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Real estate loans:													
a. Construction loans .....	M708	0	M709	0	M710	0	M711	0	M712	0	M713	0	1.a.
b. Commercial real estate loans .....	M714	0	M715	0	M716	0	M717	0	M719	0	M720	0	1.b.
c. Residential real estate loans .....	M721	0	M722	0	M723	2000	M724	0	M725	0	M726	0	1.c.
2. Commercial loans <sup>3</sup> .....	M727	0	M728	0	M729	20325000	M730	5000	M731	0	M732	0	2.
3. Credit cards .....	M733	222000	M734	59000	M735	28353000	M736	1540000	M737	1000	M738	0	3.
4. Other consumer loans .....	M739	1000	M740	0	M741	87000	M742	1000	M743	0	M744	0	4.
5. Unallocated, if any .....							M745	0					5.
6. Total (sum of items 1.a. through 5.) <sup>4</sup> .....	M746	223000	M747	59000	M748	48767000	M749	1546000	M750	1000	M751	0	6.

1. Only institutions with total assets greater than \$5 billion that have not adopted ASU 2016-13 are to complete Schedule HI-C, Part I.

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 on Schedule HI-C, Part I.

4. The sum of item 6, columns B, D, and F, must equal Schedule HC, item 4.c. Item 6, column E, must equal Schedule HC-C, Memorandum item 5.b. Item 6, column F, must equal Schedule HI-B, Part II, Memorandum item 4.

## Schedule HI-C—Continued

### Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1, 2</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
	<b>Loans and Leases Held for Investment:<sup>1</sup></b>				
1. Real estate loans:					
a. Construction loans .....	JJ04	0	JJ12	0	1.a.
b. Commercial real estate loans .....	JJ05	0	JJ13	0	1.b.
c. Residential real estate loans .....	JJ06	0	JJ14	0	1.c.
2. Commercial loans <sup>3</sup> .....	JJ07	0	JJ15	0	2.
3. Credit cards .....	JJ08	0	JJ16	0	3.
4. Other consumer loans .....	JJ09	0	JJ17	0	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11		JJ19		6.

Dollar Amounts in Thousands	Allowance Balance		
	BHCK	Amount	
<b>Held-to-Maturity Securities:<sup>5</sup></b>			
7. Securities issued by states and political subdivisions in the U.S. ....	JJ20	0	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs and stripped MBS) .....	JJ21	0	8.
9. Asset-backed securities and structured financial products .....	JJ23	0	9.
10. Other debt securities .....	JJ24	0	10.
11. Total (sum of items 7 through 10) <sup>6</sup> .....	JJ25	0	11.

1. Data items 1-6 are to be completed by holding companies that have adopted ASU 2016-13 and holding companies with less than \$5 billion that have *not* adopted ASU 2016-13 (and chose not to report on HI-C Part I). Holding companies that have less than \$5 billion in total assets and have not adopted ASU 2016-13 should report the recorded investment instead of the amortized cost in column A and report items 1-6 semiannually in June and December.

2. **Asset-size test is based on the total assets reported as of prior year June 30 report date.**

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule HI-C, Part II.

4. Item 6, column B, must equal schedule HC, item 4.c.

5. Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II line items 7 through 11. Institutions with less than \$5 billion in total assets should report items 7 through 11 semiannually in the June and December reports only.

6. Item 11 must equal Schedule HI-B, Part II item 7, column B.

## Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income .....		4107	0	1.
a. Interest income on loans and leases .....		4094	0	1.a.
b. Interest income on investment securities .....		4218	0	1.b.
2. Total interest expense .....		4073	0	2.
a. Interest expense on deposits .....		4421	0	2.a.
3. Net interest income .....		4074	0	3.
4. Provision for loan and lease losses <sup>1</sup> .....		JJ33	0	4.
5. Total noninterest income .....		4079	0	5.
a. Income from fiduciary activities .....		4070	0	5.a.
b. Trading revenue .....		A220	0	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....		B490	0	5.c.
d. Venture capital revenue .....		B491	0	5.d.
e. Net securitization income .....		B493	0	5.e.
f. Insurance commissions and fees .....		B494	0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities <sup>2</sup> .....		4091	0	6.
7. Total noninterest expense .....		4093	0	7.
a. Salaries and employee benefits .....		4135	0	7.a.
b. Goodwill impairment losses .....		C216	0	7.b.
8. Income (loss) before applicable income taxes and discontinued operations .....		4301	0	8.
9. Applicable income taxes .....		4302	0	9.
10. Noncontrolling (minority) interest .....		4484	0	10.
		BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest .....		FT41	0	11.
		BHBC		
12. Net income (loss) .....		4340	0	12.
13. Cash dividends declared .....		4475	0	13.
14. Net charge-offs .....		6061	0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	0	15.

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets **and off-balance sheet credit exposures** that fall within the scope of the standard.

2. Includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.



### Notes to the Income Statement (Other)

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

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

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

#### Example

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

TEXT	BHCK	Amount
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country		
	0000	1350

### Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	BHCK	Amount	
1.	Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1,2</sup> .....		JJ26	0	1.
2.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....		JJ27	0	2.
3.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities <sup>1,2</sup> .....		JJ28	0	3.
4.					
	5351		5351	0	4.
5.					
	5352		5352	0	5.
6.					
	5353		5353	0	6.
7.					
	5354		5354	0	7.
8.					
	5355		5355	0	8.
9.					
	B042		B042	0	9.
10.					
	B043		B043	0	10.

1. Only institutions that have adopted ASU 2016-13 should report values in these items, if applicable.

2. Institutions should complete this item in the quarter that they adopt ASU 2016-13 and in the quarter-end FR Y-9C report for the remainder of that calendar year only.

Notes to the Income Statement (Other)—Continued

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
11.	B044				
			B044	0	11.
12.	B045				
			B045	0	12.
13.	B046				
			B046	0	13.
14.	B047				
			B047	0	14.
15.	B048				
			B048	0	15.
16.	B049				
			B049	0	16.
17.	B050				
			B050	0	17.
18.	B051				
			B051	0	18.
19.	B052				
			B052	0	19.
20.	B053				
			B053	0	20.
21.	B054				
			B054	0	21.
22.	B055				
			B055	0	22.
23.	B056				
			B056	0	23.

# Consolidated Financial Statements for Holding Companies

Report at the close of business 20221231

Date

## Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....				0081	2661000	1.a.
b. Interest-bearing balances: <sup>2</sup>						
(1) In U.S. offices.....				0395	8764000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....				0397	287000	1.b.(2)
2. Securities:						
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....				JJ34	0	2.a.
b. Available-for-sale <b>debt</b> securities (from Schedule HC-B, column D).....				1773	412000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....				JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....				BHDM B987	0	3.a.
b. Securities purchased under agreements to resell <sup>5, 6</sup> .....				BHCK B989	58469000	3.b.
4. Loans and lease financing receivables:						
a. Loans and leases held for sale.....				5369	306000	4.a.
b. Loans and leases, held for investment.....	B528	50493000				4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	3123	1605000				4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....				B529	48888000	4.d.
5. Trading assets (from Schedule HC-D).....				3545	26149000	5.
6. Premises and fixed assets (including capitalized leases).....				2145	335000	6.
7. Other real estate owned (from Schedule HC-M).....				2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies.....				2130	54000	8.
9. Direct and indirect investments in real estate ventures.....				3656	25000	9.
10. Intangible assets (from Schedule HC-M).....				2143	974000	10.
11. Other assets (from Schedule HC-F) <sup>6</sup> .....				2160	26002000	11.
12. Total assets (sum of items 1 through 11).....				2170	173326000	12.

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

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

3. Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule HC-B, item 8, column A, less Schedule HI-B, Part II, item 7, column B.

4. Item 2.c is to be completed by all holding companies. See the instructions for this item and the Glossary for "Securities Activities" for further detail on accounting for investments in equity securities.

5. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

6. Institutions that have adopted ASU 2016-13 should report items 3.b and 11 amounts net of any applicable allowance for credit losses.

7. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

## Schedule HC—Continued

	Dollar Amounts in Thousands		BHDM	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing <sup>1</sup> .....	6631	59000			13.a.(1)
(2) Interest-bearing .....	6636	28365000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			BHFN		
(1) Noninterest-bearing .....	6631	0			13.b.(1)
(2) Interest-bearing .....	6636	0			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			BHDM		
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993	0			14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	BHCK				
B995	47526000				14.b.
15. Trading liabilities (from Schedule HC-D) .....	3548	9694000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....	3190	29057000			16.
17. Not applicable.					
18. Not applicable.					
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062	791000			19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	C699	0			19.b.
20. Other liabilities (from Schedule HC-G) .....	2750	41255000			20.
21. Total liabilities (sum of items 13 through 20) .....	2948	156747000			21.
22. Not applicable.					
<b>Equity Capital</b>					
<b>Holding Company Equity Capital</b>					
23. Perpetual preferred stock and related surplus .....	3283	1616000			23.
24. Common stock (par value) .....	3230	18000			24.
25. Surplus (exclude all surplus related to preferred stock) .....	3240	12626000			25.
26. a. Retained earnings .....	3247	2371000			26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530	-52000			26.b.
c. Other equity capital components <sup>6</sup> .....	A130	0			26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c) .....	3210	16579000			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000	0			27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105	16579000			28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300	173326000			29.

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

2. Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

3. Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

5. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.



**Schedule HC-B—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		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496	0	8497	0	8498	0	8499	0	3.
<i>Holding companies with less than \$5 billion should report data item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank.<sup>3</sup></i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA .....	G300	0	G301	0	G302	28000	G303	25000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	G304	0	G305	0	G306	127000	G307	107000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....	KX52		KX53		KX54		KX55		4.a.(4)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G312	0	G313	0	G314	0	G315	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320	0	G321	0	G322	0	G323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	K142	0	K143	0	K144	0	K145	0	4.c.(1)(a)
(b) Other pass-through securities .....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K150	0	K151	0	K152	0	K153	0	4.c.(2)(a)
(b) All other commercial MBS .....	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)

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

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

3. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-B—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS) .....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products .....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities .....	1742	0	1743	0	1744	265000	1746	280000	6.b.
7. <b>Unallocated portfolio layer fair value hedge basis adjustments</b> <sup>1</sup> .....					MG95		BHCT		7.
8. Total (sum of items 1 through 7) <sup>2</sup> .....	1754	0	1771	0	1772	420000	1773	412000	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities <sup>2</sup> .....	0416	0	M.1.
2. Remaining maturity or next repricing date of debt securities <sup>3,4</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less .....	0383	280000	M.2.a.
b. Over 1 year to 5 years .....	0384	0	M.2.b.
c. Over 5 years .....	0387	132000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost .....	8782	0	M.4.a.
b. Fair value .....	8783	0	M.4.b.

**1. This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.**

**2.** For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a. For all institutions, the total reported in column D must equal Schedule HC, item 2.b.

**3.** Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule HC, item 2.c) at fair value.

**4.** Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.



**Schedule HC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables .....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines .....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans .....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets .....	G372	0	G373	0	G374	0	G375	0	M.6.g.

1. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate .....	1410	2000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	0	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	0	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367	0	1.c.(2)(a)
(b) Secured by junior liens .....			5368	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	2000	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161		1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks .....			1288	2280000	2.
a. To U.S. banks and other U.S. depository institutions.....	1292	0			2.a.
b. To foreign banks .....	1296	10068000			2.b.
3. Loans to finance agricultural production and other loans to farmers ....	1590	0	1590	0	3.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans .....			1766	234000	4.
a. To U.S. addressees (domicile) .....	1763	234000			4.a.
b. To non-U.S. addressees (domicile) .....	1764				4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) ..	KX56				4.c.
5. Not applicable.					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	28970000	6.
a. Credit cards .....	B538	28882000			6.a.
b. Other revolving credit plans.....	B539	0			6.b.
c. Automobile loans .....	K137	0			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	88000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	0	2081	0	7.
8. Not applicable.					

1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-C—Continued**

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	J454	2298000	J454	0	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545	9227000	1545	9227000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451		J451	0	9.b.(2)
(3) Loans for purchasing or carrying securities (secured and unsecured) and all other loans .....	KX57		KX57	0	9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income) .....			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162	0			10.a.
b. All other leases .....	F163	0			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)...	2122	50799000	2122	40713000	12.

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	
<i>HC-C memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans .....	K158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices .....	F576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>			
e. Commercial and Industrial loans:			
(1) To U.S. addressees (domicile).....	K163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX59	0	M.1.e.(3)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HC-C—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165	181000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers .....	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	K098	180000	M.1.f.(3)(a)
(b) Automobile loans .....	K203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K204	1000	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....	HK25	181000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	0	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	0	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>1</sup> that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A) .....	C391	509000	M.4.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-C—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands

	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.<sup>1</sup></i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779	1000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9 .....	C780	1000	M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..	F230	0	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of <b>the preceding December 31 report date</b>, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231	0	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above .....	F232	0	M.6.c.
7.–8. Not applicable.			
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	BHDM F577	0	M.9.
10.–11. Not applicable.			

1. Memorandum item 5 is to be completed only by holding companies that have not yet adopted ASU 2016-13.

### Schedule HC-C—Continued

#### Memoranda—Continued

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of con- tractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
<p><i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.<sup>1</sup></i></p>							
<p>12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3))<sup>2</sup> and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:</p>							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans .....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases .....	G100	0	G101	0	G102	0	M.12.d.
e. Loans and leases.....	KX60	0	KX61	0	KX62	0	M.12.e.

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable.			
14. Pledged loans and leases .....	G378	31474000	M.14.
<b>Memorandum item 15 is to be completed by all holding companies.</b>			
15. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	0	M.15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

2. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

## Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands		
	BHCM	Amount	
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	10571000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .....	3532	61000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533	425000	3.
4. Mortgage-backed securities (MBS):	BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	G379	6374000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> (include CMOs, REMICs, and stripped MBS ) .....	G380	600000	4.b.
c. All other residential mortgage-backed securities .....	G381	62000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K197	3000	4.d.
e. All other commercial MBS .....	K198	253000	4.e.
5. Other debt securities			
a. Structured financial products .....	HT62	192000	5.a.
b. All other debt securities .....	G386	2401000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties .....	HT63	0	6.a.(1)
(2) All other loans secured by real estate .....	HT64	0	6.a.(2)
b. Commercial and industrial loans .....	F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	0	6.d.
7.-8. Not applicable.	BHCM		
9. Other trading assets .....	3541	4546000	9.
10. Not applicable.			
11. Derivatives with a positive fair value .....	3543	661000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5) .....	BHCT		
	3545	26149000	12.
<b>Liabilities</b>			
13. a. Liability for short positions:	BHCK		
(1) Equity securities.....	G209	2874000	13.a.(1)
(2) Debt securities.....	G210	5964000	13.a.(2)
(3) All other assets .....	G211	0	13.a.(3)
b. All other trading liabilities .....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	856000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15) .....	BHCT		
	3548	9694000	15.

**1. Asset-size test is based on the total assets reported as of prior year June 30 report date.**

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



## Schedule HC-D—Continued

### Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d.)			
a. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties .....	HT66	0	M.1.a.(1)
(2) All other loans secured by real estate .....	HT67	0	M.1.a.(2)
b. Commercial and industrial loans .....	F632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT68	0	M.1.c.
d. Other loans .....	F636	0	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets.<sup>1</sup></i>			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value .....	F639	0	M.2.a.
b. Unpaid principal balance .....	F640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a:			
a. Trust preferred securities issued by financial institutions .....	G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	G332	0	M.3.b.
c. Corporate and similar loans .....	G333	192000	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G334	0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs .....	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	G651	0	M.3.f.
g. Other collateral or reference assets .....	G652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities .....	G387	20349000	M.4.a.
b. Pledged loans .....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables .....	F643	19000	M.5.a.
b. Home equity lines .....	F644	0	M.5.b.
c. Automobile loans .....	F645	27000	M.5.c.
d. Other consumer loans .....	F646	5000	M.5.d.
e. Commercial and industrial loans .....	F647	124000	M.5.e.
f. Other .....	F648	0	M.5.f.
6. Not applicable.			
7. Equity securities:			
a. Readily determinable fair values .....	F652	4501000	M.7.a.
b. Other .....	F653	45000	M.7.b.
8. Loans pending securitization .....	F654	0	M.8.

1. The \$10 billion trading asset-size test is based on total trading assets reported as of prior year June 30 report date.

### Schedule HC-D—Continued

#### Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1)		Gross fair value of commodity contracts .....	G212	0	M.9.a.(1)
	(2)	Gross fair value of physical commodities held in inventory .....	G213	0	M.9.a.(2)
b.		Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$1,000,000 and exceed 25 percent of item 9 less Memoranda items 9.a.(1) and 9. a. (2)): <sup>2</sup>			
(1)	BHTX F655		F655	0	M.9.b.(1)
(2)	BHTX F656		F656	0	M.9.b.(2)
(3)	BHTX F657		F657	0	M.9.b.(3)
10.		Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)			
a.	BHTX F658		F658	0	M.10.a.
b.	BHTX F659		F659	0	M.10.b.
c.	BHTX F660		F660	0	M.10.c.

2. Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.		Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
a.		Noninterest-bearing balances <sup>2</sup> .....	2210	59000	1.a.
b.		Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	4846000	1.b.
c.		Money market deposit accounts and other savings accounts .....	2389	15520000	1.c.
d.		Time deposits of \$250,000 or less .....	HK29	7539000	1.d.
e.		Time deposits of more than \$250,000 .....	J474	460000	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
a.		Noninterest-bearing balances <sup>2</sup> .....	3189	0	2.a.
b.		Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	0	2.b.
c.		Money market deposit accounts and other savings accounts .....	2389	0	2.c.
d.		Time deposits of \$250,000 or less .....	HK29	0	2.d.
e.		Time deposits of more than \$250,000 .....	J474	0	2.e.

#### Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.		Brokered deposits \$250,000 or less with a remaining maturity of one year or less .....	HK06	5766000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	2537000	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less .....	HK32	257000	M.3.
4.		Foreign office time deposits with a remaining maturity of one year or less .....	BHFN		
			A245	0	M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

2. Includes noninterest-bearing demand, time, and savings deposits.

### Schedule HC-F—Other Assets<sup>1</sup>

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable <sup>2</sup> .....	B556	414000	1.
2. Net deferred tax assets <sup>3</sup> .....	2148	1300000	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	HT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	1752	16000	4.
5. Life insurance assets:			
a. General account life insurance assets .....	K201	0	5.a.
b. Separate account life insurance assets.....	K202	0	5.b.
c. Hybrid account life insurance assets .....	K270	0	5.c.
6. Other .....	2168	24272000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	2160	26002000	7.

1. Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule HC-F net of any applicable allowance for credit losses.
2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on interest-bearing assets that are reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable.			
2. Net deferred tax liabilities <sup>1</sup> .....	3049	0	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup> .....	B557	0	3.
4. Other .....	B984	41255000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	2750	41255000	5.

1. See discussion of deferred income taxes in Glossary entry on "income taxes."
2. Holding companies that have adopted ASU 2016-13 should report in Schedule HC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repricable within one year or mature within one year .....	3197	132896000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet .....	3296	4666000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....	3298	16938000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock) .....	3408	1616000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	0	5.

1. Holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such holding companies may omit the smallest of their offices in foreign countries 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.

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

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

### I. Property and Casualty Underwriting

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	B988		1.
2. Total assets .....	C244	16000	2.
<b>Liabilities</b>			
3. Claims and claims adjustment expense reserves .....	B990	0	3.
4. Unearned premiums .....	B991	5000	4.
5. Total equity .....	C245	6000	5.
6. Net income .....	C246	0	6.

### II. Life and Health Underwriting

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	C247		1.
2. Separate account assets .....	B992	0	2.
3. Total assets .....	C248	0	3.
<b>Liabilities</b>			
4. Policyholder benefits and contractholder funds .....	B994	0	4.
5. Separate account liabilities .....	B996	0	5.
6. Total equity .....	C249	0	6.
7. Net income .....	C250	0	7.

### Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) <sup>1</sup> .....		B558	0	1.a.
b. Mortgage-backed securities <sup>1</sup> .....		B559	154000	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....		B560	265000	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....		3365	70030000	2.
		BHDM		
3. a. Total loans and leases in domestic offices .....		3516	39673000	3.a.
(1) Loans secured by 1–4 family residential properties .....		3465	0	3.a.(1)
(2) All other loans secured by real estate .....		3466	1000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....		3386	0	3.a.(3)
(4) Commercial and industrial loans .....		3387	232000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....		B561	27658000	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards) .....		B562	92000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....		BHFN		
		3360	10077000	3.b.
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.<sup>3</sup></i>				
		BHCK		
4. a. Trading assets .....		3401	29185000	4.a.
b. Other earning assets .....		B985	29488000	4.b.
5. Total consolidated assets <sup>4</sup> .....		3368	192318000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....		3517	27309000	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....		3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....		3353	63221000	8.
9. All other borrowed money .....		2635	29971000	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock) .....		3519	16486000	11.

1. Quarterly averages for all debt securities should be based on amortized cost.  
 2. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.  
**3. Asset-size test is based on the total assets reported as of prior year June 30 report date.**  
 4. The quarterly average for total assets should reflect securities not held for trading as follows:  
 a) Debt securities at amortized cost.  
 b) Equity securities with readily determinable fair values should be reported at fair value.  
 c) Equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).  
 5. Includes interest-bearing demand deposits.

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

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
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		0	1.a.
<i>1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines .....						
			J455		127252000	1.b.(1)
(2) Other unused credit card lines .....						
			J456		756000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....						
			3816		6000	1.c.(1)
(a) 1–4 family residential construction loan commitments .....						
	F164			0		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....						
	F165			6000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....						
			6550		0	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
d. Securities underwriting .....						
			3817		0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....						
			J457		5000	1.e.(1)
(2) Loans to financial institutions .....						
			J458		0	1.e.(2)
(3) All other unused commitments .....						
			J459		11864000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....						
			6566		0	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others .....						
			3820		0	2.a.
3. Performance standby letters of credit and foreign office guarantees .....						
			6570		0	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others .....						
			3822		0	3.a.
4. Commercial and similar letters of credit .....						
			3411		0	4.
5. Not applicable.						
6. Securities:						
a. Securities lent .....						
			3433		48570000	6.a.
b. Securities borrowed .....						
			3432		47772000	6.b.
<i>Items 7.a. through 7.d.(2)(b) are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps .....						
		(Column A)		(Column B)		
		Sold Protection		Purchased Protection		
		BHCK	Amount	BHCK	Amount	
		C968	0	C969	800000	7.a.(1)
		C970	0	C971	0	7.a.(2)
		C972	0	C973	0	7.a.(3)
		C974	0	C975	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value .....						
		C219	0	C221	0	7.b.(1)
(2) Gross negative fair value .....						
		C220	0	C222	20000	7.b.(2)

1. The \$5 billion asset size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection .....		G401	0		0	7.c.(1)(a)
(b) Purchased protection .....		G402	0		0	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection .....		G403	0		0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....		G404	0		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	800000		800000	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>2</sup>								
(a) Investment grade .....		G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade.....		G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>								
(a) Investment grade .....		G412	0	G413	800000	G414	0	7.d.(2)(a)
(b) Subinvestment grade.....		G415	0	G416	0	G417	0	7.d.(2)(b)

Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets.<sup>4</sup>

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	8000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a).....		3430	0	9.
a. Commitments to purchase when-issued securities .....		3434	0	9.a.
b. Commitments to sell when-issued securities .....		3435	0	9.b.
c. TEXT 6561 .....		6561	0	9.c.
d. TEXT 6562 .....		6562	0	9.d.
e. TEXT 6568 .....		6568	0	9.e.
f. TEXT 6586 .....		6586	0	9.f.

10. Not applicable.

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A.  
Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.  
2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.  
3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.  
4. The \$100 billion asset-size test is based on the total assets reported as of prior year June 30 report date.



**Schedule HC-L—Continued**

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
<i>Items 11.a. through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693 10124000	BHCK 8694 0	BHCK 8695 5020000	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 330337000	BHCK 8698 0	BHCK 8699 61000	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 0	BHCK 8702 0	BHCK 8703 182245000	BHCK 8704 0	11.c.(1)
(2) Purchased options..	BHCK 8705 0	BHCK 8706 0	BHCK 8707 181189000	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 0	BHCK 8710 0	BHCK 8711 52000	BHCK 8712 0	11.d.(1)
(2) Purchased options..	BHCK 8713 0	BHCK 8714 0	BHCK 8715 49000	BHCK 8716 0	11.d.(2)
e. Swaps.....	BHCK 3450 42386000	BHCK 3826 0	BHCK 8719 450000	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 340461000	BHCK A127 0	BHCK 8723 368912000	BHCK 8724 0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 42386000	BHCK 8726 0	BHCK 8727 154000	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	BHCK 8733 1220000	BHCK 8734 0	BHCK 8735 10194000	BHCK 8736 0	14.a.(1)
(2) Gross negative fair value .....	BHCK 8737 1235000	BHCK 8738 0	BHCK 8739 10375000	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	BHCK 8741 2000	BHCK 8742 0	BHCK 8743 4000	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value .....	BHCK 8745 6000	BHCK 8746 0	BHCK 8747 0	BHCK 8748 0	14.b.(2)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup></i>										
15. Over-the-counter derivatives:										
a. Net current credit exposure .....	G418	124000		G420	166000	G421	10000	G422	363000	15.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar .....	G423	825000		G425	0	G426	0	G427	0	15.b.(1)
(2) Cash—Other currencies .....	G428	0		G430	0	G431	0	G432	0	15.b.(2)
(3) U.S. Treasury securities .....	G433	0		G435	0	G436	0	G437	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities .....	G438	0		G440	0	G441	0	G442	0	15.b.(4)
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0	15.b.(5)
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral .....	G453	0		G455	0	G456	0	G457	0	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	825000		G460	0	G461	0	G462	0	15.b.(8)

1. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HC-M—Memoranda

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Total number of holding company common shares outstanding.....	Number (Unrounded)				1.
		3459	18182593			
2.	Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6555	0			2.
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....	6556	0			3.
4.	Other assets acquired in satisfaction of debts previously contracted.....	6557	0			4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	37453000			5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
6.	Assets covered by loss-sharing agreements with the FDIC:					
a.	Loans and leases (included in Schedule HC, items 4.a and 4.b):					
(1)	Loans secured by real estate in domestic offices:					
(a)	Construction, land development, and other land loans:	BHDM				
(1)	1–4 family residential construction loans.....	K169	0			6.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans .....	K170	0			6.a.(1)(a)(2)
(b)	Secured by farmland .....	K171	0			6.a.(1)(b)
(c)	Secured by 1–4 family residential properties:					
(1)	Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K172	0			6.a.(1)(c)(1)
(2)	Closed-end loans secured by 1–4 family residential properties:					
(a)	Secured by first liens .....	K173	0			6.a.(1)(c)(2)(a)
(b)	Secured by junior liens.....	K174	0			6.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties.....	K175	0			6.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties .....	K176	0			6.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties .....	K177	0			6.a.(1)(e)(2)
(2)-(4)	Not applicable.	BHCK				
(5)	All other loans and leases .....	K183				6.a.(5)
b.	Other real estate owned (included in Schedule HC, item 7):	BHDM				
(1)	Construction, land development, and other land in domestic offices .....	K187	0			6.b.(1)
(2)	Farmland in domestic offices .....	K188	0			6.b.(2)
(3)	1–4 family residential properties in domestic offices .....	K189	0			6.b.(3)
(4)	Multifamily (5 or more) residential properties in domestic offices.....	K190	0			6.b.(4)
(5)	Nonfarm nonresidential properties in domestic offices.....	K191	0			6.b.(5)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-M—Continued**

		Dollar Amounts in Thousands	BHFN	Amount	
6. b. (6)	In foreign offices .....		K260	0	6.b.(6)
	(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....		BHCK		
			K192	0	6.b.(7)
c.	Debt securities (included in Schedule HC, items 2.a and 2.b) .....		J461	0	6.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets) .....		J462	0	6.d.

Items 7.a and 7.b are to be completed annually in the December report only.

7.	Captive insurance and reinsurance subsidiaries:				
a.	Total assets of captive insurance subsidiaries <sup>1</sup> .....		K193	16000	7.a.
b.	Total assets of captive reinsurance subsidiaries <sup>1</sup> .....		K194	0	7.b.

8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.) .....	0=No	BHCK		
		1=Yes	C251	0	8.

9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.) .....	0=No	BHCK		
		1=Yes	6689	0	9.

10. Not applicable.

11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10 .....	0=No	BHCK		
		1=Yes	6416	1	11.

TEXT

6428

Frank Ambrosio

212-320-6636

Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

Area Code / Phone Number (TEXT 9009)

12.	Intangible assets:		BHCK	Amount	
a.	Mortgage servicing assets .....		3164	0	12.a.
	(1) Estimated fair value of mortgage servicing assets .....	6438		0	12.a.(1)
b.	Goodwill .....		3163	201000	12.b.
c.	All other intangible assets .....		JF76	773000	12.c.
			BHCT		
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....		2143	974000	12.d.
13.	Other real estate owned .....		2150	0	13.
14.	Other borrowed money:		BHCK		
a.	Commercial paper .....		2309	1797000	14.a.
b.	Other borrowed money with a remaining maturity of one year or less .....		2332	786000	14.b.
c.	Other borrowed money with a remaining maturity of more than one year .....		2333	26474000	14.c.
			BHCT		
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....		3190	29057000	14.d.

15.	Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.) .....	0=No	BHCK		
		1=Yes	B569	0	15.

16.	Assets under management in proprietary mutual funds and annuities .....	BHCK	Amount		
		B570		0	16.

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

**Schedule HC-M—Continued**

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

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for Yes; enter "0" for No.) ...
- |       |      |   |
|-------|------|---|
| 0=No  | BHCK |   |
| 1=Yes | C161 | 1 |
- 17.

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

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for Yes; enter "0" for No.).....
- |       |      |   |
|-------|------|---|
| 0=No  | BHCK |   |
| 1=Yes | C159 | 0 |
- 18.

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

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

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

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No.).....
- |       |      |   |
|-------|------|---|
| 0=No  | BHCK |   |
| 1=Yes | C700 | 0 |
- 19.a.
- b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.) .....
- |       |      |   |
|-------|------|---|
| 0=No  |      |   |
| 1=Yes | C701 | 0 |
- 19.b.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>			
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net assets .....	C252	15750000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	0	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	4833	1000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	28000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross .....	5041	9082000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	1000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	100000	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors .....	5047	5550000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	6000	21.

1. A savings and loan holding company that wishes to engage in financial holding company activities must have an effective election to be treated as a financial holding company or conducts activities under section 10(c)(2)(H)(i) of the HOLA (12 U.S.C. 1467a(c)(2)(H)(i)).

## Schedule HC-M—Continued

Memoranda item 22 is to be completed by holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting holding company's web page that displays risk disclosures, including those about credit and market risk. (Example: www.examplebhc.com/riskdisclosures)

TEXT  
C497 http:// [www.Barclays.com](http://www.Barclays.com)

22.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 through 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a) .....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....	F065	5671000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items.....	G235	0	24.b.

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

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

Amounts reported by loan and lease category in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans...	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices..	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit..	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	0	C237	0	C229	0	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices..	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties..	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions .....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks .....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans .....	1606	1000	1607	1000	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	304000	B576	335000	B577	24000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K216	1000	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	0	5460	0	5461	0	7.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets are to report data item 8.c columns A, B and C and should leave data items 8.a and 8.b columns A, B and C blank.<sup>1</sup></i>							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures ..	F166	0	F167	0	F168	0	8.a.
b. All other leases .....	F169	0	F170	0	F171	0	8.b.
c. Lease finance receivables .....	KX63	0	KX64	0	KX65	0	8.c.
9. Total loans and leases (sum of items 1 through 8.b) <sup>2</sup> .....	1406	306000	1407	336000	1403	24000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) ...	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ..	K042	0	K043	0	K044	0	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1) (a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): <sup>1</sup>							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans .....	BHDM		BHDM		BHDM		
(b) Other construction loans and all land development and other land loans .....	K045	0	K046	0	K047	0	12.a.(1)(a)
(2) Secured by farmland.....	K048	0	K049	0	K050	0	12.a.(1)(b)
	K051	0	K052	0	K053	0	12.a.(2)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

2. For holding companies with less than \$5 billion in total assets, Total loans and leases (sum of items 1 through 7 plus 8c.)



**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	Amount	BHDM	Amount	BHDM	Amount	
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets) (continued):							
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens .....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other non-farm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.–d. Not applicable.	BHCK		BHCK		BHCK		
e. All other loans and leases .....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements .....	K102	0	K103	0	K104	0	12.f.

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	BHDM	Amount	BHDM	Amount	
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.<sup>1</sup></i>							
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans .....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans ...	K108	0	K109	0	K110	0	M.1.a.(2)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-N—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. b. Loans secured by 1–4 family residential properties in domestic offices .....	BHCK		BHCK		BHCK		M.1.b.
	F661	0	F662	0	F663	0	
c. Secured by multifamily (5 or more) residential properties in domestic offices ....	BHDM		BHDM		BHDM		M.1.c.
	K111	0	K112	0	K113	0	
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties ...	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K117	0	K118	0	K119	0	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets are to report data item 1.e.(3) columns A, B and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B and C blank.<sup>1</sup></i>							
1. e. Commercial and industrial loans:	BHCK		BHCK		BHCK		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)...	K123	0	K124	0	K125	0	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addresses (domicile) .....	KX66	0	KX67	0	KX68	0	M.1.e.(3)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126	22000	K127	20000	K128	0	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM		M.1.f.(1)
	K130	0	K131	0	K132	0	
(2) Loans to finance agricultural production and other loans to farmers ..	BHCK		BHCK		BHCK		M.1.f.(2)
	K138	0	K139	0	K140	0	
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	K274	22000	K275	20000	K276	0	M.1.f.(3)(a)
(b) Automobile loan .....	K277	0	K278	0	K279	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards .....	K280	0	K281	0	K282	0	M.1.f.(3)(c)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. g. Total loans restructured in troubled debt restructuring included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) <sup>1</sup> ..	HK26	22000	HK27	20000	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....	6558	0	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)..	C240	4000	C241	4000	C226	0	M.5.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	BHCK	Amount	BHCK	Amount	
<i>Item 6 is to be reported only by holding companies with total consolidated assets<sup>2</sup> of \$5 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>					
6. Derivative contracts: Fair value of amounts carried as assets ....	3529	0	3530	0	M.6.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months .....	C410	85000	M.7.
8. Nonaccrual assets sold during the previous six months .....	C411	0	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): <sup>3</sup>							
a. Outstanding balance .....	L183	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above .....	L186	0	L187	0	L188	0	M.9.b.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.  
 2. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
 3. Memorandum items 9.a and 9.b should be completed only by holding companies that have not yet adopted ASU 2016-13.

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

Schedule HC-P is to be completed by holding companies with \$5 billion or more in total assets<sup>1,2</sup> at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>1</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices that exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....		HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....		HT82	0	2.
3. 1–4 family residential mortgages sold during the quarter .....		FT04	0	3.
4. 1–4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5) .....		FT05	0	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i) .....		HT85	0	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter .....		HT86	0	6.
7. Representation and warranty reserves for 1–4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies <sup>3</sup> .....		L191		7.a.
b. For representations and warranties made to other parties <sup>3</sup> .....		L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....		M288	0	7.c.

1. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

3. Amounts reported in items 7.a and 7.b will not be made available to the public on an individual institution basis.

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

Schedule HC-Q is to be completed by all holding companies with \$5 billion or more in total assets<sup>2</sup> that :

- (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (2) Are required to complete Schedule HC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	412000	G474	0	G475	0	G476	412000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCK										
	G478	46027000	G479	30704000	G480	0	G481	76731000	G482	0	2.
3. Loans and leases held for sale .....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment .....	G488	1502000	G489	0	G490	0	G491	1502000	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets .....	3543	661000	G493	10755000	G494	5856000	G495	5560000	G496	0	5.a.
b. Other trading assets .....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	G497	25488000	G498	0	G499	9398000	G500	15716000	G501	374000	5.b.
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets .....	G391	321000	G392	513000	G395	0	G396	775000	G804	59000	6.
7. Total assets measured at fair value on a recurring basis.....	G502	74411000	G503	41972000	G504	15254000	G505	100696000	G506	433000	7.
<b>Liabilities</b>											
8. Deposits .....	F252	6255000	F686	0	F694	0	F253	6249000	F254	6000	8.
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	45371000	G508	31725000	G509	0	G510	77096000	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	856000	G512	10755000	G513	6503000	G514	5108000	G515	0	10.a.
b. Other trading liabilities.....	BHCK										
	G516	8838000	G517	0	G518	6812000	G519	2026000	G520	0	10.b.

1. The amount reported in item 1, column A, must equal the sum of Schedule HC, item 2.b and 2.c.

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

Schedule HC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Liabilities (continued)</b>											
11. Other borrowed money .....	G521	11000	G522	0	G523	0	G524	11000	G525	0	11.
12. Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	9642000	G806	513000	G807	0	G808	10155000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	70973000	G532	42993000	G533	13315000	G534	100645000	G535	6000	14.

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>BHTX G546</small> Debt Investments	G546	165000	G547	0	G548	0	G549	161000	G550	4000	M.1.c.
d. <small>BHTX G551</small>	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>BHTX G556</small>	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>BHTX G561</small>	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities .....	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. <small>BHTX G571</small> Prime Brokerage Margin	G571	8737000	G572	0	G573	0	G574	8737000	G575	0	M.2.c.
d. <small>BHTX G576</small>	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>BHTX G581</small>	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>BHTX G586</small>	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties .....	HT87	0	M.3.a.(1)
(2) All other loans secured by real estate .....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans .....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	1503000	M.3.d.
4. Unpaid principal balances of loans measured at fair value (reported in memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties .....	HT91	0	M.4.a.(1)
(2) All other loans secured by real estate .....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans .....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT93	0	M.4.c.
d. Other loans.....	F601	1503000	M.4.d.

For Federal Reserve Bank Use Only
C.I. _____

## Schedule HC-R—Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount	
<b>Common Equity Tier 1 Capital</b>						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	P742	12644000			1.
2.	Retained earnings <sup>1</sup> .....	KW00	2371000			2.
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? <b>(enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)</b> .....			BHCA JJ29	0	2.a.
3.	Accumulated other comprehensive income (AOCI).....	BHCA B530	-52000			3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....			0=No 1=Yes BHCA P838	1	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital .....	BHCA P839	0			4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	P840	14963000			5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	P841	152000			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	P842	773000			7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....	P843	8000			8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a.	LESS: Net unrealized gains (losses) on available-for-sale <b>debt</b> securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	P844	-3000			9.a.
b.	<b>Not applicable.</b>					
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	P846	0			9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	P847	-49000			9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	P848	0			9.e.
f.	To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	P849				9.f.

1. Holding companies that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020 CECL** transition provision should include the applicable portion of the CECL transitional amount **or the modified CECL transitional amount, respectively**, in this item.



### Schedule HC-R—Continued

#### Part I—Continued

		Dollar Amounts in Thousands		BHCA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	0	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....			P850	62000	10.b.

		Dollar Amounts in Thousands				
		(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>		
		BHCA	Amount	BHCW	Amount	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....			P851		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	14020000	P852		12.
13. a.	<b>LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12 .....</b>	LB58	0			13.a.
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..			P853		13.b.
14. a.	<b>LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12 .....</b>	LB59	0			14.a.
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P854		14.b.
15. a.	<b>LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 .....</b>	LB60	0			15.a.
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P855		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....			P856		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital <sup>2</sup> to cover deductions.....	P857	0	P857		17.
18.	Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	P858	0	P858		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	14020000	P859		19.

1. All non-advanced approaches holding companies should complete column A for items 11-19; all advanced approaches holding companies should complete column B for items 11-19.
2. A holding company that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
3. All non-advanced approaches holding companies should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches holding companies should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

## Schedule HC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands	BHCA	Amount	
<b>Additional Tier 1 Capital</b>				
20. Additional tier 1 capital instruments plus related surplus .....		P860	1616000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....		P863	1616000	23.
24. LESS: Additional tier 1 capital deductions .....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....		P865	1616000	25.
<b>Tier 1 Capital</b>				
26. Tier 1 capital <sup>1</sup> .....		8274	15636000	26.
<b>Total Assets for the Leverage Ratio</b>				
27. Average total consolidated assets <sup>2</sup> .....		KW03	192318000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....		P875	995000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....		B596	-52000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....		A224	191375000	30.
<b>Leverage Ratio*</b>				
31. Leverage ratio (item 26 divided by item 30) .....		BHCA	Percentage	
		7204	8.1703	31.

a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....

0=No	BHCA	
1=Yes	LE74	0

31.a.

If your holding company entered "1" for Yes in item 31.a:

- Complete items 32 through 36
- Do not complete items 37 through 53
- Do not complete Part II of Schedule HC-R.

If your holding company entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 36,
- Complete items 37 through 53 as applicable, and
- Complete Part II of Schedule HC-R.

*Item 31.b is to be completed only by non-advanced approaches holding companies that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.*

b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No) .....

	BHCA	
1=Yes	NC99	

31.b.

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

1. All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

**Schedule HC-R—Continued**

**Part I—Continued**

**Qualifying Criteria and Other Information for CBLR holding company\***

Dollar Amounts in Thousands	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
<b>32. Total assets (Schedule HC, item 12); (must be less than \$10 billion).....</b>	2170				32.
<b>33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B.....</b>	KX77		KX78		33.
<b>34. Off-balance sheet exposures:</b>					
<b>a. Unused portion of conditionally cancellable commitments.....</b>	KX79				34.a.
<b>b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b).....</b>	KX80				34.b.
<b>c. Other off-balance sheet exposures.....</b>	KX81				34.c.
<b>d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.....</b>	KX82		KX83		34.d.
		Dollar Amounts in Thousands	BHCA	Amount	
<b>35. Unconditionally cancellable commitments.....</b>			S540		35.
<b>36. Investments in the tier 2 capital of unconsolidated financial institutions.....</b>			LB61		36.

*If your holding company entered "0" for No in item 31.a, complete items 37 through 53, as applicable, and Part II of Schedule HC-R. If your holding company entered "1" for Yes in item 31.a, do not complete items 37 through 53 or Part II of Schedule HC-R.*

Dollar Amounts in Thousands	BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>			
<b>37. Tier 2 capital instruments plus related surplus.....</b>	P866	791000	37.
<b>38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....</b>	P867	0	38.
<b>39. Total capital minority interest that is not included in tier 1 capital.....</b>	P868	0	39.
<b>40. a. Allowance for loan and lease losses includable in tier 2 capital<sup>2, 3</sup>.....</b>	5310	1148000	40.a.
<b>b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....</b>	BHCW		
	5310		40.b.
<b>41. Not applicable.</b>	BHCA		
<b>42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....</b>	P870	1939000	42.a.
<b>b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b).....</b>	BHCW		
	P870		42.b.

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

- 1. A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.**
- Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.
- Holding companies that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020 CECL** transition provision should subtract the applicable portion of the AACL transitional amount **or the modified AACL transitional amount, respectively**, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

**Schedule HC-R—Continued**

**Part I—Continued**

	Dollar Amounts in Thousands		BHCA	Amount	
43. LESS: Tier 2 capital deductions .....	P872			0	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero) .....	5311			1939000	44.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero) .....	BHCW				
	5311				44.b.
<b>Total Capital</b>					
45. a. Total capital (sum of items 26 and 44.a) .....	BHCA				
	3792			17575000	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b) .....	BHCW				
	3792				45.b.
<b>Total Risk-Weighted Assets</b>					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....	A223			103714265	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	BHCW				
	A223				46.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
47. Common equity tier 1 capital ratio (Column A: item 19, <b>column A or B, as applicable</b> , divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, <b>column B</b> , divided by item 46.b) .....	P793	13.5179	P793		47.
48. Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b) .....	7206	15.0760	7206		48.
49. Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b) .....	7205	16.9456	7205		49.

	BHCA	Percentage	
<b>Capital Buffer* for Holding Companies not Subject to the Capital Plan Rule (items 50-52)</b>			
50. Capital conservation buffer .....	H311		50.

	Dollar Amounts in Thousands		BHCA	Amount	
Holding companies must complete items 51 and 52 if the amount in item 50 is less than or equal to the applicable:					
51. Eligible retained income <sup>1</sup> .....	H313				51.
52. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	H314				52.

	BHCA	Percentage	
<b>Supplementary Leverage Ratio*</b>			
53. Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22) .....	H036	5.7912	53.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Long-Term Debt and Total Loss Absorbing Capacity</b>					
<b>Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59.</b>					
54. Outstanding eligible long-term debt .....	LF21			7627000	54.
55. Total loss absorbing capacity .....	LF22			23263000	55.

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

1. Holding companies not subject to the capital plan rule must complete item 51 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.
2. Holding companies not subject to the capital plan rule must complete item 52 only if the amount reported in item 50 above for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

### Schedule HC-R—Continued

#### Part I—Continued

	(Column A)		(Column B)		
	BHCA	Percentage	BHCW	Percentage	
<b>Long-Term Debt and Total Loss Absorbing Capacity Ratios*</b>					
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a Column B: item 55 divided by item 46.a) .....	LF23	7.3539	LF23	22.4299	56.
57. Top-tier BHCs of U.S. GSIBs only: LTD and TLAC total risk-weighted assets ratios using advanced approaches rule (Column A: item 54 divided by item 46.b) (Column B: item 55 divided by item 46.b).....	MK66	0.0000	MK66	0.0000	57.
58. IHCs of foreign GSIBs only: LTD and TLAC leverage ratios (Column A: item 54 divided by item 30) (Column B: item 55 divided by item 30).....	LF24	3.9854	LF24	12.1557	58.
59. Holding companies subject to Category I, II, or III standards: LTD and TLAC supplementary leverage ratios (Column A: item 54 divided by FFIEC 101 Schedule A, Table 2, item 2.21) (Column B: item 55 divided by FFIEC 101 Schedule A, Table 2, item 2.21).....	LF25	2.8249	LF25	8.6161	59.

	(Column A) Standardized Approach		(Column B) Advanced Approaches		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:</b>					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c)					
a. of which: Stress capital buffer or 2.500% (for advanced approaches) .....	LE85	4.3000	LE85		60.a.
b. of which: GSIB surcharge (if applicable) .....	LE86		LE86		60.b.
c. of which: Countercyclical capital buffer amount (if applicable) .....	LE87		LE87		60.c.
61. Capital conservation buffer .....	MK76	8.9456	H311		61.

	BHCA	Percentage	
	<b>TLAC Buffers*</b>		
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete item 62.a. The top-tier BHCs of U.S. GSIBs must complete item 62.b.			
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. TLAC risk-weighted asset buffer .....	LF27	6.4299	62.a.
b. TLAC leverage buffer .....	LF28		62.b.

	Dollar Amounts in Thousands		
	BHCA	Amount	
<b>Leverage buffer and requirements for holding companies subject to the capital plan rule:</b>			
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....	LE88	269994000	63.
Percentage			
64. Leverage buffer requirement (if applicable).....	LE89	0.0000	64.
65. Leverage ratio buffer (if applicable).....	LE90		65.
<b>Maximum payout ratios and amounts for holding companies subject to the capital plan rule:</b>			
Amount			
66. Eligible retained income .....	MK77	61000	66.
Percentage			
67. Maximum payout ratio.....	LE91		67.
Amount			
68. Maximum payout amount .....	LE92		68.
69. Distributions and discretionary bonus payments during the quarter .....	MK78	48000	69.

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets**

**Holding companies that entered "1" for Yes in Schedule HC-R, Part I, item 31.a, do not have to complete Schedule HC-R, Part II.**

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

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
<i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.<sup>3, 4</sup></i>											
1. Cash and balances due from depository institutions.....	BHCK D957 11712000	BHCK S396 0	BHCK D958 4767000				BHCK D959 6942000	BHCK S397 0	BHCK D960 3000	BHCK S398 0	1.
2. Securities:											
a. Held-to-maturity securities <sup>3, 4</sup> .....	BHCK D961 0	BHCK S399 0	BHCK D962 0	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 0	BHCK D964 0	BHCK D965 0	BHCK S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK JA21 412000	BHCK S402 -7000	BHCK D967 27000	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 127000	BHCK D969 0	BHCK D970 265000	BHCK S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices) ...	BHCK D971 0		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell .....	BHCK H171 58469000	BHCK H172 58469000									3.b.

1. For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217. 2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9. **3. Asset-size test is based on the total assets reported as of prior year June 30 report date.** 4. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances or credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>5</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	
		0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....										3.a.
b. Securities purchased under agreements to resell .....										3.b.

5. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
4. Loans and leases held for sale:												
a. Residential mortgage exposures .....	BHCK S413	BHCK S414	BHCK H173					BHCK S415	BHCK S416	BHCK S417		4.a.
	0	0	0					0	0	0		
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174					BHCK H175	BHCK H176	BHCK H177	BHCK S421	4.b.
	0	0	0					0	0	0	0	
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79			BHCK S426	BHCK S427	BHCK S428	BHCK S429	4.c.
	4000	0	0	0	0			0	0	0	4000	
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81			BHCK S434	BHCK S435	BHCK S436	BHCK S437	4.d.
	302000	0	0	0	0			0	0	302000	0	
5. Loans and leases held for investment: <sup>7</sup>												
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178					BHCK S441	BHCK S442	BHCK S443		5.a.
	2000	0	0					0	0	2000		
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179					BHCK H180	BHCK H181	BHCK H182	BHCK S447	5.b.
	0	0	0					0	0	0	0	
c. Exposures past due 90 days or more or on nonaccrual <sup>8</sup> .....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83			BHCK S452	BHCK S453	BHCK S454	BHCK S455	5.c.
	361000	0	0	0	0			0	0	0	361000	
d. All other exposures....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85			BHCK S460	BHCK S461	BHCK S462	BHCK S463	5.d.
	50130000	9226000	0	0	0			10068000	0	30836000	0	
6. LESS: Allowance for loan and lease losses <sup>9</sup> .....	BHCX 3123	BHCY 3123										6.
	1605000	1605000										

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 7. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.  
 8. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 9. Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.



**Schedule HC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>10</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale:										
a. Residential mortgage exposures .....								BHCK H273 0	BHCK H274 0	4.a.
b. High volatility commercial real estate exposures.....								BHCK H275 0	BHCK H276 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								BHCK H277 0	BHCK H278 0	4.c.
d. All other exposures.....								BHCK H279 0	BHCK H280 0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0	5.a.
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>12</sup> .....								BHCK H285 0	BHCK H286 0	5.c.
d. All other exposures .....								BHCK H287 0	BHCK H288 0	5.d.
6. LESS: Allowance for loan and lease losses .....										6.

10. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

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

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading Assets .....	25459000	25444000	0	0	0		0	0	15000	0	7.
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets <sup>13, 14, 15</sup> .....	27339000	20898000	2000	0	0		215000	32000	3090000	0	8.
a. Separate account bank-owned life insurance .....											8.a.
b. Default fund contributions to central counterparties .....										8.b.	

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

14. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

15. Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>16</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading Assets .....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	7.
		0	0	0				0	0	
8. All other assets <sup>17</sup> .....	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	8.
	1256000	0	0	0				270000	92000	
a. Separate account bank-owned life insurance .....								BHCK H296	BHCK H297	8.a.
								0	0	
b. Default fund contributions to central counterparties .....								BHCK H298	BHCK H299	8.b.
								1576000	577000	

16. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

Schedule HC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up	
	Amount	Amount	1250%	SSFA <sup>18</sup>	Amount	
			Amount	Amount		
Dollar Amounts in Thousands						
<b>Securitization Exposures: On-and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities <sup>19</sup> .....	0	0	0	0	0	9.a.
b. Available-for-sale securities .....	0	0	0	0	0	9.b.
c. Trading assets .....	690000	690000	0	4000	0	9.c.
d. All other on-balance sheet securitization exposures .....	51000	51000	0	482000	0	9.d.
10. Off-balance sheet securitization exposures .....	0	0	0	0	0	10.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount	Amount	Allocation by Risk-Weight Category							Amount	
			0%	2%	4%	10%	20%	50%	100%		
Dollar Amounts in Thousands											
11. Total balance sheet assets <sup>20</sup> .....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503	
	173326000	113166000	4796000	0	0		17352000	32000	34513000	365000	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches	
	250%	300%	400%	600%	625%	937.5%	1250%		
Dollar Amounts in Thousands									
11. Total balance sheet assets <sup>20</sup> .....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	
	1256000	0	0	0			0	1846000	11.

18. Simplified Supervisory Formula Approach. 19. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets. 20. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule HC, item 12.

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>21</sup>	(Column B) Credit Equivalent Amount <sup>22</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>23</sup></b>											
12. Financial standby letters of credit .....	BHCK D991		BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	0	1.0	0	0	0	0		0	0	0	0
13. Performance standby letters of credit and transaction-related contingent items .....	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	0	0.5	0	0				0	0	0	0
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	0	0.2	0	0	0	0		0	0	0	0
15. Retained recourse on small business obligations sold with recourse .....	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0	1.0	0	0				0	0	0	0

21. Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF <sup>24</sup>	(Column B) Credit Equivalent Amount <sup>25</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions <sup>26</sup> .....	BHCK S515	1.0	BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.
	41814000		41814000	342000	731000	0		15791000	688000	24262000	0	
17. All other off-balance sheet liabilities .....	BHCK G618	1.0	BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.
	435000		435000	0				0	0	435000	0	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less ....	BHCK S525	0.2	BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531	18.a.
	0		0	0	0	0		0	0	0	0	
b. Original maturity exceeding one year .....	BHCK G624	0.5	BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.
	54000		27000	0	0	0		0	0	27000	0	
19. Unconditionally cancelable commitments .....	BHCK S540	0.0	BHCK S541									19.
	128008000		0									
20. Over-the-counter derivatives .....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.
			32067000	7000	0	0	0	16212000	11000	15832000	5000	
21. Centrally cleared derivatives .....			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.
			26087000	0	25898000	189000		0	0	0	0	
22. Unsettled transactions (failed trades) <sup>27</sup> .....	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.
	248000			0				0	0	135000	0	

24. Credit conversion factor.

25. For items 18.b. and 19, column A multiplied by credit conversion factor.

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

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

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>28</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>29</sup> .....				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities .....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less .....				BHCK H303	BHCK H304	18.a.
				0	0	
b. Original maturity exceeding one year .....				BHCK H307	BHCK H308	18.b.
				0	0	
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives .....				BHCK H309	BHCK H310	20.
				0	0	
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) <sup>30</sup> .....	BHCK H198	BHCK H199	BHCK H200			22.
	38000	11000	64000			

28. Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

**Schedule HC-R—Continued**

**Part II—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	23.
	5145000	26629000	189000	0	49355000	731000	75204000	370000	
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	25.
	0	532580	7560	0	9871000	365500	75204000	555000	



Schedule HC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
	1256000	0	0	0	38000	11000	64000	
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
	3140000	0	0	0	237500	103125	800000	

Items 26 through 31 are to be reported quarterly by all holding companies.

Dollar Amounts in Thousands	Totals		
	BHCK	Amount	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>31</sup> .....	S580	91840000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	12200000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>32, 33</sup> .....	B704	104171265	28.
29. LESS: Excess allowance for loan and lease losses <sup>34, 35</sup> .....	A222	457000	29.
30. LESS: Allocated transfer risk reserve .....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	103714265	31.

31. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold. 32. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable). 33. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve. 34. Institutions that have adopted ASU 2016-13 should report the excess AACL. 35. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

**Schedule HC-R—Continued**

**Part II—Continued**

**Memoranda**

Memoranda items 1, 2 and 3, columns A, B and C are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets<sup>1</sup>.

		Dollar Amounts in Thousands		BHCK	Amount		
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....				G642	1446000	M.1.	
		With a remaining maturity of					
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years	
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	S582	4875486000	S583	2516980000	S584	1386714000	M.2.a.
b. Foreign exchange rate and gold.....	S585	19893000	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset).....	S588	1350000	S589	11431000	S590	375000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	11017000	S592	202748000	S593	15261000	M.2.d.
e. Equity .....	S594	1039487000	S595	96846000	S596	1602000	M.2.e.
f. Precious metals (except gold) .....	S597	1717000	S598	0	S599	0	M.2.f.
g. Other .....	S600	139632000	S601	19404000	S602	4000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	S603	196700000	S604	15574000	S605	15000	M.3.a.
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0	M.3.d.
e. Equity .....	S615	367046000	S616	10642000	S617	106000	M.3.e.
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0	M.3.f.
g. Other .....	S621	66000	S622	0	S623	0	M.3.g.
		Dollar Amounts in Thousands		BHCK	Amount		
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....				S624	5825000	M.4.	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>							
a. Loans and leases held for investment .....			JJ30	0	M.5.a.		
b. Held-to-maturity debt securities .....			JJ31	0	M.5.b.		
c. Other financial assets measured at amortized cost .....			JJ32	0	M.5.c.		

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

2. Memorandum items 5.a through 5.c should be completed only by institutions that have adopted ASU 2016-13.

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

## Schedule HC-S—Servicing, Securitization, and Asset Sale Activities

To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup>

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....								
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	
	0	0	0	0	0	0	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....								
	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	
	0	0	0	0	0	0	0	2.
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup></i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....								
	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746	
	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	
	0	0	0	0	0	0	0	5.b.

<sup>1</sup> Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-S—Continued**

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans .....		BHCK HU16	BHCK HU17			BHCK HU18	
7.-8. Not applicable.		0	0			0	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	BHCK B776			BHCK B779	BHCK B780	BHCK B781	BHCK B782
	0			0	0	0	0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....	BHCK B783			BHCK B786	BHCK B787	BHCK B788	BHCK B789
	0			0	0	0	0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCK B790					BHCK B796	
	0					0	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	BHCK B797					BHCK B803	
	0					0	

2. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

Schedule HC-S—Continued

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable.			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804	0	M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805	0	M.2.b.
c. Other financial assets <sup>1</sup> .....	A591	0	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company <sup>2</sup> .....	B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions <sup>2</sup> .....	B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2,3</sup> .....	C407	0	M.4.

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

2. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

3. Memorandum item 4 is to be completed by holding companies with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

## Schedule HC-V—Variable Interest Entities<sup>1</sup>

To be completed by holding companies with \$5 billion or more in total assets.<sup>2</sup>

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions .....	J981	176000	JF84	0	1.a.
b. Securities not held for trading .....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale ..	HU22	5966000	HU23	11000	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	0	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money .....	JF92	1721000	JF85	11000	2.a.
b. Other liabilities .....	JF93	2000	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above) .....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....			BHCK	Amount	
			JF77	0	5.
6. Total liabilities of ABCP conduit VIEs .....			JF78	0	6.

1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

		Dollar Amounts in Thousands		BHBC	Amount	
1.	Average loans and leases (held for investment and held for sale) .....	3516	0			1.
2.	Average earning assets .....	3402	0			2.
3.	Average total consolidated assets .....	3368	0			3.
4.	Average equity capital .....	3519	0			4.

### Notes to the Balance Sheet (Other)

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the holding company wishes to explain, that has been separately disclosed in the holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

TEXT	Dollar Amounts in Thousands		BHCK	Amount	
1. Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule HC, item 23, Perpetual preferred stock and related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)	K141	0			1.
2. 5357			5357	0	2.
3. 5358			5358	0	3.
4. 5359			5359	0	4.
5. 5360			5360	0	5.
6. B027			B027	0	6.

Notes to the Balance Sheet (Other)—Continued

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
7.	B028				
			B028	0	7.
8.	B029				
			B029	0	8.
9.	B030				
			B030	0	9.
10.	B031				
			B031	0	10.
11.	B032				
			B032	0	11.
12.	B033				
			B033	0	12.
13.	B034				
			B034	0	13.
14.	B035				
			B035	0	14.
15.	B036				
			B036	0	15.
16.	B037				
			B037	0	16.
17.	B038				
			B038	0	17.
18.	B039				
			B039	0	18.
19.	B040				
			B040	0	19.
20.	B041				
			B041	0	20.