

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: March 31, 2019  
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.

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

Barclays US LLC  
Legal Title of Holding Company (RSSD 9017)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

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

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

New York New York 10019  
City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

### 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)

646-758-2336  
Area Code / FAX Number (BHTX 9116)

Frank.Ambrosio@barclays.com  
E-mail Address of Contact (BHTX 4086)

<b>For Federal Reserve Bank Use Only</b>	
RSSD ID _____	
C.I. _____	S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 50.84 hours per response for non-Advanced Approaches HCs and 52.09 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

**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	Bil   Mil   Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1- 4 family residential properties	4435	-			1.a.(1)(a)
(b) All other loans secured by real estate	4436	-			1.a.(1)(b)
(c) All other loans	F821	995,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	111,000			1.a.(2)
b. Income from lease financing receivables	4065	-			1.b.
c. Interest income on balances due from depository institutions	4115	59,000			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488	-			1.d.(1)
(2) Mortgage-backed securities	B489	1,000			1.d.(2)
(3) All other securities	4060	-			1.d.(3)
e. Interest income from trading assets	4069	494,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	640,000			1.f.
g. Other interest income	4518	62,000			1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	2,362,000			1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less	HK03	41,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000	HK04	5,000			2.a.(1)(b)
(c) Other deposits	6761	84,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	-			2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180	688,000			2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures)	4185	575,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	22,000			2.d.
e. Other interest expense	4398	184,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	1,599,000			2.f.
3. Net interest income (item 1.h minus item 2.f)	4074	763,000			3
4. Provision for loan and lease losses <sup>2</sup>	JJ33	278,000			4
5. Noninterest income:					
a. Income from fiduciary activities	4070	-			5.a.
b. Service charges on deposit accounts in domestic offices	4483	-			5.b.
c. Trading revenue <sup>3</sup>	A220	132,000			5.c.
d. (1) Fees and commissions from securities brokerage	C886	300,000			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	C888	497,000			5.d.(2)
(3) Fees and commissions from annuity sales	C887	-			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	-			5.d.(4)
(5) Income from other insurance activities	C387	-			5.d.(5)
e. Venture capital revenue	B491	-			5.e.
f. Net servicing fees	B492	-			5.f.
g. Net securitization income	B493	-			5.g.

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

2. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets that fall within the scope of the standard.

3. 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	Bil Mil Thou	
5. h. Not applicable			
i. Net gains (losses) on sales of loans and leases	8560	-	5.i.
j. Net gains (losses) on sales of other real estate owned	8561	-	5.j.
k. Net gains (losses) on sales of other assets <sup>4</sup>	B496	-	5.k.
l. Other noninterest income <sup>5</sup>	B497	650,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.)	4079	1,579,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	-	6.a.
b. Realized gains (losses) on available-for-sale securities	3196	-	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	645,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	35,000	7.b.
c. (1) Goodwill impairment losses	C216	-	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	23,000	7.c.(2)
d. Other noninterest expense <sup>6</sup>	4092	898,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	1,601,000	7.e.
8. a. Income (loss) before 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	463,000	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>7</sup>	HT70	1,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).	4301	464,000	8.c.
9. Applicable income taxes (foreign and domestic)	4302	113,000	9
10. Income (loss) before discontinued operations (item 8.c. minus item 9)	4300	351,000	10
11. Discontinued operations, net of applicable income taxes <sup>8</sup>	FT28	-	11
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	351,000	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	-	13
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340	351,000	14

4. Exclude net gain(losses) on sales of trading assets and held-to-maturity and available-for-sale-securities.

5. See Schedule HI, memoranda item 6.

6. See Schedule HI, memoranda item 7.

7. Item 8.b is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

8. Describe on Schedule HI, memoranda item 8.

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Bil Mil Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	766,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis	4592	470,000	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	-	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	-	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	BHCK	Number	
	4150	10506	M.5.
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):			
a. Income and fees from the printing and sale of checks	C013	-	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	-	M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016	-	M.6.c.

**Schedule HI—Continued**  
**Memoranda—Continued**

		Dollar Amounts in Thousands			BHCK	Bil Mil Thou	
6. d.	Rent and other income from other real estate owned				4042	-	M.6.d.
e.	Safe deposit box rent				C015	-	M.6.e.
f.	Bank card and credit card interchange fees				F555	59,000	M.6.f.
g.	Income and fees from wire transfers				T047	-	M.6.g.
	TEXT						
h.	8562 Affiliate service charges				8562	508,000	M.6.h.
	TEXT						
i.	8563 Annual fees				8563	64,000	M.6.i.
	TEXT						
j.	8564 FV of derivatives				8564	56,000	M.6.j.
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	76,000	M.7.a.
b.	Advertising and marketing expenses				0497	-	M.7.b.
c.	Directors' fees				4136	-	M.7.c.
d.	Printing, stationery, and supplies				C018	-	M.7.d.
e.	Postage				8403	-	M.7.e.
f.	Legal fees and expenses				4141	-	M.7.f.
g.	FDIC deposit insurance assessments				4146	-	M.7.g.
h.	Accounting and auditing expenses				F556	-	M.7.h.
i.	Consulting and advisory expenses				F557	-	M.7. i.
j.	Automated teller machine (ATM) and interchange expenses				F558	-	M.7. j.
k.	Telecommunications expenses				F559	-	M.7.k.
l.	Other real estate owned expenses				Y923	-	M.7.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses)				Y924	-	M.7.m.
	TEXT						
n.	8565 Partner contractual payments				8565	66,000	M.7. n.
	TEXT						
o.	8566 Non-IHC affiliate expense/charges				8566	291,000	M.7.o.
	TEXT						
p.	8567 Fees & Commissions expenses				8567	139,000	M.7.p.
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11 (itemize and describe each discontinued operation):						
	TEXT						
a. (1)	FT29				FT29	-	M.8.a.(1)
(2)	Applicable income tax effect	BHCK	FT30	-			M.8.a.(2)
	TEXT						
b. (1)	FT31				FT31	-	M.8.b.(1)
(2)	Applicable income tax effect	BHCK	FT32	-			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 that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures				8757	38,000	M.9.a.
b.	Foreign exchange exposures				8758	2,000	M.9.b.
c.	Equity security and index exposures				8759	57,000	M.9.c.
d.	Commodity and other exposures				8760	-	M.9.d.
e.	Credit exposures				F186	35,000	M.9.e.

**Schedule HI—Continued**  
**Memoranda—Continued**

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
<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. 1</i>				
9. 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	-	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	-	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. 1</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	-	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890	-	M.10.b.
11. Credit losses on derivatives (see instructions)		A251	-	M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. 1</i>				
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)		8431	-	M.12.a.
b. (1) Premiums on insurance related to the extension of credit		C242	-	M.12.b.(1)
(2) All other insurance premiums		C243	-	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities		B983	-	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	BHCK		
	1=Yes	A530	0	M.13.

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</i>				
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported fair value under a fair value option:				
a. Net gains (losses) on assets		F551	459,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	-	M.14.a.(1)
b. Net gains (losses) on liabilities		F553	(578,000)	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	-	M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method		C409	34,000	M.15.
<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.</i>				
		Year-to-date		
		BHCK	Bil Mil Thou	
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	-	M.16.
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)		J321	-	M.17.

1. The asset size test is generally based on the total assets reported as of June 30, 2018.

2. Memorandum item 17 is to be completed only by instructions that have not adopted ASU 2016-13.

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

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income)		3217	16,415,000	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors		B507	-	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508	16,415,000	3
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)		4340	351,000	4
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK		
a. Sale of perpetual preferred stock, gross		3577	-	5.a.
b. Conversion or retirement of perpetual preferred stock		3578	-	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross		3579	-	6.a.
b. Conversion or retirement of common stock		3580	-	6.b.
7. Sale of treasury stock		4782	-	7
8. LESS: Purchase of treasury stock		4783	-	8
9. Changes incident to business combinations, net		4356	-	9
10. LESS: Cash dividends declared on preferred stock		4598	-	10
11. LESS: Cash dividends declared on common stock		4460	-	11
12. Other comprehensive income <sup>1</sup>		B511	2,000	12
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company		4591	-	13
14. Other adjustments to equity capital (not included above)		3581	20,000	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	16,788,000	15

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale 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.

03/2013

**Schedule HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance 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.**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1- 4 family residential construction loans	C891	-	C892	-	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	-	C894	-	1.a.(2)
b. Secured by farmland in domestic offices	3584	-	3585	-	1.b.
c. Secured by 1- 4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit	5411	-	5412	-	1.c.(1)
(2) Closed-end loans secured by 1- 4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	-	C217	-	1.c.(2)(a)
(b) Secured by junior liens	C235	-	C218	-	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	-	3589	-	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	-	C896	-	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	-	C898	-	1.e.(2)
f. In foreign offices	B512	-	B513	-	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers	4655	-	4665	-	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	3,000	4617	-	4.a.
b. To non-U.S. addressees (domicile)	4646	-	4618	-	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	313,000	B515	50,000	5.a.
b. Automobile loans	K129	-	K133	-	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K205	5,000	K206	-	5.c.
6. Loans to foreign governments and official institutions	4643	-	4627	-	6
7. All other loans	4644	-	4628	-	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	-	F187	-	8.a.
b. All other leases	C880	-	F188	-	8.b.
9. Total (sum of items 1 through 8)	4635	321,000	4605	50,000	9

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

**Schedule HI-B—Continued**  
**Memoranda**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Date				
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
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	-	5410	-	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above)	4652	-	4662	-	M.2.

Memorandum item 3 is 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).

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>	Year-to-date		M.3.
	BHCK	Bil Mil Thou	
	C388	64,000	

1. Include write-downs arising from transfers 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).

**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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
	1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522	1,137,000	JH88	-	JH94	
2. Recoveries (column A must equal Part I, item 9, column B, above)	BHCT	4605	JH89	-	JH95	-	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	JH92	-	JH98	-	3
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup>	5523	(3,000)	JJ00	-	JJ01	-	4
5. Provisions for credit losses <sup>4, 5</sup>	4230	278,000	JH90	-	JH96	-	5
6. Adjustments* (see instructions for this schedule)	C233	-	JH91	-	JH97	-	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	JH93	-	JH99	-	7

\* Describe on Schedule RI-E—Explanations.

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 item 5, below, must equal Schedule HI, item 4.



**Schedule HI-B—Continued**  
**Memoranda**

Dollar Amounts in Thousands

	BHCK	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above	C435	-	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 charge	C389	49,000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup>	C390	-	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>2</sup>	C781	-	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included item 5, above) <sup>3</sup>	JJ02	-	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup>	JJ03	-	M.6.

**1. 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.**

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

**3. Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.**

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**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 1**

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets. 2

	(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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans	M708	-	M709	-	M710	-	M711	-	M712	-	M713	-	1.a.
b. Commercial real estate loans	M714	-	M715	-	M716	11,000	M717	-	M719	-	M720	-	1.b.
c. Residential real estate loans	M721	-	M722	-	M723	3,000	M724	-	M725	-	M726	-	1.c.
2. Commercial loans 3	M727	1,000	M728	-	M729	13,928,000	M730	13,000	M731	-	M732	-	2
3. Credit cards	M733	310,000	M734	118,000	M735	24,974,000	M736	996,000	M737	4,000	M738	-	3
4. Other consumer loans	M739	1,000	M740	-	M741	535,000	M742	17,000	M743	-	M744	-	4
5. Unallocated, if any							M745	-					5
6. Total (sum of items 1.a. through 5.) 4	M746	312,000	M747	118,000	M748	39,451,000	M749	1,026,000	M750	4,000	M751	-	6

1. Only institutions that have not adopted ASU 2016-13 are to complete Schedule HI-C, Part I.

2. The asset-size test is based on the total assets reported as of June 30, 2018.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

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.

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**Schedule HI-C—Continued**

**Part II. Disaggregated Data on the Allowances for Credit Losses 1**

Schedule HI-C, Part II is to be completed by holding companies with \$1 billion or more in total assets. 2

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

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

1. Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II.
2. The \$1 billion asset size test is based on the total assets reported as of *June 30, 2018*.
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. Item 11 must equal Schedule HI-B, Part II item 7, column B.

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

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets that fall within the scope of the standard.
2. For institutions that have adopted ASU 2016-01, which 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.

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

**Notes to the Income Statement (Other)**

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
1. Adoption of Current Expected Credit Losses Methodology - ASU 2016-13, 2		JJ26	-	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	-	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, 2		JJ28	-	3.

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
4. 5351		5351	-	4.
5. 5352		5352	-	5.
6. 5353		5353	-	6.
7. 5354		5354	-	7.
8. 5355		5355	-	8.
9. B042		B042	-	9.
10. B043		B043	-	10.
11. B044		B044	-	11.
12. B045		B045	-	12.
13. B046		B046	-	13.

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)**

	TEXT	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
14.	B047				
			B047	-	14.
15.	B048				
			B048	-	15.
16.	B049				
			B049	-	16.
17.	B050				
			B050	-	17.
18.	B051				
			B051	-	18.
19.	B052				
			B052	-	19.
20.	B053				
			B053	-	20.
21.	B054				
			B054	-	21.
22.	B055				
			B055	-	22.
23.	B056				
			B056	-	23.

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Name of Holding Company \_\_\_\_\_

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

## Consolidated Financial Statements for Holding Companies

Report at the close of business \_\_\_\_\_

Date \_\_\_\_\_

### Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
<b>Assets</b>					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin <sup>1</sup>					
			0081	1,959,000	1.a.
b. Interest-bearing balances: <sup>2</sup>					
(1) In U.S. offices					
			0395	8,076,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs					
			0397	247,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup>					
			JJ34	-	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D)					
			1773	374,000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>					
			JA22	4,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices					
			BHDM B987	-	3.a.
b. Securities purchased under agreements to resell <sup>5,6</sup>					
			BHCK B989	59,983,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale					
			5369	191,000	4.a.
b. Loans and leases, held for investment					
		B528		39,799,000	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup>					
		3123		1,144,000	4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c)					
			B529	38,655,000	4.d.
5. Trading assets (from Schedule HC-D)					
			3545	28,631,000	5
6. Premises and fixed assets (including capitalized leases)					
			2145	199,000	6
7. Other real estate owned (from Schedule HC-M)					
			2150	17,000	7
8. Investments in unconsolidated subsidiaries and associated companies					
			2130	10,000	8
9. Direct and indirect investments in real estate ventures					
			3656	77,000	9
10. Intangible assets (from Schedule HC-M)					
			2143	668,000	10
11. Other assets (from Schedule HC-F)					
			2160	16,594,000	11
12. Total assets (sum of items 1 through 11)					
			2170	155,685,000	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 item 2.a, amounts net of any applicable allowance for credit losses. This item 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 only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

**Schedule HC—Continued**

	Dollar Amounts in Thousands		
	BHDM	Bil Mil Thou	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing <sup>1</sup>	6631	50,000	13.a.(1)
(2) Interest-bearing	6636	24,545,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing	6631	-	13.b.(1)
(2) Interest-bearing	6636	-	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	-	14.a.
	BHCK		
b. Securities sold under agreements to repurchase <sup>3</sup>	B995	47,333,000	14.b.
15. Trading liabilities (from Schedule HC-D)	3548	7,228,000	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190	26,768,000	16
17. Not applicable			
18. Not applicable			
19. a. Subordinated notes and debentures <sup>4</sup>	4062	2,077,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699	-	19.b.
20. Other liabilities (from Schedule HC-G)	2750	30,896,000	20
21. Total liabilities (sum of items 13 through 20)	2948	138,897,000	21
22. Not applicable			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus	3283	2,616,000	23
24. Common stock (par value)	3230	18,000	24
25. Surplus (exclude all surplus related to preferred stock)	3240	12,339,000	25
26. a. Retained earnings	3247	1,857,000	26.a.
b. Accumulated other comprehensive income <sup>5</sup>	B530	(42,000)	26.b.
c. Other equity capital components <sup>6</sup>	A130	-	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)	3210	16,788,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	-	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	16,788,000	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	155,685,000	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—Continued**

**Memoranda (to be completed annually by holding companies for the December 31 report date)**

- |       |      |  |
|-------|------|--|
| 0=No  | BHCK |  |
| 1=Yes | C884 |  |
- M.1.
- Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for Yes, enter "0" for No.)
  - If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm engagement partner. 7

a. \_\_\_\_\_  
(1) Name of External Auditing Firm (TEXT C703)

b. \_\_\_\_\_  
(1) Name of Engagement Partner (TEXT C704)

\_\_\_\_\_  
(2) City (TEXT C708)

\_\_\_\_\_  
(2) E-mail Address (TEXT C705)

\_\_\_\_\_  
(3) State Abbreviation (TEXT C714)      (4) Zip Code (TEXT C715)

**Schedule HC-B—Securities**

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
1. U.S. Treasury securities	0211	-	0213	-	1286	5,000	1287	5,000	1
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) 1	HT50	-	HT51	-	HT52	-	HT53	-	2.
3. Securities issued by states and political subdivisions in the U.S	8496	-	8497	-	8498	-	8499	-	3
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA	G300	-	G301	-	G302	75,000	G303	74,000	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	-	G305	-	G306	29,000	G307	29,000	4.a.(2)
(3) Other pass-through securities	G308	-	G309	-	G310	-	G311	-	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies 2	G312	-	G313	-	G314	-	G315	-	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies 2	G316	-	G317	-	G318	-	G319	-	4.b.(2)
(3) All other residential mortgage-backed securities	G320	-	G321	-	G322	-	G323	-	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	-	K143	-	K144	-	K145	-	4.c.(1)(a)
(b) Other pass-through securities	K146	-	K147	-	K148	-	K149	-	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies 2	K150	-	K151	-	K152	-	K153	-	4.c.(2)(a)
(b) All other commercial MBS	K154	-	K155	-	K156	-	K157	-	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).

**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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
	Dollar Amounts in Thousands								
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)	C026	-	C988	-	C989	-	C027	-	5.a.
b. Structured financial products	HT58	-	HT59	-	HT60	-	HT61	-	5.b.(1)
6. Other debt securities:									
a. Other domestic debt securities	1737	-	1738	-	1739	-	1741	-	6.a.
b. Foreign debt securities	1742	-	1743	-	1744	265,000	1746	266,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup>					A510	-	A511	-	7
							BHCT		
8. Total (sum of 1 through 7) <sup>2</sup>	1754	-	1771	-	1772	374,000	1773	374,000	8

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Bil Mil Thou	
1. Pledged securities <sup>3</sup>	0416	-	M.1.
2. Remaining maturity or next repricing date of debt securities <sup>4,5</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above)			
a. 1 year and less	0383	271,000	M.2.a.
b. Over 1 year to 5 years	0384	-	M.2.b.
c. Over 5 years	0387	103,000	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	-	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	-	M.4.a.
b. Fair value	8783	-	M.4.b.

1. Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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 and available-for-sale securities at fair value.

4. Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

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**Schedule HC-B—Continued**  
**Memoranda—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands									
<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	-	B839	-	B840	-	B841	-	M.5.a.
b. Home equity lines	B842	-	B843	-	B844	-	B845	-	M.5.b.
c. Automobile loans	B846	-	B847	-	B848	-	B849	-	M.5.c.
d. Other consumer loans	B850	-	B851	-	B852	-	B853	-	M.5.d.
e. Commercial and industrial loans	B854	-	B855	-	B856	-	B857	-	M.5.e.
f. Other	B858	-	B859	-	B860	-	B861	-	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, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	-	G349	-	G350	-	G351	-	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	G352	-	G353	-	G354	-	G355	-	M.6.b.
c. Corporate and similar loans	G356	-	G357	-	G358	-	G359	-	M.6.c.
d. 1- 4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	-	G361	-	G362	-	G363	-	M.6.d.
e. 1- 4 family residential MBS not issued or guaranteed by GSEs	G364	-	G365	-	G366	-	G367	-	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	-	G369	-	G370	-	G371	-	M.6.f.
g. Other collateral or reference assets	G372	-	G373	-	G374	-	G375	-	M.6.g.

1. The \$10 billion asset-size test is based on the total assets reported as of June 30, 2018.

**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	Bil Mil Thou	BHDM	Bil Mil Thou			
1. Loans secured by real estate	1410	14000			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	1420	1.b.		
c. Secured by 1- 4 family residential properties:							
(1) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit				1797	1.c.(1)		
(2) Closed-end loans secured by 1- 4 family residential properties:							
(a) Secured by first liens				5367	1.c.(2)(a)		
(b) Secured by junior liens				5368	1.c.(2)(b)		
d. Secured by multifamily (5 or more) residential properties				1460	3000	1.d.	
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner- occupied nonfarm nonresidential properties			BHCK				
			F160	0	1.e.(1)		
(2) Loans secured by other nonfarm nonresidential properties			F161	11000	1.e.(2)		
			BHDM				
				1288	2650000	2	
2. Loans to depository institutions and acceptances of other banks							
a. To U.S. banks and other U.S. depository institutions	1292	0			2.a.		
b. To foreign banks	1296	8571000			2.b.		
3. Loans to finance agricultural production and other loans to farmers	1590	0	1590	0	3		
4. Commercial and industrial loans			1766	243000	4		
a. To U.S. addressees (domicile)	1763	184000			4.a.		
b. To non-U.S. addressees (domicile)	1764	59000			4.b.		
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)							
a. Credit cards	B538	25479000			1975	26015000	6
b. Other revolving credit plans	B539	0					6.a.
c. Automobile loans	K137	0					6.b.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	536000					6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	0	2081	0			6.d.
8. Not applicable							7
9. Loans to nondepository financial institutions and other loans:							
a. Loans to nondepository financial institutions	J454	1774000	J454	0			9.a.
b. Other loans							
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545	3373000	1545	3373000			9.b.(1)
(2) All other loans (exclude consumer loans)	J451	0	J451	0			9.b.(2)
10. Lease financing receivables (net of unearned income)				2165			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.

**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.**

Schedule HC-C—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Bil Mil Thou	BHDM	Bil Mil Thou
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0
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	39990000	2122	32295000

Memoranda

Dollar Amounts in Thousands	BHDM	Bil Mil Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1- 4 family residential construction loans	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 propertie	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.(2)
e. Commercial and Industrial loans:	BHCK		
(1) To U.S. addressees (domicile)	K163	1000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) <sup>1</sup>	K165	242000	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	BHDM		
	K166	0	M.1.f.(1)
	BHCK		
(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	241000	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	243,000	M.1.g
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, Column A, above	2746	0	M.2.
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 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	277000	M.4.

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**Schedule HC-C—Continued**  
**Memoranda--Continued**

*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. 1*

5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03- 3 (exclude loans held for sale):

- a. Outstanding balance
- b. Carrying amount included in Schedule HC-C, items 1 through 9

*Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.*

6. Closed-end loans with negative amortization features secured by 1- 4 family residential properties in domestic offices:

- a. Total carrying amount of closed-end loans with negative amortization features secured by 1- 4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..

*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 December 31, 2018, 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).*

- b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1- 4 family residential properties
- 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

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))

10.-11. Not applicable

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

BHDM	Bil Mil Thou	
C779	4000	M.5.a.
C780	4000	M.5.b.

F230	0	M.6.a.

F231	0	M.6.b.
F232	0	M.6.c.

BHDM		
F577	0	M.9.

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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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands							
<i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) <sup>1</sup> and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
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.
Dollar Amounts in Thousands							
13. Not applicable					BHCK	Bil Mil Thou	
14. Pledged loans and leases					G378	28332000	M.14.

**1. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated per ASC 326 in Memorandum item 12.**

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## Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	BHCM	Bil Mil Thou	
<b>Assets</b>				
1. U.S. Treasury securities		3531	14,065,000	1
2. U.S. government agency obligations (exclude mortgage-backed securities)..		3532	71,000	2
3. Securities issued by states and political subdivisions in the U.S		3533	745,000	3
4. Mortgage-backed securities (MBS):		BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		G379	6,124,000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS )		G380	-	4.b.
c. All other residential mortgage-backed securities		G381	-	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies		K197	99,000	4.d.
e. All other commercial MBS		K198	316,000	4.e.
5. Other debt securities				
a. Structured financial products:		HT62	287,000	5.a.
b. All other debt securities		G386	2,173,000	5.b.
6. Loans:				
a. Loans secured by real estate				
(1) Loans secured by 1– 4 family residential properties		HT63	-	6.a.(1)
(2) All other loans secured by real estate		HT64	-	6.a.(2)
b. Commercial and industrial loans		F614	-	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT65	-	6.c.
d. Other loans		F618	-	6.d.
7.- 8. Not applicable				
9. Other trading assets		3541	3,797,000	9
10. Not applicable				
11. Derivatives with a positive fair value		3543	954,000	11
12. Total trading assets (sum of items 1 through 11) (total of Column A must equal Schedule HC, item 5)		BHCT		
		3545	28,631,000	12
<b>Liabilities</b>				
13. a. Liability for short positions:		BHCK		
(1) Equity securities		G209	2,935,000	13.a.(1)
(2) Debt securities		G210	3,390,000	13.a.(2)
(3) All other assets		G211	-	13.a.(3)
b. All other trading liabilities		F624	-	13.b.
14. Derivatives with a negative fair value		3547	903,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)		BHCT		
		3548	7,228,000	15

1. 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).

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**Schedule HC-D—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Bil Mil Thou	
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	-	M.1.a.(1)
(2) All other loans secured by real estate	HT67	-	M.1.a.(2)
b. Commercial and industrial loans	F632	-	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT68	-	M.1.c.
d. Other loans	F636	-	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	-	M.2.a.
b. Unpaid principal balance	F640	-	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a:			
a. Trust preferred securities issued by financial institutions	G299	-	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	-	M.3.b.
c. Corporate and similar loans	G333	287,000	M.3.c.
d. 1- 4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	-	M.3.d.
e. 1- 4 family residential MBS not issued or guaranteed by GSEs	G335	-	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	-	M.3.f.
g. Other collateral or reference assets	G652	-	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	G387	22,173,000	M.4.a.
b. Pledged loans	G388	-	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables	F643	130,000	M.5.a.
b. Home equity lines	F644	-	M.5.b.
c. Automobile loans	F645	112,000	M.5.c.
d. Other consumer loans	F646	22,000	M.5.d.
e. Commercial and industrial loans	F647	99,000	M.5.e.
f. Other	F648	20,000	M.5.f.
6. Not applicable			M.6.
7. Equity securities:			
a. Readily determinable fair values	F652	3,792,000	M.7.a.
b. Other	F653	4,000	M.7.b.
8. Loans pending securitization	F654	-	M.8.

1. The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2018.

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**Schedule HC-D—Continued**  
**Memoranda**

		Dollar Amounts in Thousands	BHCK	Bil Mil Thou			
9.	a. (1)	Gross fair value of commodity contracts	G212	-	M.9.a.(1)		
	(2)	Gross fair value of physical commodities held in inventory	G213	-	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)	<table border="1"><tr><td>BHTX</td></tr><tr><td>F655</td></tr></table>	BHTX	F655	F655	-	M.9.b.(1)
BHTX							
F655							
	(2)	<table border="1"><tr><td>BHTX</td></tr><tr><td>F656</td></tr></table>	BHTX	F656	F656	-	M.9.b.(2)
BHTX							
F656							
	(3)	<table border="1"><tr><td>BHTX</td></tr><tr><td>F657</td></tr></table>	BHTX	F657	F657	-	M.9.b.(3)
BHTX							
F657							
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.	<table border="1"><tr><td>BHTX</td></tr><tr><td>F658</td></tr></table>	BHTX	F658	F658	-	M.10.a.
BHTX							
F658							
	b.	<table border="1"><tr><td>BHTX</td></tr><tr><td>F659</td></tr></table>	BHTX	F659	F659	-	M.10.b.
BHTX							
F659							
	c.	<table border="1"><tr><td>BHTX</td></tr><tr><td>F660</td></tr></table>	BHTX	F660	F660	-	M.10.c.
BHTX							
F660							

2. Exclude equity securities.

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**Schedule HC-E—Deposit Liabilities 1**

		Dollar Amounts in Thousands		
		BHCB	Bil Mil Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances <sup>2</sup>	2210	50,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	3,185,000	1.b.
c.	Money market deposit accounts and other savings accounts	2389	11,905,000	1.c.
d.	Time deposits of \$250,000 or less	HK29	8,480,000	1.d.
e.	Time deposits of more than \$250,000	J474	975,000	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
		BHOD		
a.	Noninterest-bearing balances <sup>2</sup>	3189	-	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	-	2.b.
c.	Money market deposit accounts and other savings accounts	2389	-	2.c.
d.	Time deposits of \$250,000 or less	HK29	-	2.d.
e.	Time deposits of more than \$250,000	J474	-	2.e.

**Memoranda**

		Dollar Amounts in Thousands		
		BHDM	Bil Mil Thou	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less	HK06	2,737,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year	HK31	3,349,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less	HK32	623,000	M.3.
		BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less	A245	-	M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).
2. Includes noninterest-bearing demand, time, and savings deposits.

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## Schedule HC-F—Other Assets 1

Dollar Amounts in Thousands

	BHCK	Bil Mil Thou	
1. Accrued interest receivable 2	B556	401,000	1
2. Net deferred tax assets 3	2148	1,609,000	2
3. Interest-only strips receivable (not in the form of a security) 4	HT80	-	3.
4. Equity investment without readily determinable fair values 5	1752	37,000	4
5. Life insurance assets:			
a. General account life insurance assets	K201	-	5.a.
b. Separate account life insurance assets	K202	-	5.b.
c. Hybrid account life insurance assets	K270	-	5.c.
6. Other	2168	14,547,000	6
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	16,594,000	7

1. Institutions that have adopted ASU 2016-13 should report assets reported in 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.

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**Schedule HC-G—Other Liabilities**

Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
1. Not applicable			
2. Net deferred tax liabilities <sup>1</sup>	3049	1,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup>	B557	-	3.
4. Other	B984	30,895,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	30,896,000	5.

<sup>1</sup> 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 standard.**

03/2019

**Schedule HC-H—Interest Sensitivity 1**

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
1. Earning assets that are repriceable within one year or mature within one year		3197	111,687,000	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	19,732,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet		3298	13,056,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)		3408	2,616,000	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	-	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.

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## 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	Bil Mil Thou	
<b>Assets</b>				
1. Reinsurance recoverables		B988	-	1
2. Total assets		C244	12,000	2
<b>Liabilities</b>				
3. Claims and claims adjustment expense reserves		B990	-	3
4. Unearned premiums		B991	4,000	4
5. Total equity		C245	6,000	5
6. Net income		C246	-	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	Bil Mil Thou	
<b>Assets</b>				
1. Reinsurance recoverables		C247	-	1
2. Separate account assets		B992	-	2
3. Total assets		C248	-	3
<b>Liabilities</b>				
4. Policyholder benefits and contractholder funds		B994	-	4
5. Separate account liabilities		B996	-	5
6. Total equity		C249	-	6
7. Net income		C250	-	7

09/2016



## Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands		
	BHCK	Bil Mil Thou	
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) 1	B558	6,000	1.a.
b. Mortgage-backed securities 1	B559	104,000	1.b.
c. All other debt securities 1 and equity securities with readily determinable fair values not held for trading 2	B560	269,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	61,624,000	2
	BHDM		
3. a. Total loans and leases in domestic offices	3516	32,333,000	3.a.
(1) Loans secured by 1- 4 family residential properties	3465	-	3.a.(1)
(2) All other loans secured by real estate	3466	27,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386	-	3.a.(3)
(4) Commercial and industrial loans	3387	243,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	25,621,000	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	526,000	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	7,685,000	3.b.
<i>Item 4(a) is to be completed by holding companies with total trading assets of \$10 million or more in any of the four preceding calendar quarters.</i>			
	BHCK		
4. a. Trading assets	3401	41,508,000	4.a.
b. Other earning assets	B985	16,346,000	4.b.
5. Total consolidated assets 3	3368	171,778,000	5
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) 4	3517	24,080,000	6
7. Interest-bearing deposits (foreign) 4	3404	-	7
8. Federal funds purchased and securities sold under agreements to repurchase	3353	59,066,000	8
9. All other borrowed money	2635	27,218,000	9
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock)	3519	16,585,000	11

- Quarterly averages for all debt securities should be based on amortized cost.
- For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.
- The quarterly average for total assets should reflect securities not held for trading as follows:
  - Debt securities at amortized cost
  - For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.
  - For holding companies that have adopted ASU 2016-01, 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). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.
- Includes interest-bearing demand deposits.

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

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

(Report only transactions with nonrelated institutions)

		Dollar Amounts in Thousands		BHCK	Bil Mil Thou	
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 line 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.						
				3814	-	1.a.
b. (1) Unused consumer credit card lines						
				J455	86,429,000	1.b.(1)
(2) Other unused credit card lines						
				J456	676,000	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	1,000	1.c.(1)
(a) 1- 4 family residential construction loan commitments						
	F164		-			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments						
	F165		1,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate						
				6550	-	1.c.(2)
d. Securities underwriting						
				3817	-	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans						
				J457	1,000	1.e.(1)
(2) Loans to financial institutions						
				J458	-	1.e.(2)
(3) All other unused commitments						
				J459	3,090,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees						
				6566	3,000	2
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets.1</i>						
a. Amount of financial standby letters of credit conveyed to others						
				3820	3,000	2.a.
3. Performance standby letters of credit and foreign office guarantees						
				6570	-	3
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets.1</i>						
a. Amount of performance standby letters of credit conveyed to others						
				3822	-	3.a.
4. Commercial and similar letters of credit						
				3411	-	4
5. Not applicable						
6. Securities:						
a. Securities lent						
				3433	47,305,000	6.a.
b. Securities borrowed						
				3432	46,940,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
		(Column A)	(Column B)			
		Sold Protection	Purchased Protection			
		BHCK	BHCK			
		Bil Mil Thou	Bil Mil Thou			
		C968	C969		900,000	7.a.(1)
		C970	C971		55,378,000	7.a.(2)
		C972	C973		-	7.a.(3)
		C974	C975		-	7.a.(4)
b. Gross fair values:						
		C219	C221		55,000	7.b.(1)
		C220	C222		32,000	7.b.(2)

1. The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2018.

03/2019

**Schedule HC-L—Continued**

(Report only transactions with nonrelated institutions)

		Dollar Amounts in Thousands		BHCK	Bil Mil Thou	
c. Notional amounts by regulatory capital treatment:						
(1) Positions covered under the Market Risk Rule:						
	(a) Sold protection	G401	-			7.c.(1)(a)
	(b) Purchased protection	G402	33,000			7.c.(1)(b)
(2) All other positions:						
	(a) Sold protection	G403	-			7.c.(2)(a)
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	900,000			7.c.(2)(b)
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	55,345,000			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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou
d. Notional amounts by remaining maturity:							
(1) Sold credit protection:							
	(a) Investment grade	G406	-	G407	-	G408	-
	(b) Subinvestment grade	G409	-	G410	-	G411	-
(2) Purchased credit protection:							
	(a) Investment grade	G412	1,402,000	G413	1,226,000	G414	53,651,000
	(b) Subinvestment grade	G415	-	G416	-	G417	-

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:

		BHCK	Bil Mil Thou	
8. Spot foreign exchange contracts		8765	41,000	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)				
	a. Commitments to purchase when-issued securities	3430	3,611,000	9
	b. Commitments to sell when-issued securities	3434	-	9.a.
		3435	-	9.b.
c.	TEXT 6561	6561	-	9.c.
d.	TEXT 6562	6562	-	9.d.
e.	TEXT 6568	6568	-	9.e.
f.	TEXT 6586	6586	-	9.f.
10. Not applicable				

1. The \$100 billion asset-size test is based on the total assets reported as of June 30, 2018.

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
Derivatives Position Indicators	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	
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	BHCK 8694	BHCK 8695	BHCK 8696	11.a.
	14,985,000	-	13,648,000	-	
b. Forward contracts					
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	336,507,000	-	-	-	
c. Exchange-traded option contracts:					
(1) Written options	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	-	-	180,197,000	-	
(2) Purchased options ..	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	-	-	166,844,000	-	
d. Over-the-counter option contracts:					
(1) Written options	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	-	-	-	-	
(2) Purchased options ..	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	-	-	-	-	
e. Swaps	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	23,472,000	-	-	-	
12. Total gross notional amount of derivative contracts held for trading	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12
	351,492,000	-	360,689,000	-	
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13
	23,472,000	-	-	-	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	14.a.(1)
	867,000	-	3,742,000	-	
(2) Gross negative fair value	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	928,000	-	3,622,000	-	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	14.b.(1)
	7,000	-	-	-	
(2) Gross negative fair value	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	11,000	-	-	-	

03/2007

Schedule HC-L—Continued

Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Government		(Column E) Corporations and All Other Counterparties		
	BHCK	Bil Mil Thou		BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
<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	679,000		G420	85,000	G421	9,000	G422	104,000	15.a.
b. Fair value of collateral:										
(1) Cash-U.S. dollar	G423	970,000		G425	-	G426	-	G427	-	15.b.(1)
(2) Cash-Other currencies	G428	-		G430	-	G431	-	G432	-	15.b.(2)
(3) U.S. Treasury securities	G433	-		G435	-	G436	-	G437	-	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities	G438	-		G440	-	G441	-	G442	-	15.b.(4)
(5) Corporate bonds	G443	-		G445	-	G446	-	G447	-	15.b.(5)
(6) Equity securities	G448	-		G450	-	G451	-	G452	-	15.b.(6)
(7) All other collateral	G453	-		G455	-	G456	-	G457	-	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) ...	G458	970,000		G460	-	G461	-	G462	-	15.b.(8)

1. The \$10 billion asset-size test is based on the total assets reported as of June 30, 2018.

Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Bil Mil Thou	
	Number (Unrounded)				
1. Total number of holding company common shares outstanding	3459	18,182,593			1
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries			6555	-	2
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries			6556	-	3
4. Other assets acquired in satisfaction of debts previously contracted			6557	-	4
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC			A288	48,015,000	5
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	-	6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans			K170	-	6.a.(1)(a)(2)
(b) Secured by farmland			K171	-	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	-	6.a.(1)(c)(1)
(2) Closed-end loans secured by 1- 4 family residential properties:					
(a) Secured by first liens			K173	-	6.a.(1)(c)(2)(a)
(b) Secured by junior liens			K174	-	6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties			K175	-	6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K176	-	6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties			K177	-	6.a.(1)(e)(2)
			BHCK		
(2)-(4) Not applicable.					
(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	-	6.b.(1)
(2) Farmland in domestic offices			K188	-	6.b.(2)
(3) 1- 4 family residential properties in domestic offices			K189	-	6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices			K190	-	6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices			K191	-	6.b.(5)

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	Dollar Amounts in Thousands	BHFN	Bil Mil Thou	
6. b . (6) In foreign offices		K260	-	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above th: is protected by FDIC loss-sharing agreements		BHCK		
		K192	-	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b)		J461	-	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462	-	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		K193	-	7.a.
b. Total assets of captive reinsurance subsidiaries		K194	-	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 1=Yes	BHCK C251		0 8
9. Has the holding company restated its financial statements during the last quarter as a result of new revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.)	0=No 1=Yes	BHCK 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 1=Yes	BHCK 6416		1 11

TEXT

6428 Frank Ambrosio

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

212-320-6636

Area Code / Phone Number (TEXT 9009)

12. Intangible assets		BHCK	Amount	
a. Mortgage servicing assets		3164	-	12.a.
(1) Estimated fair value of mortgage servicing assets	6438		-	12.a.(1)
b. Goodwill		3163	201,000	12.b.
c. All other identifiable intangible assets		JF76	467,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b)		2143	668,000	12.d.
13. Other real estate owned		2150	17,000	13
14. Other borrowed money:		BHCK		
a. Commercial paper		2309	-	14.a.
b. Other borrowed money with a remaining maturity of one year or less		2332	7,247,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	19,521,000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)		3190	26,768,000	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 1=Yes	BHCK B569		0 15
16. Assets under management in proprietary mutual funds and annuities		BHCK	Bil Mil Thou	
		B570	-	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.

06/2018

**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 nonfinancial 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

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	1

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	
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	

	Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
<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	20,271,000	20.a.
b. Balances due from related institutions:				
(1) Due from the holding company (parent company only), gross	4832		7,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross	4833		-	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834		5,000	20.b.(3)
c. Balances due to related institutions:				
(1) Due to holding company (parent company only), gross	5041		9,402,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	5043		3,751,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045		150,000	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		2,500,000	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	6,000	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	Bil Mil Thou	
Memoranda items 23 and 24 are to be completed by all holding companies.					
23. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a)					
			F064	-	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)					
			F065	3,886,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:					
a. Senior perpetual preferred stock or similar items					
			G234	-	24.a.
b. Warrants to purchase common stock or similar items					
			G235	-	24.b.

03/2013

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1- 4 family residential construction loans	F172	-	F174	-	F176	-	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	-	F175	-	F177	-	1.a.(2)
b. Secured by farmland in domestic offices	3493	-	3494	-	3495	-	1.b.
c. Secured by 1- 4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit	5398	-	5399	-	5400	-	1.c.(1)
(2) Closed-end loans secured by 1- 4 family residential properties:							
(a) Secured by first liens	C236	-	C237	-	C229	-	1.c.(2)(a)
(b) Secured by junior liens	C238	-	C239	-	C230	-	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	-	3500	-	3501	-	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties	F178	-	F180	-	F182	-	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	-	F181	-	F183	-	1.e.(2)
f. In foreign offices	B572	-	B573	-	B574	-	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions	5377	-	5378	-	5379	-	2.a.
b. Foreign banks	5380	-	5381	-	5382	-	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	-	1597	-	1583	-	3
4. Commercial and industrial loans	1606	3,000	1607	4,000	1608	-	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	297,000	B576	348,000	B577	39,000	5.a.
b. Automobile loans	K213	-	K214	-	K215	-	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)..	K216	4,000	K217	2,000	K218	-	5.c.
6. Loans to foreign governments and official institutions	5389	-	5390	-	5391	-	6
7. All other loans	5459	-	5460	-	5461	-	7
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	-	F167	-	F168	-	8.a.
b. All other leases	F169	-	F170	-	F171	-	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	1406	304,000	1407	354,000	1403	39,000	9

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

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Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	-	3506	-	3507	-	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	-	K037	-	K038	-	11
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	-	K040	-	K041	-	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ...	K042	-	K043	-	K044	-	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:							
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	-	K046	-	K047	-	12.a.(1)(a)
(2) Secured by farmland	K048	-	K049	-	K050	-	12.a.(1)(b)
(3) Secured by 1- 4 family residential properties:	K051	-	K052	-	K053	-	12.a.(2)
(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit	K054	-	K055	-	K056	-	12.a.(3)(a)
(b) Closed-end loans secured by 1- 4 family residential properties:							
(1) Secured by first liens	K057	-	K058	-	K059	-	12.a.(3)(b)(1)
(2) Secured by junior liens	K060	-	K061	-	K062	-	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063	-	K064	-	K065	-	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	-	K067	-	K068	-	12.a.(5)(a)
(b) Loans secured by other non-farm nonresidential properties	K069	-	K070	-	K071	-	12.a.(5)(b)

b.-d. Not applicable.

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**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands							
12 e. All other loans and leases	K087	-	K088	-	K089	-	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	-	K103	-	K104	-	12.f.

**Memoranda**

	BHDM		BHDM		BHDM		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Dollar Amounts in Thousands							
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	-	K106	-	K107	-	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	-	K109	-	K110	-	M.1.a.(2)
b. Loans secured by 1- 4 family residential properties in domestic offices	BHCK		BHCK		BHCK		
c. Secured by multifamily (5 or more) residential properties in domestic offices	F661	-	F662	-	F663	-	M.1.b.
d. Secured by nonfarm nonresidential properties in domestic offices:	BHDM		BHDM		BHDM		
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K111	-	K112	-	K113	-	M.1.c.
(2) Loans secured by other nonfarm nonresidential properties	K114	-	K115	-	K116	-	M.1.d.(1)
	K117	-	K118	-	K119	-	M.1.d.(2)

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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile)	K120	-	K121	-	K122	-	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	-	K124	-	K125	-	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)							
	K126	33,000	K127	37,000	K128	-	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		
	K130	-	K131	-	K132	-	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers	BHCK		BHCK		BHCK		
	K138	-	K139	-	K140	-	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	33,000	K275	37,000	K276	-	M.1.f.(3)(a)
(b) Automobile loan	K277	-	K278	-	K279	-	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	-	K281	-	K282	-	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f)1							
	HK26	33,000	HK27	37,000	HK28	-	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	-	6559	-	6560	-	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	-	1912	-	1913	-	M.3.
4. Not applicable							
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)							
	C240	2,000	C241	1,000	C226	-	M.5.a.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.

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**Schedule HC-N—Continued**

**Memoranda-Continued**

Dollar Amounts in Thousands	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
<i>Item 6 is to be reported only by holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>					
6. Derivative contracts:					
Fair value of amounts carried as assets	3529	-	3530	-	M.6.

Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
<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	-	M.7.
8. Nonaccrual assets sold during the previous six months	C411	-	M.8.

	(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		
Dollar Amounts in Thousands	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) 1:							
a. Outstanding balance	L183	-	L184	-	L185	-	M.9.a.
b. Carrying amount included in Schedule HC-N, items 1 through 7, above	L186	-	L187	-	L188	-	M.9.b.

1. Memorandum items 9.a and 9.b should be completed only by holding companies that have not yet adopted ASU 2016-13.

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

Schedule HC-P is to be completed by holding companies 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 exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
1. Retail originations during the quarter of 1- 4 family residential mortgage loans for sale:	HT81	-	1.
2. Wholesale originations and purchases during the quarter of 1- 4 family residential mortgage loans for sale: <sup>1</sup>	HT82	-	2.
3 1- 4 family residential mortgages sold during the quarter:	FT04	-	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	-	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	-	5.
6. Repurchases and indemnifications of 1- 4 family residential mortgage loans during the quarter:			
7. Representation and warranty reserves for 1- 4 family residential mortgage loans sold:	HT86	-	6.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	-	7.a.
b. For representations and warranties made to other parties	L192	-	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	-	7.c.

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

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**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 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.

	(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	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
Dollar Amounts in Thousands											
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading 1	JA36	378,000	G474	-	G475	5,000	G476	373,000	G477	-	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCK										
	G478	34,888,000	G479	44,633,000	G480	-	G481	79,521,000	G482	-	2.
3. Loans and leases held for sale	G483	-	G484	-	G485	-	G486	-	G487	-	3.
4. Loans and leases held for investment	G488	32,000	G489	-	G490	-	G491	31,000	G492	1,000	4.
5. Trading assets:	BHCT										
a. Derivative assets	3543	954,000	G493	3,583,000	G494	3,670,000	G495	867,000	G496	-	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	27,677,000	G498	-	G499	13,501,000	G500	14,062,000	G501	114,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	-	F684	-	F692	-	F241	-	F242	-	5.b.(1)
6. All other assets	G391	363,000	G392	129,000	G395	-	G396	380,000	G804	112,000	6.
7. Total assets measured at fair value on a recurring basis	G502	64,292,000	G503	48,345,000	G504	17,176,000	G505	95,234,000	G506	227,000	7.
<b>Liabilities</b>											
8. Deposits	F252	6,086,000	F686	-	F694	-	F253	6,055,000	F254	31,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	34,138,000	G508	36,802,000	G509	-	G510	70,940,000	G511	-	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities	3547	903,000	G512	3,583,000	G513	3,494,000	G514	992,000	G515	-	10.a.
b. Other trading liabilities	BHCK										
	G516	6,325,000	G517	-	G518	4,776,000	G519	1,547,000	G520	2,000	10.b.

1. For holding companies that have adopted ASU 2016-01, which includes provisions for governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule HC, item 2.b and 2.c. For holding companies that have not adopted ASU 2106-01, the amount reported in item 1, column A, must equal Schedule HC, items 2.b.



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						
<b>Liabilities(continued)</b>												
11.	Other borrowed money	G521	131,000	G522	-	G523	-	G524	131,000	G525	-	11.
12.	Subordinated notes and debentures	G526	-	G527	-	G528	-	G529	-	G530	-	12.
13.	All other liabilities	G805	1,015,000	G806	129,000	G807	-	G808	1,137,000	G809	7,000	13.
14.	Total liabilities measured at fair value on a recurring basis	G531	48,598,000	G532	40,514,000	G533	8,270,000	G534	80,802,000	G535	40,000	14.

**Memoranda**

Dollar Amounts in Thousands		BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	BHCK	Bil Mil Thou	
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	-	G537	-	G538	-	G539	-	G540	-	M.1.a.
b.	Nontrading derivative assets	G541	-	G542	-	G543	-	G544	-	G545	-	M.1.b.
c.	BHGX G546 <b>Equity Investment</b>	G546	97,000	G547	-	G548	-	G549	-	G550	97,000	M.1.c.
d.	BHGX G551 <b>Debt Investment</b>	G551	150,000	G552	-	G553	-	G554	137,000	G555	13,000	M.1.d.
e.	BHGX G556	G556	-	G557	-	G558	-	G559	-	G560	-	M.1.e.
f.	BHGX G561	G561	-	G562	-	G563	-	G564	-	G565	-	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	-	F689	-	F697	-	F262	-	F263	-	M.2.a.
b.	Nontrading derivative liabilities	G566	-	G567	-	G568	-	G569	-	G570	-	M.2.b.
c.	BHGX G571 <b>Cash collateral liabilities</b>	G571	945,000	G572	100,000	G573	-	G574	1,045,000	G575	-	M.2.c.
d.	BHGX G576	G576	-	G577	-	G578	-	G579	-	G580	-	M.2.d.
e.	BHGX G581	G581	-	G582	-	G583	-	G584	-	G585	-	M.2.e.
f.	BHGX G586	G586	-	G587	-	G588	-	G589	-	G590	-	M.2.f.

Memoranda—Continued

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	-	M.3.a.(1)
(2) All other loans secured by real estate	HT88	-	M.3.a.(2)
b. Commercial and industrial loans			
	F585	-	M.3.b.
c. Loans to individuals for household, family, and other personal expenditure (i.e., consumer loans) (includes purchased paper)			
	HT89	-	M.3.c.
d. Other loans			
	F589	32,000	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	-	M.4.a.(1)
(2) All other loans secured by real estate	HT92	-	M.4.a.(2)
b. Commercial and industrial loans			
	F597	-	M.4.b.
c. Loans to individuals for household, family, and other personal expenditure (i.e., consumer loans) (includes purchased paper)			
	HT93	-	M.4.c.
d. Other loans			
	F601	32,000	M.4.d.

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C.I.

**Schedule HC-R—Regulatory Capital  
Part I. Regulatory Capital Components and Ratios**

	Dollar Amounts in Thousands		BHCA	Bil Mil Thou	
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares			P742	12,357,000	1.
2. Retained earnings <sup>1</sup>			KW00	1,857,000	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 (enter "1" for Yes; enter "0" for No.)					
	0=No	BHCA			
	1=Yes	JJ29		0	
3. Accumulated other comprehensive income (AOCI)					
		BHCA			
		B530		(42,000)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No. (Advanced approaches institutions must enter "0" for No.)					
	0=No	BHCA			
	1=Yes	P838		0	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital					
		BHCA			
		P839		-	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)					
		BHCA			
		P840		14,172,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)					
		BHCA			
		P841		155,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs					
		BHCA			
		P842		467,000	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 DTL:					
		BHCA			
		P843		279,000	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 securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>2</sup>					
		BHCA			
		P844		-	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>3</sup>					
		BHCA			
		P845		-	9.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)					
		BHCA			
		P846		-	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)					
		BHCA			
		P847		-	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)					
		BHCA			
		P848		-	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)					
		BHCA			
		P849		-	9.f.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

2. Holding companies that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

3. Item 9.b is to be completed only by holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

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**Schedule HC-R—Continued**  
**Part I.—Continued**

	Dollar Amounts in Thousands		
	BHCA	Bil Mil Thou	
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	-	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	16,000	10.b.
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 (item 5 minus items 6 through 11)	P852	13,255,000	12.
13 LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853	-	13.
14 LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	-	14.
15 LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	50,000	15.
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 carryback 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 to cover deductions	P857	16,000	17.
18 Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	66,000	18.
19 Common equity tier 1 capital (item 12 minus item 18)	P859	13,189,000	19.
<b>Additional Tier 1 Capital</b>			
20 Additional tier 1 capital instruments plus related surplus	P860	2,616,000	20.
21 Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	-	21.
22 Tier 1 minority interest not included in common equity tier 1 capital	P862	-	22.
23 Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	2,616,000	23.
24 LESS: Additional tier 1 capital deductions	P864	-	24.
25 Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	2,616,000	25.
<b>Tier 1 Capital</b>			
26 Tier 1 capital (sum of items 19 and 25)	8274	15,805,000	26.
<b>Tier 2 Capital</b>			
27 Tier 2 capital instruments plus related surplus	P866	2,077,000	27.
28 Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	-	28.
29 Total capital minority interest that is not included in tier 1 capital	P868	-	29.
30 a. Allowance for loan and lease losses includable in tier 2 capital 4, 5	5310	915,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW		
	5310	-	30.b.
31 Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital 6	BHCA		
	Q257	-	31.

4. Institutions that have adopted ASU 2016-13 should report in item 30.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 30.a.

5. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount 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 provision.

6. Item 31 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

**Schedule HC-R—Continued**  
**Part I.—Continued**

		Dollar Amounts in Thousands		
32 a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	BHCA	2,992,000	32.a.
b.	(Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	BHCW		
		P870		32.b.
		BHCA		
33	LESS: Tier 2 capital deductions	P872	-	33.
34 a.	Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	2,992,000	34.a.
b.	(Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	BHCW		
		5311		34.b.
<b>Total Capital</b>				
35 a.	Total capital (sum of items 26 and 34.a)	BHCA		
b.	(Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b)	3792	18,797,000	35.a.
		BHCW		
		3792		35.b.
<b>Total Assets for the Leverage Ratio</b>				
36	Average total consolidated assets 7	BHCA		
37	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	KW03	171,778,000	36.
38	LESS: Other deductions from (additions to) assets for leverage ratio purposes	P875	983,000	37.
39	Total assets for the leverage ratio (item 36 minus items 37 and 38)	B596	-	38.
		A224	170,795,000	39.
<b>Total Risk-Weighted Assets</b>				
40 a.	Total risk-weighted assets (from Schedule HC-R, Part II item 31)	A223	87,505,080	40.a.
b.	(Advanced approaches holding companies that exit parallel run only): Total risk-weighted asset using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	BHCW		
		A223	-	40.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
41 Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	15.0723	P793	0.0000	41.
42 Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b)	7206	18.0618	7206	0.0000	42.
43 Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205	21.4810	7205	0.0000	43.

	BHCA	Percentage	
<b>Leverage Capital Ratios*</b>			
44 Tier 1 leverage ratio (item 26 divided by item 39)	7204	9.2538	44.
45 Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22)	H036	7.6274	45.

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

7. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision include the applicable portion of the CECL transitional amount in item 36.

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**Schedule HC-R—Continued**  
**Part I.—Continued**

		BHCA	Percentage	
<b>Capital Buffer*</b>				
46 Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer		H311	10.5723	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer		H312	0.0000	46.b.
Dollar Amounts in Thousands				
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:		BHCA	Bil Mil Thou	
47 Eligible retained income		H313	-	47.
48 Distributions and discretionary bonus payments during the quart		H314	-	48.

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Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

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 1 and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category																Application of Other Risk-Weighting Approaches 4	
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
			0%	2%	4%	10%	20%	50%	100%	150%	250% 5	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
<b>Balance Sheet Asset Categories 2</b>																				
1. Cash and balances due from depository institutions	BHCK D957 10,282,000	BHCK S396 -	BHCK D958 2,848,000					BHCK D959 7,405,000	BHCK S397 13,000	BHCK D960 16,000	BHCK S398 -									
2. Securities:																				
a. Held-to-maturity securities 3	BHCK D961 -	BHCK S399 -	BHCK D962 -	BHCK HJ74 -	BHCK HJ75 -			BHCK D963 -	BHCK D964 -	BHCK D965 -	BHCK S400 -									
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	BHCK JA21 378,000	BHCK S402 -	BHCK D967 79,000	BHCK HJ76 -	BHCK HJ77 -			BHCK D968 29,000	BHCK D969 -	BHCK D970 270,000	BHCK S403 -	BHCK H270 -	BHCK S405 -			BHCK S406 -			BHCK H271 -	BHCK H272 -
3. Federal funds sold and securities purchased under agreements to resell:																				
a. Federal funds sold (in domestic offices)	BHCK D971 -		BHCK D972 -					BHCK D973 -	BHCK S410 -	BHCK D974 -	BHCK S411 -									
b. Securities purchased under agreements to resell	BHCK H171 59,983,000	BHCK H172 59,983,000																		
4. Loans and leases held for sale:																				
a. Residential mortgage exposures	BHCK S413 -	BHCK S414 -	BHCK H173 -					BHCK S415 -	BHCK S416 -	BHCK S417 -									BHCK H273 -	BHCK H274 -
b. High volatility commercial real estate exposures	BHCK S419 -	BHCK S420 -	BHCK H174 -					BHCK H175 -	BHCK H176 -	BHCK H177 -	BHCK S421 -								BHCK H275 -	BHCK H276 -

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. 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.  
 4. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.  
 5. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category																Application of Other Risk-Weighting Approaches 10		
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)		
			0%	2%	4%	10%	20%	50%	100%	150%	250% 11	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
4. Loans and leases held for sale (continued):																					
c. Exposures past due 90 days or more or on nonaccrual 6,12																					
	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79			BHCK S426	BHCK S427	BHCK S428	BHCK S429								BHCK H277	BHCK H278	
	2,000	-	-	-	-			-	-	-	2,000								-	-	
d. All other exposures																					
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81			BHCK S434	BHCK S435	BHCK S436	BHCK S437									BHCK H279	BHCK H280
	189,000	-	-	-	-			-	-	189,000	-									-	-
5. Loans and leases held for investment: 7																					
a. Residential mortgage exposures																					
	BHCK S439	BHCK S440	BHCK H178					BHCK S441	BHCK S442	BHCK S443										BHCK H281	BHCK H282
	3,000	-	-					-	-	3,000										-	-
b. High volatility commercial real estate exposures																					
	BHCK S445	BHCK S446	BHCK H179					BHCK H180	BHCK H181	BHCK H182	BHCK S447									BHCK H283	BHCK H284
	-	-	-					-	-	-	-									-	-
c. Exposures past due 90 days or more on nonaccrual 8,13																					
	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83			BHCK S452	BHCK S453	BHCK S454	BHCK S455									BHCK H285	BHCK H286
	391,000	-	-	-	-			-	-	-	391,000									-	-
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85			BHCK S460	BHCK S461	BHCK S462	BHCK S463									BHCK H287	BHCK H288
	39,405,000	3,374,000	6,815,000	-	-			1,755,000	-	27,461,000	-									-	-
6. LESS: Allowance for loan and lease losses 9																					
	BHCK 3123	BHCK 3123																			
	1,144,000	1,144,000																			

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.

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

11. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

12. 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.

13. 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.



Part II. Risk-Weighted Assets—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)	(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 17	
			0%	2%	4%	10%	20%	50%	100%	150%	250% 1a	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
7. Trading Assets	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	27,753,000	27,732,000	-	-	-		-	-	21,000	-	-	-	-	-				-	-
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	17,565,000	5,406,000	3,541,000	-	-		2,693,000	150,000	3,590,000	-	1,325,000	-	-	-				30,000	15,000
8. All other assets 14,15,16,19																			
a. Separate account bank-owned life insurance																		BHCK H296	BHCK H297
																		-	-
b. Default fund contributions to central counterparties																		BHCK H298	BHCK H299
																		830,000	349,000

14. 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.

15. Institutions that have adopted ASU 2016-13 and have elected to apply the transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount.

16. 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.

17. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

18. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

19. 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.

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Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up
	Dollar Amounts in Thousands				
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities <sup>21</sup>	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	-	-	-	-	-
b. Available-for-sale securities	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	-	-	-	-	-
c. Trading assets	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	878,000	878,000	-	-	-
d. All other on-balance sheet securitization exposures	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	-	-	-	-	-
10. Off-balance sheet securitization exposures	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	3,552,000	3,552,000	-	710,000	-

	(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)	(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  Exposure Amount
	0%	2%	4%	10%	20%	50%	100%	150%	250% <sup>23</sup>	300%	400%	600%	625%	937.5%	1250%			
Dollar Amounts in Thousands	Tri Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
11. Total balance sheet assets <sup>22</sup>	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91	BHCK D988	BHCK D989	BHCK D990	BHCK S503	BHCK S504	BHCK S505	BHCK S506	BHCK S507	BHCK S510	BHCK H300			
	155,685,000	96,229,000	13,283,000	-	-	11,882,000	163,000	31,550,000	393,000	1,325,000	-	-	-	-	-	-	-	860,000

20. Simplified Supervisory Formula Approach.

21. 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.

22. 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.

23. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—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)
	Bil Mil Thou		Bil Mil Thou	Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure) <sup>26</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
	3,000	1.0	3,000	-	-	-		-	-	3,000	-
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
	-	0.5	-	-				-	-	-	-
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
	-	0.2	-	-	-	-		-	-	-	-
15 Retained recourse on small business obligations sold with recourse	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	-	1.0	-	-				-	-	-	-

24. Credit conversion factor.

25. 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.

26. 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. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF 27	(Column B) Credit Equivalent Amount 28	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(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 31	
				0%	2%	4%	10%	20%	50%	100%	150%	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount				
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
16 Repo-style transactions 29,32	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523								BHCK H301	BHCK H302
	40,726,000	1.0	40,726,000	239,000	1,174,000	-		13,126,000	211,000	25,976,000	-								-	-
17 All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524									
	3,611,000	1.0	3,611,000	-				-	-	3,611,000	-									
18 Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):																				
a. Original maturity of one year or less	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531								BHCK H303	BHCK H304
	-	0.2	-	-	-	-		-	-	-	-								-	-
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539								BHCK H307	BHCK H308
	2,000	0.5	1,000	-	-	-		-	-	1,000	-								-	-
19 Unconditionally cancelable commitments	BHCK S540		BHCK S541																	
	87,105,000	0.0	-																	
20 Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548								BHCK H309	BHCK H310
			5,306,000	906,000	-	-	-	3,857,000	-	543,000	-								-	-
21 Centrally cleared derivatives			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557									
			9,205,000	-	9,205,000	-		-	-	-	-									
22 Unsettled transactions (failed trades) 30,33	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	BHCK H198	BHCK H199	BHCK H200						
	181,000			-				-	-	169,000	-	2,000	-	10,000						

27. Credit conversion factor.  
 28. For items 18.b. and 19, column A multiplied by credit conversion factor.  
 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.  
 31. Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.  
 32. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 33. For item 22, the sum of columns C through Q must equal column A.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category														
	0%	2%	4%	10%	20%	50%	100%	150%	250% <sup>34</sup>	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
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	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568
	14,428,000	10,379,000	-	-	28,865,000	374,000	61,853,000	393,000	1,325,000	-	-	-	2,000	-	10,000
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
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	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579
	-	207,580	-	-	5,773,000	187,000	61,853,000	589,500	3,312,500	-	-	-	12,500	-	125,000

- 26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>35</sup>
- 27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rule)
- 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserves <sup>36,37</sup>
- 29. LESS: Excess allowance for loan and lease losses <sup>38,39</sup>
- 30. LESS: Allocated transfer risk reserve
- 31. Total risk-weighted assets (item 28 minus items 29 and 30)

Totals	
BHCK	Tril Bil Mil Thou
S580	73,200,000
S581	14,600,000
B704	87,734,080
A222	229,000
3128	-
G641	87,505,080

- 34. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.
- 35. 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.
- 36. 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).
- 37. 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.
- 38. Institutions that have adopted ASU 2016-13 should report the excess AACL.
- 39. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

03/2015

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Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

	Dollar Amounts in Thousands		M.1.
	BHCK	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	3,013,000	

	With a remaining maturity of						M.2.a.
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years		
	BHCK	Tril Bil Mil Thou	BHCK	Tril Bil Mil Thou	BHCK	Tril Bil Mil Thou	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	6,743,162,000	S583	3,086,049,000	S584	1,028,858,000	M.2.a.
b. Foreign exchange rate and gold	S585	9,483,000	S586	-	S587	41,000	M.2.b.
c. Credit (investment grade reference asset)	S588	1,837,000	S589	2,753,000	S590	3,465,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	814,000	S592	47,756,000	S593	35,419,000	M.2.d.
e. Equity	S594	288,774,000	S595	13,286,000	S596	49,000	M.2.e.
f. Precious metals (except gold)	S597	3,877,000	S598	62,000	S599	-	M.2.f.
g. Other	S600	36,651,000	S601	7,327,000	S602	21,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	216,080,000	S604	17,501,000	S605	17,000	M.3.a.
b. Foreign exchange rate and gold	S606	-	S607	-	S608	-	M.3.b.
c. Credit (investment grade reference asset)	S609	-	S610	-	S611	-	M.3.c.
d. Credit (non-investment grade reference asset)	S612	-	S613	-	S614	-	M.3.d.
e. Equity	S615	323,256,000	S616	17,094,000	S617	-	M.3.e.
f. Precious metals (except gold)	S618	-	S619	-	S620	-	M.3.f.
g. Other	S621	-	S622	-	S623	-	M.3.g.

	Dollar Amounts in Thousands		M.4.
	BHCK	Bil Mil Thou	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)	S624	8,275,000	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			
a. Loans and leases held for investment	JJ30	-	M.5.a.
b. Held-to-maturity debt securities	JJ31	-	M.5.b.
c. Other financial assets measured at amortized cost	JJ32	-	M.5.c.

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

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

C000 ◀

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	1- 4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
<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								1.
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	
	-	-	-	-	-	-	-	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1								2.
	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	
	-	-	-	-	-	-	-	
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets. 1</i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1								3.
	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	
	-	-	-	-	-	-	-	
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	4.a.
	-	-	-	-	-	-	-	
b. 90 days or more past due	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746	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	5.a.
	-	-	-	-	-	-	-	
b. Recoveries	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	5.b.
	-	-	-	-	-	-	-	

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2018 report.





Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Bil Mil Thou	
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	-	M.2.a.
b. 1- 4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	-	M.2.b.
c. Other financial assets <sup>1</sup>	A591	-	M.2.c.
d. 1- 4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end ar open-end loans)	F699	-	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	-	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions <sup>2</sup>	B807	-	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	-	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809	-	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) <sup>2,3</sup>	C407	-	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 on the June 30, 2018 report.

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 1**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
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	640,000	JF84	-	1.a.
b. Securities not held for trading	HU20	-	HU21	-	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale	HU22	8,880,000	HU23	164,000	1.c.
d. Other real estate owned	K009	-	JF89	-	1.d.
e. Other assets	JF91	-	JF90	2,000	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	3,796,000	JF85	31,000	2.a.
b. Other liabilities	JF93	5,000	JF86	3,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above)					
	K030	-	JF87	-	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above)					
	K033	-	JF88	-	4.
Dollar Amounts in Thousands					
	BHCK	Amount			
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs	JF77	-			5.
6. Total liabilities of ABCP conduit VIEs	JF78	-			6.

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

03/2019