

## 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).

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.

**Daryl N. Bible**

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

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

**11/06/2020**

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

Date of Report: **September 30, 2020**

Month / Day / Year (BHCK 9999)

**TRUIST FINANCIAL CORPORATION**

Legal Title of Holding Company (RSSD 9017)

**214 N. TRYON STREET**

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

**CHARLOTTE**

**NC**

**28202**

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

**Clarice Penn, Senior Reporting Analyst**

Name / Title (BHTX 8901)

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E-mail Address of Contact (BHTX 4086)

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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 46.34 hours per response for non-Advanced Approaches holding companies with \$5 billion or more and an average of 40.48 hours per response for non-Advanced Approaches holding companies with less than \$5 billion in total assets and 47.59 hours for Advanced Approaches holding companies, 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.

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# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1–4 family residential properties.....	4435	2448000		1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	1532000		1.a.(1)(b)
(c) All other loans .....	F821	6153000		1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	11000		1.a.(2)
b. Income from lease financing receivables.....	4065	183000		1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	75000		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	63000		1.d.(1)
(2) Mortgage-backed securities .....	B489	1255000		1.d.(2)
(3) All other securities.....	4060	32000		1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069	135000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements				
to resell.....	4020	4000		1.f.
g. Other interest income .....	4518	46000		1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	11937000		1.h.
2. Interest expense				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less .....	HK03	199000		2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04	66000		2.a.(1)(b)
(c) Other deposits.....	6761	453000		2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	0		2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase ...	4180	15000		2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup>				
(excluding subordinated notes and debentures) .....	4185	638000		2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible				
securities <sup>2</sup> .....	4397	94000		2.d.
e. Other interest expense.....	4398	12000		2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073	1477000		2.f.
3. Net interest income (item 1.h minus item 2.f).....	4074	10460000		3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33	2153000		4.
5. Noninterest income:				
a. Income from fiduciary activities .....	4070	349000		5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	754000		5.b.
c. Trading revenue <sup>2, 4</sup> .....	A220	94000		5.c.

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

2. To be completed by holding companies with \$5 billion or more in total assets (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.i, respectively by holding companies with less than \$5 billion in total assets.

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

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

**Schedule HI—Continued**

Dollar Amounts in Thousands		BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>				
5. d. (1) Fees and commissions from securities brokerage .....	C886	494000	5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions .....	C888	576000	5.d.(2)	
(3) Fees and commissions from annuity sales .....	C887	92000	5.d.(3)	
(4) Underwriting income from insurance and reinsurance activities .....	C386	1000	5.d.(4)	
(5) Income from other insurance activities .....	C387	1622000	5.d.(5)	
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions .....	KX46		5.d.(6)	
(7) Income from insurance activities <sup>5</sup> .....	KX47		5.d.(7)	
e. Venture capital revenue <sup>6</sup> .....	B491	0	5.e.	
f. Net servicing fees .....	B492	-522000	5.f.	
g. Net securitization income <sup>6</sup> .....	B493	0	5.g.	
h. Not applicable.				
i. Net gains (losses) on sales of loans and lease .....	8560	906000	5.i.	
j. Net gains (losses) on sales of other real estate owned .....	8561	4000	5.j.	
k. Net gains (losses) on sales of other assets <sup>7</sup> .....	B496	0	5.k.	
l. Other noninterest income <sup>8</sup> .....	B497	1819000	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l) .....	4079	6189000	5.m.	
6. a. Realized gains (losses) on held-to-maturity securities .....	3521	0	6.a.	
b. Realized gains (losses) on available-for-sale securities .....	3196	402000	6.b.	
7. Noninterest expense:				
a. Salaries and employee benefits .....	4135	6038000	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	1060000	7.b.	
c. (1) Goodwill impairment losses .....	C216	0	7.c.(1)	
(2) Amortization expense and impairment losses for other intangible assets .....	C232	513000	7.c.(2)	
d. Other noninterest expense <sup>9</sup> .....	4092	3462000	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	11073000	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	3825000	8.a.	
b. <b>Change in net</b> unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> .....	HT70	7000	8.b.	
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	3832000	8.c.	
9. Applicable income taxes (on item 8.c) .....	4302	670000	9.	
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	3162000	10.	
11. Discontinued operations, net of applicable income taxes <sup>11</sup> .....	FT28	0	11.	
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	G104	3162000	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	9000	13.	
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	3153000	14.	

5. Includes underwriting income from from insurance and reinsurance activities.

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

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

8. See Schedule HI, memoranda item 6.

9. See Schedule HI, memoranda item 7.

10. 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.

11. Describe on Schedule HI, memoranda item 8.

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

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
1. Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	10557000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis.....		4592	3929000	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	270000	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	8000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number	
		4150	55000	M.5.
<i>Memo Items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>				
6. Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):		BHCK	Amount	
a. Income and fees from the printing and sale of checks .....		C013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance .....		C014	135000	M.6.b.
c. Income and fees from automated teller machines (ATMs) .....		C016	0	M.6.c.
d. Rent and other income from other real estate owned .....		4042	0	M.6.d.
e. Safe deposit box rent .....		C015	0	M.6.e.
f. Bank card and credit card interchange fees .....		F555	522000	M.6.f.
g. Income and fees from wire transfers .....		T047	0	M.6.g.
h.	TEXT 8562 <a href="#">Operating Lease Income</a>			
		8562	232000	M.6.h.
i.	TEXT 8563 <a href="#">Noninterest Fees on Loans</a>			
		8563	160000	M.6.i.
j.	TEXT 8564 <a href="#">Gain Loss Nonhedging Mortgage Servicing Rights</a>			
		8564	555000	M.6.j.
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>				
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):				
a. Data processing expenses .....		C017	695000	M.7.a.
b. Advertising and marketing expenses .....		0497	0	M.7.b.
c. Directors' fees .....		4136	0	M.7.c.
d. Printing, stationery, and supplies .....		C018	0	M.7.d.
e. Postage .....		8403	0	M.7.e.
f. Legal fees and expenses .....		4141	0	M.7.f.
g. FDIC deposit insurance assessments .....		4146		M.7.g.
h. Accounting and auditing expenses .....		F556	0	M.7.h.
i. Consulting and advisory expenses .....		F557	0	M.7. i.
j. Automated teller machine (ATM) and interchange expenses .....		F558	0	M.7. j.
k. Telecommunications expenses .....		F559	0	M.7.k.
l. Other real estate owned expenses .....		Y923	0	M.7. l.

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

## Schedule HI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands				BHCK	Amount	
7. m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses) .....						
				Y924	0	M.7.m.
n. TEXT 8565 Merger-Related and Restructuring Charges						
				8565	552000	M.7.n.
o. TEXT 8566 Nonservice related pension expense						
				8566	-358000	M.7.o.
p. TEXT 8567 Outside IT services						
				8567	673000	M.7.p.
Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets. <sup>1</sup>						
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):						
a. (1) TEXT FT29						
				FT29	0	M.8.a.(1)
(2) Applicable income tax effect ..... BHCK FT30 0						
b. (1) TEXT FT31						
				FT31	0	M.8.b.(1)
(2) Applicable income tax effect ..... BHCK FT32 0						
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)						
Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets <sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:						
a. Interest rate exposures .....						
				8757	45000	M.9.a.
b. Foreign exchange exposures .....						
				8758	42000	M.9.b.
c. Equity security and index exposures .....						
				8759	-5000	M.9.c.
d. Commodity and other exposures.....						
				8760	5000	M.9.d.
e. Credit exposures .....						
				F186	7000	M.9.e.
Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. <sup>1</sup>						
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	-94000	M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above) .....						
				K094	0	M.9.g.
Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. <sup>1</sup>						
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading.....						
				C889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....						
				C890	14000	M.10.b.
Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets. <sup>1</sup>						
11. Credit losses on derivatives (see instructions) .....						
				A251	0	M.11.

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	173000	M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....	C242	0	M.12.b.(1)
(2) All other insurance premiums .....	C243	1000	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities.....	B983	9000	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	BHCK A530	0
			M.13.

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Memorandum items 14(a) through 14(b)(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<sup>1</sup></i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	F551	95000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552	-8000	M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.(1)
<i>Memorandum item 15 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	C409	201000	M.15.

*Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only by holding companies with \$5 billion or more in total assets and annually on a year-to-date basis in the December report by holding companies with less than \$5 billion in total assets.<sup>1</sup>*

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.
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*Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly).<sup>1</sup>*

17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) <sup>2</sup> .....	J321		M.17.
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1. The asset-size test is based on the total assets reported as of prior year June 30 report date.

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



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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....		3217	66384000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....		B507	-2109000	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....		B508	64275000	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....		4340	3153000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK		
a. Sale of perpetual preferred stock, gross .....		3577	3449000	5.a.
b. Conversion or retirement of perpetual preferred stock .....		3578	-500000	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross .....		3579	0	6.a.
b. Conversion or retirement of common stock .....		3580	193000	6.b.
7. Sale of treasury stock .....		4782	0	7.
8. LESS: Purchase of treasury stock .....		4783	0	8.
9. Changes incident to business combinations, net .....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock .....		4598	200000	10.
11. LESS: Cash dividends declared on common stock .....		4460	1817000	11.
12. Other comprehensive income <sup>1</sup> .....		B511	1314000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....		4591	0	13.
14. Other adjustments to equity capital (not included above) .....		3581	0	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	69867000	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.

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans .....	C891	1000	C892	1000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893	28000	C894	16000	1.a.(2)
b. Secured by farmland in domestic offices .....	3584	2000	3585	4000	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	22000	5412	20000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	46000	C217	6000	1.c.(2)(a)
(b) Secured by junior liens .....	C235	7000	C218	3000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	5000	3589	2000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	53000	C896	5000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	71000	C898	2000	1.e.(2)
f. In foreign offices .....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers .....	4655	3000	4665	1000	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	193000	4617	39000	4.a.
b. To non-U.S. addressees (domicile) .....	4646	18000	4618	5000	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX48		KX49		4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	B514	121000	B515	19000	5.a.
b. Automobile loans .....	K129	291000	K133	62000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	219000	K206	40000	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>					
6. Loans to foreign governments and official institutions .....	4643	0	4627	0	6.
7. All other loans .....	4644	16000	4628	4000	7.

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

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



**Schedule HI-B—Continued****Part I.—Continued**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 8.a and 8.b blank. <sup>2</sup></i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	F185	0	F187	0	8.a.
b. All other leases .....	C880	51000	F188	4000	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases .....	KX50		KX51		8.c.
9. Total (sum of items 1 through 8.b) <sup>3</sup> .....	4635	1147000	4605	233000	9.

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

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

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

**Memoranda**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Date				
	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....					M.1.
	5409	1000	5410	0	
Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets. <sup>3</sup>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....					M.2.
	4652	0	4662	0	

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

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>2</sup> .....	C388	13000	M.3.

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

2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

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

## Schedule HI-B—Continued

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

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	B522	1549000	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT	4605	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, Column A) .....	BHCK						
	C079	1073000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	5523	74000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>4, 5</sup> .....	4230	2153000	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule) .....	C233	3075000	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c) .....	BHCT						
	3123	5863000	JH93	0	JH99	0	7.

1. Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.

2. Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

3. Institutions that have not adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule HI, item 4.

5. For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum item 5, below, must equal Schedule HI, item 4.

## Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda Items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above .....	C435		0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	C389		0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>2</sup> .....	C390		2000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, column A, above) <sup>3</sup> .....	C781			M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>4</sup> .....	JJ02		0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>4</sup> .....	JJ03		0	M.6.

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

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

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

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

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

	(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)	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
1. Real estate loans:												
a. Construction loans .....	M708		M709		M710		M711		M712		M713	
b. Commercial real estate loans .....	M714		M715		M716		M717		M719		M720	
c. Residential real estate loans .....	M721		M722		M723		M724		M725		M726	
2. Commercial loans <sup>3</sup> .....	M727		M728		M729		M730		M731		M732	
3. Credit cards .....	M733		M734		M735		M736		M737		M738	
4. Other consumer loans .....	M739		M740		M741		M742		M743		M744	
5. Unallocated, if any.....							M745					
6. Total (sum of items 1.a. through 5.) <sup>4</sup> .....	M746		M747		M748		M749		M750		M751	

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

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

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

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

**Schedule HI-C—Continued****Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1, 2</sup>**

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
<b>Loans and Leases Held for Investment:<sup>1</sup></b>					
1. Real estate loans:					
a. Construction loans .....	JJ04	6772000	JJ12	134000	1.a.
b. Commercial real estate loans .....	JJ05	27474000	JJ13	502000	1.b.
c. Residential real estate loans .....	JJ06	65275000	JJ14	569000	1.c.
2. Commercial loans <sup>3</sup> .....	JJ07	146367000	JJ15	2238000	2.
3. Credit cards .....	JJ08	4801000	JJ16	320000	3.
4. Other consumer loans .....	JJ09	55938000	JJ17	2100000	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11	306627000	JJ19	5863000	6.

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

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

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

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

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

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

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

## Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income .....		4107		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 <sup>1</sup> .....		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 <sup>2</sup> .....		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.

## Notes to the Income Statement (Other)

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

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

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

### Example

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

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

## Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	BHCK	Amount	
1.	Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1,2</sup> .....		JJ26	-2109000	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	384000	2.
3.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities <sup>1,2</sup> .....		JJ28	3140000	3.
4.	TEXT		BHCK	Amount	
	5351				
			5351	0	4.
5.	5352				
			5352	0	5.
6.	5353				
			5353	0	6.
7.	5354				
			5354	0	7.
8.	5355				
			5355	0	8.
9.	B042				
			B042	0	9.
10.	B043				
			B043	0	10.

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

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



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

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

# Consolidated Financial Statements for Holding Companies

Report at the close of business 20200930

Date

## Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....		0081	4174000	1.a.
b. Interest-bearing balances: <sup>2</sup>				
(1) In U.S. offices .....		0395	32705000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		0397	58000	1.b.(2)
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....		JJ34	0	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D) .....		1773	86132000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....		JA22	872000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices .....	BHDM	B987	0	3.a.
b. Securities purchased under agreements to resell <sup>5, 6</sup> .....	BHCK	B989	1300000	3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale .....		5369	5522000	4.a.
b. Loans and leases, held for investment.....	B528		306627000	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	3123		5863000	4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c) .....		B529	300764000	4.d.
5. Trading assets (from Schedule HC-D) .....		3545	8478000	5.
6. Premises and fixed assets (including capitalized leases) .....		2145	5515000	6.
7. Other real estate owned (from Schedule HC-M) .....		2150	35000	7.
8. Investments in unconsolidated subsidiaries and associated companies .....		2130	5485000	8.
9. Direct and indirect investments in real estate ventures .....		3656	5000	9.
10. Intangible assets (from Schedule HC-M) .....		2143	28700000	10.
11. Other assets (from Schedule HC-F) <sup>6</sup> .....		2160	19438000	11.
12. Total assets (sum of items 1 through 11) .....		2170	499183000	12.

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

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

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

4. Item 2.c is to be completed 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.

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

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

**Schedule HC—Continued**

	Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing <sup>1</sup> .....	6631		124297000	13.a.(1)
(2) Interest-bearing .....	6636		246450000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN			
(1) Noninterest-bearing .....	6631		0	13.b.(1)
(2) Interest-bearing .....	6636		0	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM			
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993		60000	14.a.
	BHCK			
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995		1280000	14.b.
15. Trading liabilities (from Schedule HC-D) .....	3548		1383000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....	3190		37794000	16.
17. Not applicable.				
18. Not applicable.				
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062		6444000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	C699		614000	19.b.
20. Other liabilities (from Schedule HC-G) .....	2750		10888000	20.
21. Total liabilities (sum of items 13 through 20) .....	2948		429210000	21.
22. Not applicable.				
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	3283		8048000	23.
24. Common stock (par value) .....	3230		6741000	24.
25. Surplus (exclude all surplus related to preferred stock) .....	3240		35774000	25.
26. a. Retained earnings .....	3247		18834000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530		470000	26.b.
c. Other equity capital components <sup>6</sup> .....	A130		0	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c) .....	3210		69867000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000		106000	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105		69973000	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300		499183000	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 |  |
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.) ..... M.1.
2. 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's engagement partner.<sup>7</sup>
- a. \_\_\_\_\_  
(1) Name of External Auditing Firm (TEXT C703)
- \_\_\_\_\_
- (2) City (TEXT C708)
- \_\_\_\_\_
- (3) State Abbreviation (TEXT C714)
- b. \_\_\_\_\_  
(1) Name of Engagement Partner (TEXT C704)
- \_\_\_\_\_
- (2) E-mail Address (TEXT C705)
- \_\_\_\_\_
- (4) Zip Code (TEXT C715)

7. The Federal Reserve regards information submitted in response to Memorandum item 2.b as confidential.

## Schedule HC-B—Securities

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	2218000	1287	2250000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	0	HT51	0	HT52	1842000	HT53	1928000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496	0	8497	0	8498	498000	8499	537000	3.
<i>Holding companies with less than \$5 billion should report data item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank.<sup>3</sup></i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA .....	G300	0	G301	0	G302	16799000	G303	17222000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	G304	0	G305	0	G306	30632000	G307	31354000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....	KX52		KX53		KX54		KX55		4.a.(4)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G312	0	G313	0	G314	29641000	G315	30418000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320	0	G321	0	G322	0	G323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	K142	0	K143	0	K144	2000	K145	2000	4.c.(1)(a)
(b) Other pass-through securities .....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K150	0	K151	0	K152	2309000	K153	2386000	4.c.(2)(a)
(b) All other commercial MBS .....	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)

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

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

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

## Schedule HC-B—Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS) .....	C026	0	C988	0	C989	26000	C027	26000	5.a.
b. Structured financial products .....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	3000	1741	3000	6.a.
b. Other foreign debt securities .....	1742	0	1743	0	1744	6000	1746	6000	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 items 1 through 7) <sup>2</sup> .....	1754	0	1771	0	1772	83976000	1773	86132000	8.

## Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Pledged securities <sup>3</sup> .....		0416	20309000	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	4066000	M.2.a.
b. Over 1 year to 5 years .....		0384	2773000	M.2.b.
c. Over 5 years .....		0387	79293000	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	0	M.4.a.
b. Fair value .....		8783	0	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-rate debt securities by next repricing date.



## Schedule HC-B—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables .....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines .....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	26000	B853	26000	M.5.d.
e. Commercial and industrial loans .....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets .....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

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

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate .....	1410	128988000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	1252000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	8661000	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	514000	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797	13665000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367	55114000	1.c.(2)(a)
(b) Secured by junior liens .....			5368	784000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	5514000	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160	21400000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	22084000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....			BHDM		
a. To U.S. banks and other U.S. depository institutions.....	1292	1000	1288	4000	2.
b. To foreign banks .....	1296	3000			2.a.
3. Loans to finance agricultural production and other loans to farmers ....	1590	554000	1590	554000	2.b.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans .....			1766	75761000	3.
a. To U.S. addressees (domicile) .....	1763	74168000			4.
b. To non-U.S. addressees (domicile) .....	1764	1880000			4.a.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) ..	KX56				4.b.
5. Not applicable.					4.c.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	59287000	6.
a. Credit cards .....	B538	3500000			6.a.
b. Other revolving credit plans.....	B539	2550000			6.b.
c. Automobile loans .....	K137	27799000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	25438000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	0	2081	0	7.
8. Not applicable.					

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

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

## Schedule HC-C—Continued

		(Column A) Consolidated		(Column B) In Domestic Offices		
Dollar Amounts in Thousands		BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>						
9. Loans to nondepository financial institutions and other loans:						
a. Loans to nondepository financial institutions .....		J454	17624000	J454	17624000	9.a.
b. Other loans						
(1) Loans for purchasing or carrying securities (secured or unsecured) .....		1545	304000	1545	304000	9.b.(1)
(2) All other loans (exclude consumer loans).....		J451	23799000	J451	23799000	9.b.(2)
(3) Loans for purchasing or carrying securities (secured and unsecured) and all other loans .....		KX57		KX57		9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.<sup>1</sup></i>						
10. Lease financing receivables (net of unearned income) .....				2165	5541000	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	5541000			10.b.
c. Lease finance receivables.....		KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above....		2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)...		2122	312149000	2122	311862000	12.

## Memoranda

Dollar Amounts in Thousands		BHDM	Amount	
<i>HC-C memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1–4 family residential construction loans .....	K158	0		M.1.a.(1)
(2) All other construction loans and all land development and other land loans .....	K159	16000		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices .....	F576	432000		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	K160	2000		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	9000		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162	42000		M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>				
e. Commercial and Industrial loans:				
(1) To U.S. addressees (domicile) .....	K163	54000		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K164	11000		M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX59			M.1.e.(3)

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

## Schedule HC-C—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	(Column B) In Domestic Offices		
	BHCK	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165	351000	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)
(2) Loans to finance agricultural production and other loans to farmers .....	BHCK		
	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	K098	0	M.1.f.(3)(a)
(b) Automobile loans .....	K203	306000	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	0	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	917000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	7228000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A) .....	B837	51000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>1</sup> that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A) .....	C391	30000	M.4.

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

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

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.<sup>1</sup></i>				
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....		C779		M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9 .....		C780		M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>				
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..		F230		M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of 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).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....		F231		M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above .....		F232		M.6.c.
7.–8. Not applicable.				
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....		BHDM		
10.–11. Not applicable.		F577	216000	M.9.

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

## Schedule HC-C—Continued

## Memoranda—Continued

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

Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable.				
14. Pledged loans and leases .....	G378		147850000	M.14.
15. Not applicable.				
<i>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</i>				
16. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				
a. Number of Section 4013 loans outstanding .....	LG24		Number	M.16.a.
b. Outstanding balance of Section 4013 loans.....	LG25		Amount	M.16.b.

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

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



## Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands		BHCM	Amount	
<b>Assets</b>				
1. U.S. Treasury securities.....		3531	998000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .....		3532	257000	2.
3. Securities issued by states and political subdivisions in the U.S. ....		3533	29000	3.
4. Mortgage-backed securities (MBS):		BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....		G379	483000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> (include CMOs, REMICs, and stripped MBS ) .....		G380	248000	4.b.
c. All other residential mortgage-backed securities .....		G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....		K197	0	4.d.
e. All other commercial MBS .....		K198	0	4.e.
5. Other debt securities				
a. Structured financial products .....		HT62	0	5.a.
b. All other debt securities .....		G386	721000	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties .....		HT63	0	6.a.(1)
(2) All other loans secured by real estate .....		HT64	0	6.a.(2)
b. Commercial and industrial loans .....		F614	392000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d. Other loans .....		F618	1427000	6.d.
7.-8. Not applicable.		BHCM		
9. Other trading assets .....		3541	115000	9.
10. Not applicable.				
11. Derivatives with a positive fair value .....		3543	3808000	11.
12. Total trading assets (sum of items 1 through 11)		BHCT		
(total of column A must equal Schedule HC, item 5) .....		3545	8478000	12.
<b>Liabilities</b>				
13. a. Liability for short positions:		BHCK		
(1) Equity securities .....		G209	10000	13.a.(1)
(2) Debt securities .....		G210	1021000	13.a.(2)
(3) All other assets .....		G211	0	13.a.(3)
b. All other trading liabilities .....		F624	0	13.b.
14. Derivatives with a negative fair value .....		3547	352000	14.
15. Total trading liabilities (sum of items 13.a through 14)		BHCT		
(total of column A must equal Schedule HC, item 15) .....		3548	1383000	15.

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

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d.)				
a. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties .....	HT66		0	M.1.a.(1)
(2) All other loans secured by real estate .....	HT67		0	M.1.a.(2)
b. Commercial and industrial loans .....	F632		371000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT68		0	M.1.c.
d. Other loans .....	F636		1545000	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			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			M.4.a.
b. Pledged loans .....	G388			M.4.b.
5. Asset-backed securities:				
a. Credit card receivables .....	F643			M.5.a.
b. Home equity lines .....	F644			M.5.b.
c. Automobile loans .....	F645			M.5.c.
d. Other consumer loans .....	F646			M.5.d.
e. Commercial and industrial loans .....	F647			M.5.e.
f. Other .....	F648			M.5.f.
6. Not applicable.				
7. Equity securities:				
a. Readily determinable fair values .....	F652			M.7.a.
b. Other .....	F653			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 prior year June 30 report date.

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

		Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1)	Gross fair value of commodity contracts .....		G212		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)	BHTX F655		F655		M.9.b.(1)
(2)	BHTX F656		F656		M.9.b.(2)
(3)	BHTX F657		F657		M.9.b.(3)
10.	Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)				
a.	BHTX F658		F658		M.10.a.
b.	BHTX F659		F659		M.10.b.
c.	BHTX F660		F660		M.10.c.

2. Exclude equity securities.

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

Dollar Amounts in Thousands		BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>2</sup> .....		2210	124297000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	18660000	1.b.
c. Money market deposit accounts and other savings accounts .....		2389	202389000	1.c.
d. Time deposits of \$250,000 or less .....		HK29	21477000	1.d.
e. Time deposits of more than \$250,000 .....		J474	3924000	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	0	2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
c. Money market deposit accounts and other savings accounts .....		2389	0	2.c.
d. Time deposits of \$250,000 or less .....		HK29	0	2.d.
e. Time deposits of more than \$250,000 .....		J474	0	2.e.

**Memoranda**

Dollar Amounts in Thousands		BHDM	Amount	
1. Brokered deposits \$250,000 or less with a remaining maturity of one year or less .....		HK06	10051000	M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year .....		HK31	435000	M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less .....		HK32	3479000	M.3.
		BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less .....		A245	0	M.4.

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

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable <sup>2</sup> .....		B556	1225000	1.
2. Net deferred tax assets <sup>3</sup> .....		2148	0	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....		HT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....		1752	212000	4.
5. Life insurance assets:				
a. General account life insurance assets .....		K201	4332000	5.a.
b. Separate account life insurance assets .....		K202	1545000	5.b.
c. Hybrid account life insurance assets .....		K270	584000	5.c.
6. Other .....		2168	11540000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....		2160	19438000	7.

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

**Schedule HC-G—Other Liabilities**

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable.				
2. Net deferred tax liabilities <sup>1</sup> .....		3049	789000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup> .....		B557	366000	3.
4. Other .....		B984	9733000	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....		2750	10888000	5.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year .....		3197	192878000	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	20868000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....		3298	2234000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock) .....		3408	503000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....		3409	0	5.

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

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

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

**I. Property and Casualty Underwriting**

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

Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>				
1. Reinsurance recoverables .....	B988			1.
2. Total assets .....	C244		61000	2.
<b>Liabilities</b>				
3. Claims and claims adjustment expense reserves .....	B990		32000	3.
4. Unearned premiums .....	B991		0	4.
5. Total equity .....	C245		34000	5.
6. Net income .....	C246		1000	6.

**II. Life and Health Underwriting**

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

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

**Schedule HC-K—Quarterly Averages**

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) <sup>1</sup> .....		B558	4060000	1.a.
b. Mortgage-backed securities <sup>1</sup> .....		B559	75232000	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....		B560	1287000	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....		3365	1197000	2.
		BHDM		
3. a. Total loans and leases in domestic offices .....		3516	315375000	3.a.
(1) Loans secured by 1–4 family residential properties .....		3465	70790000	3.a.(1)
(2) All other loans secured by real estate .....		3466	57675000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....		3386	543000	3.a.(3)
(4) Commercial and industrial loans .....		3387	91382000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....		B561	3506000	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	55364000	3.a.(5)(b)
		BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....		3360	323000	3.b.
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.<sup>3</sup></i>				
		BHCK		
4. a. Trading assets .....		3401	8051000	4.a.
b. Other earning assets .....		B985	33871000	4.b.
5. Total consolidated assets <sup>4</sup> .....		3368	498367000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....		3517	248245000	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....		3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....		3353	1179000	8.
9. All other borrowed money .....		2635	38841000	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock) .....		3519	69528000	11.

1. Quarterly averages for all debt securities should be based on amortized cost.

2. 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.

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

4. The quarterly average for total assets should reflect securities not held for trading as follows:

- 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.

5. Includes interest-bearing demand deposits.



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

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands

	BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):			
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) ..	3814	22100000	1.a.
<i>1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> semiannually in the June and December reports only.</i>			
b. (1) Unused consumer credit card lines .....	J455		1.b.(1)
(2) Other unused credit card lines .....	J456		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	10860000	1.c.(1)
(a) 1–4 family residential construction loan commitments .....	F164	2296000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	F165	8564000	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	6550	2253000	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
d. Securities underwriting .....	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans .....	J457	88830000	1.e.(1)
(2) Loans to financial institutions .....	J458	14847000	1.e.(2)
(3) All other unused commitments .....	J459	19509000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....	6566	4400000	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
a. Amount of financial standby letters of credit conveyed to others .....	3820	404000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....	6570	486000	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
a. Amount of performance standby letters of credit conveyed to others .....	3822	13000	3.a.
4. Commercial and similar letters of credit .....	3411	43000	4.
5. Not applicable.			
6. Securities:			
a. Securities lent .....	3433	0	6.a.
b. Securities borrowed .....	3432	0	6.b.

*Items 7.a. through 7.d.(2)(b) are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup>*

	(Column A) Sold Protection		(Column B) Purchased Protection		
	BHCK	Amount	BHCK	Amount	
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps .....	C968	0	C969	738000	7.a.(1)
(2) Total return swaps .....	C970	0	C971	1482000	7.a.(2)
(3) Credit options .....	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives .....	C974	6398000	C975	1560000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	C219	0	C221	47000	7.b.(1)
(2) Gross negative fair value .....	C220	16000	C222	5000	7.b.(2)

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

**Schedule HC-L—Continued**

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection .....	G401		0	7.c.(1)(a)
(b) Purchased protection .....	G402		1482000	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection .....	G403		6398000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405		2298000	7.c.(2)(c)

Dollar Amounts in Thousands		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>2</sup>								
(a) Investment grade .....		G406	130000	G407	773000	G408	345000	7.d.(1)(a)
(b) Subinvestment grade .....		G409	84000	G410	4107000	G411	959000	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>								
(a) Investment grade .....		G412	240000	G413	987000	G414	346000	7.d.(2)(a)
(b) Subinvestment grade .....		G415	400000	G416	1742000	G417	65000	7.d.(2)(b)

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

		BHCK	Amount	
8. Spot foreign exchange contracts .....		8765	267000	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	0	9.
b. Commitments to sell when-issued securities .....		3434	0	9.a.
		3435	0	9.b.
c.	TEXT 6561	6561	0	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.

10. Not applicable.

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A.

Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

4. The \$100 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
<i>Items 11.a. through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	11.a.
	4245000	0	521000	0	
b. Forward contracts .....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	21700000	11387000	0	0	
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	619000	0	6108000	0	
(2) Purchased options ..	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	8400000	0	6639000	0	
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	16235000	131000	17875000	853000	
(2) Purchased options ..	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	11226000	129000	6019000	851000	
e. Swaps .....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	177615000	1261000	40000	1349000	
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12.
	176845000	12908000	37162000	3053000	
13. Total gross notional amount of derivative contracts held for purposes other than trading .....	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13.
	63195000	0	40000	0	
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)
	3925000	140000	1693000	162000	
(2) Gross negative fair value .....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	954000	130000	2122000	158000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	14.b.(1)
	254000	0	0	0	
(2) Gross negative fair value .....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	75000	0	9000	0	

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

## Schedule HC-L—Continued

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
Dollar Amounts in Thousands	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup></i>									
15. Over-the-counter derivatives:									
a. Net current credit exposure .....	G418	425000		G420	10000	G421	0	G422	4053000
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	360000		G425	501000	G426	0	G427	73000
(2) Cash—Other currencies .....	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities .....	G433	2000		G435	0	G436	0	G437	0
(4) U.S. government agency and U.S. government-sponsored agency debt securities .....	G438	3000		G440	0	G441	0	G442	4000
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral .....	G453	0		G455	0	G456	0	G457	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	365000		G460	501000	G461	0	G462	77000

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

## Schedule HC-M—Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding .....	Number (Unrounded) 3459 1348118316			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	3833000	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	20717000	3.
4. Other assets acquired in satisfaction of debts previously contracted .....		6557	30000	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC .....		A288	0	5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:		BHDM		
(1) 1–4 family residential construction loans .....		K169	0	6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....		K170	0	6.a.(1)(a)(2)
(b) Secured by farmland .....		K171	0	6.a.(1)(b)
(c) Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....		K172	0	6.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens .....		K173	0	6.a.(1)(c)(2)(a)
(b) Secured by junior liens .....		K174	0	6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....		K175	0	6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....		K176	0	6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....		K177	0	6.a.(1)(e)(2)
(2)–(4) Not applicable.		BHCK		
(5) All other loans and leases .....		K183	0	6.a.(5)
b. Other real estate owned (included in Schedule HC, item 7):		BHDM		
(1) Construction, land development, and other land in domestic offices .....		K187	0	6.b.(1)
(2) Farmland in domestic offices .....		K188	0	6.b.(2)
(3) 1–4 family residential properties in domestic offices .....		K189	0	6.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....		K190	0	6.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....		K191	0	6.b.(5)

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

## Schedule HC-M—Continued

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

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

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

Sharon Smith

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

336-733-3032

Area Code / Phone Number (TEXT 9009)

12. Intangible assets:		BHCK	Amount	
a. Mortgage servicing assets .....		3164	1991000	12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438	1991000		12.a.(1)
b. Goodwill .....		3163	23869000	12.b.
c. All other intangible assets .....		JF76	2840000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....		2143	28700000	12.d.
13. Other real estate owned .....		2150	35000	13.
14. Other borrowed money:		BHCK		
a. Commercial paper .....		2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less .....		2332	8888000	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....		2333	28906000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....		3190	37794000	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	1	15.
16. Assets under management in proprietary mutual funds and annuities .....		BHCK	Amount	
		B570	5550000	16.

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

**Schedule HC-M—Continued**

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

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

0=No	BHCK	
1=Yes	C161	1

17.

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

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

0=No	BHCK	
1=Yes	C159	1

18.

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

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

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

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

19.a.

0=No		
1=Yes	C701	

19.b.

**Dollar Amounts in Thousands**

	BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>			
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net assets .....	C252	4538000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross .....	4832	0	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	4833	6000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	0	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross .....	5041	225000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross .....	5043	2000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	0	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	100000	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	74000	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](http://www.examplebhc.com/riskdisclosures))

TEXT  
C497 [http:// ir.truist.com/legacy-documents](http://ir.truist.com/legacy-documents)

22.

Dollar Amounts in Thousands

Memoranda items 23 through 25 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

0

23.a.

- b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....

F065

5263000

23.b.

## 24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:

- a. Senior perpetual preferred stock or similar items .....

G234

0

24.a.

- b. Warrants to purchase common stock or similar items .....

G235

0

24.b.

25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans<sup>1</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):

- a. Number of PPP loans outstanding .....

LG26

80435

25.a.

- b. Outstanding balance of PPP loans .....

LG27

12208000

25.b.

- c. Outstanding balance of PPP loans pledged to the PPPLF .....

LG28

0

25.c.

- d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30 .....

LL57

0

25.d.

1. Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.



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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans ..	F172	2000	F174	2000	F176	11000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	F173	3000	F175	1000	F177	27000	1.a.(2)
b. Secured by farmland in domestic offices....	3493	1000	3494	0	3495	9000	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	61000	5399	2000	5400	151000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	809000	C237	573000	C229	282000	1.c.(2)(a)
(b) Secured by junior liens .....	C238	11000	C239	6000	C230	12000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties .....	F178	16000	F180	4000	F182	96000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	F179	4000	F181	7000	F183	47000	1.e.(2)
f. In foreign offices .....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions .....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks .....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1594	1000	1597	0	1583	3000	3.
4. Commercial and industrial loans .....	1606	127000	1607	3000	1608	400000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	29000	B576	21000	B577	0	5.a.
b. Automobile loans .....	K213	321000	K214	8000	K215	136000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..	K216	745000	K217	575000	K218	12000	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans .....	5459	24000	5460	0	5461	36000	7.

## Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets are to report data item 8.c columns A, B and C and should leave data items 8.a and 8.b columns A, B and C blank.<sup>1</sup></i>							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases .....	F169	9000	F170	0	F171	32000	8.b.
c. Lease finance receivables .....	KX63		KX64		KX65		8.c.
9. Total loans and leases (sum of items 1 through 8.b) <sup>2</sup> ..	1406	2163000	1407	1202000	1403	1254000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S.Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) .....							
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K036	1018000	K037	1079000	K038	64000	11.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....							
	K039	692000	K040	744000	K041	44000	11.a.
	K042	241000	K043	270000	K044	1000	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): <sup>1</sup>							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans .....	BHDM		BHDM		BHDM		
	K045	0	K046	0	K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....							
	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farland.....	K051	0	K052	0	K053	0	12.a.(2)

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

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

## Schedule HC-N—Continued

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

## Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
12. e. All other loans and leases .....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss- sharing agreements .....	K102	0	K103	0	K104	0	12.f.

## Memoranda

Dollar Amounts in Thousands	BHDM	Amount	BHDM	Amount	BHDM	Amount	
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.<sup>1</sup></i>							
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans ..	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	K108	0	K109	0	K110	0	M.1.a.(2)
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	116000	F662	150000	F663	57000	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	0	K112	0	K113	0	M.1.c.
(2) Loans secured by other nonfarm nonresidential properties .....							
	K114	0	K115	0	K116	23000	M.1.d.(1)
	K117	0	K118	0	K119	0	M.1.d.(2)

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

## Schedule HC-N—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets are to report data item 1.e.(3) columns A, B and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B and C blank.<sup>1</sup></i>							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	1000	K121	0	K122	19000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addresses (domicile) .....	KX66		KX67		KX68		M.1.e.(3)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....							
	K126	33000	K127	1000	K128	41000	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	0	K131	0	K132	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		BHCK		BHCK		
	K138	0	K139	0	K140	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	K274	0	K275	0	K276	0	M.1.f.(3)(a)
(b) Automobile loan .....	K277	30000	K278	0	K279	25000	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards .....	K280	0	K281	0	K282	0	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructuring included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) <sup>2</sup> ....							
	HK26	150000	HK27	151000	HK28	140000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....							
	6558	0	6559	0	6560	9000	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	2000	1912	1000	1913	1000	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above) ...							
	C240	15000	C241	5000	C226	130000	M.5.

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

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

**Schedule HC-N—Continued****Memoranda—Continued**

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

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

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

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

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

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT81		3724000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82		9686000	2.
3. 1–4 family residential mortgages sold during the quarter .....	FT04		13570000	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		4801000	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		225000	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter ..	HT86		11000	6.
7. Representation and warranty reserves for 1–4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	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		95000	7.c.

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	87004000	G474	-7000	G475	824000	G476	86173000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell .....	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale .....	G483	5369000	G484	0	G485	0	G486	5369000	G487	0	3.
4. Loans and leases held for investment .....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets .....	3543	3808000	G493	2159000	G494	684000	G495	5283000	G496	0	5.a.
b. Other trading assets .....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	G497	4670000	G498	0	G499	105000	G500	4565000	G501	0	5.b.
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets .....	G391	2506000	G392	-261000	G395	0	G396	26000	G804	2219000	6.
7. Total assets measured at fair value on a recurring basis .....											
	G502	103357000	G503	1891000	G504	1613000	G505	101416000	G506	2219000	7.
<b>Liabilities</b>											
8. Deposits .....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities .....	3547	352000	G512	3028000	G513	480000	G514	2900000	G515	0	10.a.
b. Other trading liabilities .....	BHCK										
	G516	1031000	G517	0	G518	1000	G519	1030000	G520	0	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 2016-01, the amount reported in item 1, column A, must equal Schedule HC, items 2.b.

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

## Schedule HC-Q—Continued

	(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		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Liabilities (continued)</b>											
11. Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	80000	G806	38000	G807	29000	G808	75000	G809	14000	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	1463000	G532	3066000	G533	510000	G534	4005000	G535	14000	14.

## Memoranda

Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets.....		G536	1991000	G537	0	G538	0	G539	0	G540	1991000	M.1.a.
b. Nontrading derivative assets.....		G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c.	BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d.	BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e.	BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f.	BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):												
a. Loan commitments (not accounted for as derivatives).....		F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities .....		G566	51000	G567	38000	G568	0	G569	75000	G570	14000	M.2.b.
c.	BHTX G571	Nontrading, nonderivative other liabilities		G571	29000	G572	0	G573	29000	G574	0	M.2.c.
d.	BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e.	BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f.	BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.



**Schedule HC-Q—Continued****Memoranda**

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>				
3. Loans measured at fair value:				
a. Loans secured by real estate:				
(1) Secured by 1–4 family residential properties .....	HT87	4881000		M.3.a.(1)
(2) All other loans secured by real estate .....	HT88	488000		M.3.a.(2)
b. Commercial and industrial loans .....	F585	0		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT89	0		M.3.c.
d. Other loans .....	F589	0		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	4636000		M.4.a.(1)
(2) All other loans secured by real estate .....	HT92	477000		M.4.a.(2)
b. Commercial and industrial loans .....	F597	0		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT93	0		M.4.c.
d. Other loans .....	F601	0		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	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....		P742	42515000	1.
2. Retained earnings <sup>1</sup> .....		KW00	21291000	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 "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....				
		BHCA		
		JJ29	2	2.a.
3. Accumulated other comprehensive income (AOCI) .....				
		BHCA	Amount	
		B530	470000	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	1
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....				
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....				
		BHCA	Amount	
		P839	0	4.
		P840	64276000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....		P841	23694000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....		P842	2230000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....		P843	0	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> .....				
		P844	1647000	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> .....				
		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) .....				
		P846	-70000	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....				
		P847	-1104000	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....				
		P848	0	9.e.
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....				
		P849		9.f.

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

## Schedule HC-R—Continued

## Part I.—Continued

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

Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>		
		BHCA	Amount	BHCW	Amount	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....			P851		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11) .....	P852	37879000	P852		12.
13.	a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12 .....	LB58	0			13.a.
	b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..			P853		13.b.
14.	a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12 .....	LB59	0			14.a.
	b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P854		14.b.
15.	a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 .....	LB60	0			15.a.
	b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P855		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....			P856		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital <sup>2</sup> to cover deductions.....	P857	0	P857		17.
18.	Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	P858	0	P858		18.
19.	Common equity tier 1 capital (item 12 minus item 18) .....	P859	37879000	P859		19.

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

## Schedule HC-R—Continued

## Part I.—Continued

	Dollar Amounts in Thousands	BHCA	Amount		
<b>Additional Tier 1 Capital</b>					
20. Additional tier 1 capital instruments plus related surplus .....		P860	8048000	20.	
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....		P861	0	21.	
22. Tier 1 minority interest not included in common equity tier 1 capital .....		P862	0	22.	
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....		P863	8048000	23.	
24. LESS: Additional tier 1 capital deductions .....		P864	2000	24.	
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....		P865	8046000	25.	
<b>Tier 1 Capital</b>					
26. Tier 1 capital <sup>1</sup> .....		8274	45925000	26.	
<b>Total Assets for the Leverage Ratio</b>					
27. Average total consolidated assets <sup>2</sup> .....		KW03	501476000	27.	
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....		P875	25926000	28.	
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....		B596	-1318000	29.	
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....		A224	476868000	30.	
<b>Leverage Ratio*</b>					
31. Leverage ratio (item 26 divided by item 30) .....		BHCA	Percentage		
		7204	9.6305	31.	
a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....		0=No 1=Yes	BHCA LE74	0	31.a.
If your holding company entered "1" for Yes in item 31.a:					
• Complete items 32 through 36					
• Do <u>not</u> complete items 37 through 53					
• Do <u>not</u> complete Part II of Schedule HC-R.					
If your holding company entered "0" for No in item 31.a:					
• Skip (do not complete) items 32 through 36,					
• Complete items 37 through 53 as applicable, and					
• Complete Part II of Schedule HC-R.					

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

	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
32. Total assets (Schedule HC, item 12); (must be less than \$10 billion) .....	2170				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B .....	KX77		KX78		33.

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

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

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

Dollar Amounts in Thousands		(Column A)		(Column B)		
		BHCA	Amount	BHCA	Percentage	
<b>34. Off-balance sheet exposures:</b>						
a. Unused portion of conditionally cancellable commitments .....		KX79				34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b) ..		KX80				34.b.
c. Other off-balance sheet exposures .....		KX81				34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B .....						
		KX82		KX83		34.d.
Dollar Amounts in Thousands				BHCA	Amount	
<b>35. Unconditionally cancellable commitments .....</b>				S540		35.
<b>36. Investments in the tier 2 capital of unconsolidated financial institutions.....</b>				LB61		36.

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

		Dollar Amounts in Thousands		
		BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>				
<b>37.</b>	Tier 2 capital instruments plus related surplus .....	P866	6175000	37.
<b>38.</b>	Non-qualifying capital instruments subject to phase out from tier 2 capital .....	P867	0	38.
<b>39.</b>	Total capital minority interest that is not included in tier 1 capital .....	P868	0	39.
<b>40.</b>	a. Allowance for loan and lease losses includable in tier 2 capital <sup>1, 2</sup> .....	5310	2932000	40.a.
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW		
		5310		40.b.
<b>41.</b>	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 <sup>3</sup> .....	BHCA		
		Q257		41.
<b>42.</b>	a. Tier 2 capital before deductions (sum of items 37 through 40.a, plus item 41) .....	P870	9107000	42.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus items 40.b and 41) .....	BHCW		
		P870		42.b.
		BHCA		
<b>43.</b>	LESS: Tier 2 capital deductions .....	P872	2000	43.
<b>44.</b>	a. Tier 2 capital (greater of item 42.a minus item 43, or zero) .....	5311	9105000	44.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero) .....	BHCW		
		5311		44.b.
<b>Total Capital</b>				
		BHCA		
<b>45.</b>	a. Total capital (sum of items 26 and 44.a) .....	3792	55030000	45.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b) .....	BHCW		
		3792		45.b.

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

1. A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
2. Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item **40.a**.
3. Holding companies that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020** CECL transition provision should subtract the applicable portion of the AACL transitional amount **or the modified AACL transitional amount, respectively**, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
4. Item **41** 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		BHCA	Amount	
<b>Total Risk-Weighted Assets</b>							
46.	a.	Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....	A223	377420120			46.a.
	b.	(Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	BHCW				
			A223				46.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>						
47.	Common equity tier 1 capital ratio (Column A: item 19, <b>column A or B, as applicable</b> , divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, <b>column B</b> , divided by item 46.b) .....					47.
		P793	10.0363	P793		
48.	Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b) .....					48.
		7206	12.1681	7206		
49.	Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b) ....					49.
		7205	14.5806	7205		

		BHCA	Percentage	
<b>Capital Buffer*</b>				
50.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
	a.	Capital conservation buffer .....	H311	5.5363
	b.	(Advanced approaches holding companies <b>and holding companies subject to category III capital standards</b> only): Total applicable capital buffer .....	H312	2.5000

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

		BHCA	Percentage	
<b>Supplementary Leverage Ratio*</b>				
53.	Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22) .....	H036	8.9482	53.

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

1. Non-advanced approaches holding companies other than Category III holding companies must complete item 51 only if the amount reported in item 50.a above is less than or equal to 2.5000 percent. Advanced approaches holding companies and Category III holding companies must complete item 51 only if the amount reported in item 50.a above is less than or equal to the amount reported in item 50.b above.
2. Non-advanced approaches holding companies other than Category III holding companies must complete item 52 only if the amount reported in Schedule HC-R, Part I, item 50.a, in the FR Y-9C report for the previous calendar quarter-end, report date was less than or equal to 2.5000 percent. Advanced approaches holding companies and Category III holding companies must complete item 52 only if the amount reported in Schedule HC-R, Part I, item 50.a, in the FR Y-9C report for the previous calendar quarter-end, report date was less than or equal to the amount reported in Schedule HC-R, Part I, item 50.b, in the FR Y-9C report for that previous report date.

**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<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories<sup>2</sup></b>  <i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.<sup>3, 4</sup></i>  1. Cash and balances due from depository institutions.....  2. Securities: a. Held-to-maturity securities <sup>3, 4</sup> ..... b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....  3. Federal funds sold and securities purchased under agreements to resell: a. Federal funds sold (in domestic offices) ... b. Securities purchased under agreements to resell .....										
	BHCK D957	BHCK S396	BHCK D958				BHCK D959	BHCK S397	BHCK D960	BHCK S398
	36937000	0	35815000				1113000	0	9000	0
	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400
	0	0	0	0	0		0	0	0	0
	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77		BHCK D968	BHCK D969	BHCK D970	BHCK S403
	86978000	2156000	46642000	0	0		36983000	262000	331000	0
	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCK S411
	0		0				0	0	0	0
	BHCK H171	BHCK H172								
	1300000	1300000								

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



**Schedule HC-R—Continued****Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>5</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	
		0		0				604000	1285000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....										3.a.
b. Securities purchased under agreements to resell .....										3.b.

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



## Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale:										
a. Residential mortgage exposures .....	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417	
	4928000	0	0				211000	4175000	542000	
b. High volatility commercial real estate exposures.....										
	BHCK S419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421
	0	0	0				0	0	0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	44000	0	0	0	0		0	0	0	44000
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	549000	0	0	0	0		8000	0	541000	0
5. Loans and leases held for investment: <sup>7</sup>										
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
	64655000	0	0				2424000	47364000	14867000	
b. High volatility commercial real estate exposures.....										
	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	1998000	0	0				0	0	0	1998000
c. Exposures past due 90 days or more or on nonaccrual <sup>8</sup> .....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	802000	0	0	0	0		14000	0	0	788000
d. All other exposures....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	236155000	188000	12315000	0	0		9937000	8100000	205615000	0
6. LESS: Allowance for loan and lease losses <sup>9</sup> .....	BHCK 3123	BHCK 3123								
	5863000	5863000								

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

7. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

9. Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

## Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

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

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

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

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

## Schedule HC-R—Continued

## Part II. 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)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
7. Trading Assets .....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	7.	
	8478000	8323000	48000	0	0		107000	0	0	0		
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185		
8. All other assets <sup>13, 14, 15</sup> .....	59178000	25381000	438000	0	0		808000	34000	24401000	0	8.	
a. Separate account bank-owned life insurance .....											8.a.	
b. Default fund contributions to central counterparties .....											8.b.	

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

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

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

## Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>16</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading Assets .....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	7.
		0	0	0				0	0	
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
8. All other assets <sup>17</sup> .....	1991000	0	0	0				3996000	4050000	8.
a. Separate account bank-owned life insurance .....								BHCK H296	BHCK H297	8.a.
								2129000	915000	
b. Default fund contributions to central counterparties .....								BHCK H298	BHCK H299	8.b.
								0	0	

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

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

# Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities <sup>19</sup> .....	0	0	0	0	0
b. Available-for-sale securities.....	26000	26000	0	5000	0
c. Trading assets .....	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	3018000	3018000	0	1632000	0
10. Off-balance sheet securitization exposures .....	3537000	3529000	8000	724000	0

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
assets <sup>20</sup> .....	499183000	34529000	95258000	0	0		51605000	59935000	246306000	2830000

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
		250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>20</sup> .....		BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
		1991000	0	0	0			0	6729000

11.

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

## Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF <sup>21</sup>	(Column B) Credit Equivalent Amount <sup>22</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
	0%		2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>23</sup></b>  12. Financial standby letters of credit .....  13. Performance standby letters of credit and transaction-related contingent items .....  14. Commercial and similar letters of credit with an original maturity of one year or less .....  15. Retained recourse on small business obligations sold with recourse .....											
	BHCK D991		BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	4400000	1.0	4400000	348000	0	0		406000	203000	3443000	0
	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	486000	0.5	243000	0				6000	0	237000	0
	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	42000	0.2	8400	0	0	0		0	0	8400	0
	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0	1.0	0	0				0	0	0	0

21. Credit conversion factor.

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

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

## Schedule HC-R—Continued

## Part II. 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)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions <sup>26</sup> .....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.
	2580000	1.0	2580000	1259000	0	0		867000	0	454000	0	
17. All other off-balance sheet liabilities .....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.
	2754000	1.0	2754000	0				0	1689000	1065000	0	
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	18.a.
	24906000	0.2	4981200	0	0	0		7000	30000	4941200	3000	
b. Original maturity exceeding one year .....												
	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.
	107886000	0.5	53943000	0	0	0		1984000	0	51750000	209000	
19. Unconditionally cancelable commitments .....												
	BHCK S540		BHCK S541									
	51454000	0.0	0								19.	
20. Over-the-counter derivatives .....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.
			6468000	471000	0	0	0	478000	0	5519000	0	
21. Centrally cleared derivatives .....			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.
	3052000	6000	3046000	0	0	0		0	0			
22. Unsettled transactions (failed trades) <sup>27</sup> .....	BHCK H191			BHCK H193			BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.	
	1000			0			0	0	1000	0		

24. Credit conversion factor.

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

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

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

**Schedule HC-R—Continued****Part II. Risk-Weighted Assets—Continued**

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

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

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

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



**Schedule HC-R—Continued****Part II. Risk-Weighted Assets—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....									23.
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	97342000	3046000	0	0	55353000	61857000	313724600	3042000	23.
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....									
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	0	60920	0	0	11070600	30928500	313724600	4563000	25.

## Schedule HC-R—Continued

## Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	
	1991000	0	0	0	0	0	8000	23.
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	
	4977500	0	0	0	0	0	100000	25.

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

	Dollar Amounts in Thousands	Totals	
		BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>31</sup> .....		S580	374040120
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....		S581	3384000
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>32, 33</sup> .....		B704	377420120
29. LESS: Excess allowance for loan and lease losses <sup>34, 35</sup> .....		A222	0
30. LESS: Allocated transfer risk reserve .....		3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....		G641	377420120

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

**Schedule HC-R—Continued****Part II. Risk-Weighted Assets—Continued****Memoranda**

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

Dollar Amounts in Thousands						BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....						G642	4679000	M.1.

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate .....	S582	30450000	S583	46112000	S584	26339000		M.2.a.
b. Foreign exchange rate and gold .....	S585	10533000	S586	1855000	S587	389000		M.2.b.
c. Credit (investment grade reference asset) .....	S588	290000	S589	1565000	S590	691000		M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	483000	S592	5710000	S593	1024000		M.2.d.
e. Equity .....	S594	9706000	S595	2900000	S596	91000		M.2.e.
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0		M.2.f.
g. Other .....	S600	773000	S601	1427000	S602	0		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate .....	S603	9312000	S604	102770000	S605	0		M.3.a.
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0		M.3.b.
c. Credit (investment grade reference asset) .....	S609	80000	S610	195000	S611	0		M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	138000	S614	0		M.3.d.
e. Equity .....	S615	0	S616	0	S617	0		M.3.e.
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0		M.3.f.
g. Other .....	S621	0	S622	0	S623	0		M.3.g.

Dollar Amounts in Thousands						BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....						S624	1029000	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>								
a. Loans and leases held for investment .....						JJ30	188000	M.5.a.
b. Held-to-maturity debt securities .....						JJ31	0	M.5.b.
c. Other financial assets measured at amortized cost .....						JJ32	0	M.5.c.

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

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

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

**Schedule HC-S—Servicing, Securitization, and Asset Sale Activities***To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup>*

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	1.
	30926000	0	0	0	0	0	2837000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	2.
	0	0	0	0	0	0	0	
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup></i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	3.
	0	0	0	0	0	0	65000	
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	
a. 30-89 days past due .....	365000	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	50000	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	5.b.
	0	0	0	0	0	0	0	

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

## Schedule HC-S—Continued

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans .....		BHCK HU16	BHCK HU17			BHCK HU18		6.
7.-8. Not applicable.		0	0			0		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....								
	BHCK B776			BHCK B779	BHCK B780	BHCK B781	BHCK B782	
	0			0	0	0	0	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....								
	BHCK B783			BHCK B786	BHCK B787	BHCK B788	BHCK B789	
	0			0	0	0	0	10.
<b>Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....								
	BHCK B790						BHCK B796	
	356000						8640000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....								
	BHCK B797						BHCK B803	
	217000						2545000	12.

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

**Schedule HC-S—Continued****Memoranda**

Dollar Amounts in Thousands		BHCK	Amount	
1. Not applicable.				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804		356000	M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805		198526000	M.2.b.
c. Other financial assets <sup>1</sup> .....	A591		65614000	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	F699		83000	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company <sup>2</sup> .....	B806		0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions <sup>2</sup> .....	B807		0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	B808		0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809		0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2,3</sup> .....	C407		0	M.4.

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

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

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

**Schedule HC-V—Variable Interest Entities<sup>1</sup>***To be completed by holding companies with \$5 billion or more in total assets.<sup>2</sup>*

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions .....	J981	6000	JF84	17000	1.a.
b. Securities not held for trading .....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale ..	HU22	114000	HU23	0	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	3000	JF90	1482000	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	119000	JF85	0	2.a.
b. Other liabilities .....	JF93	0	JF86	40000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above) .....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs .....	JF78	0			6.

**1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.****2. Asset-size test is based on the total assets reported as of prior year June 30 report date.**

## Notes to the Balance Sheet—Predecessor Financial Items

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

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

## Notes to the Balance Sheet (Other)

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

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

### Example

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

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

## Notes to the Balance Sheet (Other)

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



**Notes to the Balance Sheet (Other)—Continued**

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