

## 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)

**02/12/2021**

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

Date of Report: **December 31, 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)

**404-588-8483**

Area Code / Phone Number (BHTX 8902)

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**Clarice.C.Penn@SunTrust.com**

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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FR Y-9C  
Page 2 of 74

# 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		3178000	1.a.(1)(a)
(b) All other loans secured by real estate .....	4436		1989000	1.a.(1)(b)
(c) All other loans .....	F821		8045000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059		14000	1.a.(2)
b. Income from lease financing receivables .....	4065		259000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		81000	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		83000	1.d.(1)
(2) Mortgage-backed securities .....	B489		1640000	1.d.(2)
(3) All other securities .....	4060		36000	1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069		168000	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		51000	1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107		15548000	1.h.
2. Interest expense				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less .....	HK03		232000	2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04		73000	2.a.(1)(b)
(c) Other deposits .....	6761		480000	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		16000	2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185		783000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397		124000	2.d.
e. Other interest expense .....	4398		14000	2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073		1722000	2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074		13826000	3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33		2325000	4.
5. Noninterest income:				
a. Income from fiduciary activities .....	4070		466000	5.a.
b. Service charges on deposit accounts in domestic offices .....	4483		1020000	5.b.
c. Trading revenue <sup>2, 4</sup> .....	A220		189000	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	672000	5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions .....	C888	799000	5.d.(2)	
(3) Fees and commissions from annuity sales .....	C887	130000	5.d.(3)	
(4) Underwriting income from insurance and reinsurance activities .....	C386	1000	5.d.(4)	
(5) Income from other insurance activities .....	C387	2157000	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	-452000	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	1178000	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	-1000	5.k.	
l. Other noninterest income <sup>8</sup> .....	B497	2277000	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l) .....	4079	8440000	5.m.	
6. a. Realized gains (losses) on held-to-maturity securities .....	3521	0	6.a.	
b. Realized gains (losses) on available-for-sale <b>debt</b> securities .....	3196	402000	6.b.	
7. Noninterest expense:				
a. Salaries and employee benefits .....	4135	8146000	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	1388000	7.b.	
c. (1) Goodwill impairment losses .....	C216	5000	7.c.(1)	
(2) Amortization expense and impairment losses for other intangible assets .....	C232	685000	7.c.(2)	
d. Other noninterest expense <sup>9</sup> .....	4092	4685000	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	14909000	7.e.	
8. a. Income (loss) before <b>change in net</b> unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e) .....	HT69	5434000	8.a.	
b. <b>Change in net</b> unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> .....	HT70	39000	8.b.	
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	5473000	8.c.	
9. Applicable income taxes (on item 8.c) .....	4302	981000	9.	
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	4492000	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	4492000	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	10000	13.	
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	4482000	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 **debt** securities.

8. See Schedule HI, memoranda item 6.

9. See Schedule HI, memoranda item 7.

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

11. Describe on Schedule HI, memoranda item 8.

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

		Dollar Amounts in Thousands						
		BHCK	Amount					
Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets. <sup>1</sup>								
1. Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	13951000	M.1.				
2. Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis.....		4592	5598000	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	355000	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	11000	M.4.				
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number					
		4150	53693	M.5.				
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>								
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	179000	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	708000	M.6.f.				
g. Income and fees from wire transfers .....		T047	0	M.6.g.				
h. <table><tr><td>TEXT</td><td>Operating Lease Income</td></tr><tr><td>8562</td><td></td></tr></table>		TEXT	Operating Lease Income	8562		8562	309000	M.6.h.
TEXT	Operating Lease Income							
8562								
i. <table><tr><td>TEXT</td><td>Noninterest Fees on Loans</td></tr><tr><td>8563</td><td></td></tr></table>		TEXT	Noninterest Fees on Loans	8563		8563	224000	M.6.i.
TEXT	Noninterest Fees on Loans							
8563								
j. <table><tr><td>TEXT</td><td>Gain Loss Nonhedging Mortgage Servicing Rights</td></tr><tr><td>8564</td><td></td></tr></table>		TEXT	Gain Loss Nonhedging Mortgage Servicing Rights	8564		8564	514000	M.6.j.
TEXT	Gain Loss Nonhedging Mortgage Servicing Rights							
8564								
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>								
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	926000	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	Merger-Related and Restructuring Charges					
	8565				8565	860000	M.7.n.
o.	TEXT	Nonservice related pension expense					
	8566				8566	-477000	M.7.o.
p.	TEXT	Outside IT services					
	8567				8567	997000	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	0	M.8.a.(1)
	FT29						M.8.a.(2)
(2) Applicable income tax effect .....					BHCK	FT30	0
b. (1)	TEXT				FT31	0	M.8.b.(1)
	FT31						M.8.b.(2)
(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	111000	M.9.a.
b. Foreign exchange exposures .....					8758	57000	M.9.b.
c. Equity security and index exposures .....					8759	-3000	M.9.c.
d. Commodity and other exposures.....					8760	6000	M.9.d.
e. Credit exposures .....					F186	18000	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	-62000	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	1000	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	3000	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		237000	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		12000	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		300000	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		253000	M.15.

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

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	4482000	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	266000	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	301000	10.
11. LESS: Cash dividends declared on common stock .....		4460	2424000	11.
12. Other comprehensive income <sup>1</sup> .....		B511	1560000	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	70807000	15.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans .....	C891	1000	C892	1000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893	33000	C894	24000	1.a.(2)
b. Secured by farmland in domestic offices .....	3584	3000	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	28000	5412	29000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	50000	C217	9000	1.c.(2)(a)
(b) Secured by junior liens .....	C235	9000	C218	5000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	7000	3589	2000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	61000	C896	7000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	86000	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	4000	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	276000	4617	66000	4.a.
b. To non-U.S. addressees (domicile) .....	4646	18000	4618	6000	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	150000	B515	25000	5.a.
b. Automobile loans .....	K129	376000	K133	87000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	274000	K206	54000	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	20000	4628	5000	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**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
Dollar Amounts in Thousands	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	54000	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	1450000	4605	331000	9.

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

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

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

**Memoranda**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	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	18000	
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....					M.2.
	4652	0	4662	0	
<i>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).</i>					
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>2</sup> .....	Year-to-date				M.3.
	BHCK	Amount			
	C388	16000			

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	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	5523	101000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>4, 5</sup> .....	4230	2325000	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule) .....	C233	3080000	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	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	3000		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	6491000	JJ12	81000	1.a.
b. Commercial real estate loans .....	JJ05	26595000	JJ13	573000	1.b.
c. Residential real estate loans.....	JJ06	61451000	JJ14	507000	1.c.
2. Commercial loans <sup>3</sup> .....	JJ07	143594000	JJ15	2204000	2.
3. Credit cards .....	JJ08	4839000	JJ16	359000	3.
4. Other consumer loans .....	JJ09	56764000	JJ17	2111000	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11	299734000	JJ19	5835000	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. 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		
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	388000	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.

TEXT	BHCK	Amount	
4. 5351			
	5351	0	4.
5. 5352			
	5352	0	5.
6. 5353			
	5353	0	6.
7. 5354			
	5354	0	7.
8. 5355			
	5355	0	8.
9. B042			
	B042	0	9.
10. B043			
	B043	0	10.

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

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



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

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

## TRUIST FINANCIAL CORPORATION

Name of Holding Company

For Federal Reserve Bank Use Only

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

FR Y-9C  
Page 16 of 74

# Consolidated Financial Statements for Holding Companies

Report at the close of business 20201231

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	5009000	1.a.
b. Interest-bearing balances: <sup>2</sup>				
(1) In U.S. offices .....		0395	13666000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		0397	52000	1.b.(2)
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....		JJ34	0	2.a.
b. Available-for-sale <b>debt</b> securities (from Schedule HC-B, column D) .....		1773	120788000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....		JA22	1061000	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	1745000	3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale .....		5369	6059000	4.a.
b. Loans and leases, held for investment.....	B528	299734000		4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	3123	5835000		4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c) .....		B529	293899000	4.d.
5. Trading assets (from Schedule HC-D) .....		3545	7510000	5.
6. Premises and fixed assets (including capitalized leases) .....		2145	5203000	6.
7. Other real estate owned (from Schedule HC-M) .....		2150	67000	7.
8. Investments in unconsolidated subsidiaries and associated companies .....		2130	5556000	8.
9. Direct and indirect investments in real estate ventures .....		3656	5000	9.
10. Intangible assets (from Schedule HC-M) .....		2143	29454000	10.
11. Other assets (from Schedule HC-F) <sup>6</sup> .....		2160	19154000	11.
12. Total assets (sum of items 1 through 11) .....		2170	509228000	12.

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

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

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

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

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

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

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

**Schedule HC—Continued**

	Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing <sup>1</sup> .....	6631		127629000	13.a.(1)
(2) Interest-bearing .....	6636		253448000	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		79000	14.a.
	BHCK			
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995		1221000	14.b.
15. Trading liabilities (from Schedule HC-D) .....	3548		1634000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....	3190		36234000	16.
17. Not applicable.				
18. Not applicable.				
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062		6425000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	C699		615000	19.b.
20. Other liabilities (from Schedule HC-G) .....	2750		11031000	20.
21. Total liabilities (sum of items 13 through 20) .....	2948		438316000	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		6745000	24.
25. Surplus (exclude all surplus related to preferred stock) .....	3240		35843000	25.
26. a. Retained earnings .....	3247		19455000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530		716000	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		70807000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000		105000	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105		70912000	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300		509228000	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)**

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.

0=No	BHCK	
1=Yes	C884	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. PricewaterhouseCoopers LLP

(1) Name of External Auditing Firm (TEXT C703)

Charlotte

(2) City (TEXT C708)

NC

(3) State Abbreviation (TEXT C714)

28202

(4) Zip Code (TEXT C715)

b. \_\_\_\_\_

(1) Name of Engagement Partner (TEXT C704)

(2) E-mail Address (TEXT C705)

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	1721000	1287	1746000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	0	HT51	0	HT52	1840000	HT53	1917000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496	0	8497	0	8498	447000	8499	493000	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	15659000	G303	16075000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	G304	0	G305	0	G306	39226000	G307	39977000	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	56704000	G315	57489000	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	2985000	K153	3055000	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	25000	C027	25000	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. Not applicable.							BHCT		
8. Total (sum of items 1 through 6.b) <sup>1</sup> .....	1754	0	1771	0	1772	118618000	1773	120788000	8.

## Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Pledged securities <sup>2</sup> .....		0416	23717000	M.1.
2. Remaining maturity or next repricing date of debt securities <sup>2,3</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):				
a. 1 year and less .....		0383	2825000	M.2.a.
b. Over 1 year to 5 years .....		0384	3164000	M.2.b.
c. Over 5 years .....		0387	114799000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....		1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):				
a. Amortized cost .....		8782	0	M.4.a.
b. Fair value .....		8783	0	M.4.b.

1. 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.
2. Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule HC, item 2.c) at fair value.
3. 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	25000	B853	25000	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	123433000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	1183000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	8435000	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	491000	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797	13041000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367	51183000	1.c.(2)(a)
(b) Secured by junior liens .....			5368	708000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	5632000	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160	21325000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	21435000	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	1000	2.
b. To foreign banks .....	1296	0			2.a.
3. Loans to finance agricultural production and other loans to farmers ....	1590	525000	1590	525000	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	74000000	3.
a. To U.S. addressees (domicile) .....	1763	72404000			4.
b. To non-U.S. addressees (domicile) .....	1764	1913000			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	60113000	6.
a. Credit cards .....	B538	3565000			6.a.
b. Other revolving credit plans.....	B539	2635000			6.b.
c. Automobile loans .....	K137	28723000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	25190000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	0	2081	0	7.
8. Not applicable.					

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

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

## Schedule HC-C—Continued

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	J454	18164000	J454	18164000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545	244000	1545	244000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	23545000	J451	23545000	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	5451000	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	5451000			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	305793000	2122	305476000	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	15000		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	11000		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	7000		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162	45000		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	69000		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K164	0		M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX59			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	395000	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	336000	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	974000	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	7317000	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	53000	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	31000	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		0	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of 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			
	F577		140000	M.9.
10.–11. Not applicable.				

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

## Schedule HC-C—Continued

## Memoranda—Continued

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
<i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.<sup>1</sup></i>						
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	0	G092	0	G093	0
b. Commercial and industrial loans .....	G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures .....	G097	0	G098	0	G099	0
d. All other loans and all leases .....	G100	0	G101	0	G102	0
e. Loans and leases .....	KX60		KX61		KX62	

M.12.a.  
M.12.b.  
  
M.12.c.  
M.12.d.  
M.12.e.

Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable.				
14. Pledged loans and leases .....	G378	145609000		M.14.
15. Not applicable.				
<b>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</b>				
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.
			Amount	
b. Outstanding balance of Section 4013 loans.....	LG25			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	793000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .....		3532	164000	2.
3. Securities issued by states and political subdivisions in the U.S. ....		3533	34000	3.
4. Mortgage-backed securities (MBS):		BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....		G379	356000	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	243000	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	21000	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	545000	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	298000	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	1288000	6.d.
7.-8. Not applicable.		BHCM		
9. Other trading assets .....		3541	130000	9.
10. Not applicable.				
11. Derivatives with a positive fair value .....		3543	3638000	11.
12. Total trading assets (sum of items 1 through 11)		BHCT		
(total of column A must equal Schedule HC, item 5) .....		3545	7510000	12.
<b>Liabilities</b>				
13. a. Liability for short positions:		BHCK		
(1) Equity securities.....		G209	23000	13.a.(1)
(2) Debt securities.....		G210	1092000	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	519000	14.
15. Total trading liabilities (sum of items 13.a through 14)		BHCT		
(total of column A must equal Schedule HC, item 15) .....		3548	1634000	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		270000	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		1349000	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	127629000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	21180000	1.b.
c. Money market deposit accounts and other savings accounts .....		2389	210860000	1.c.
d. Time deposits of \$250,000 or less .....		HK29	18112000	1.d.
e. Time deposits of more than \$250,000 .....		J474	3296000	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	9928000	M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year .....		HK31	394000	M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less .....		HK32	2848000	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	1205000	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	211000	4.
5. Life insurance assets:				
a. General account life insurance assets .....		K201	4352000	5.a.
b. Separate account life insurance assets .....		K202	1542000	5.b.
c. Hybrid account life insurance assets .....		K270	585000	5.c.
6. Other .....		2168	11259000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....		2160	19154000	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	573000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup> .....		B557	364000	3.
4. Other .....		B984	10094000	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....		2750	11031000	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	170505000	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	16951000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....		3298	1931000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock) .....		3408	0	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		34000	3.
4. Unearned premiums .....	B991		0	4.
5. Total equity .....	C245		33000	5.
6. Net income .....	C246		2000	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	3890000	1.a.
b. Mortgage-backed securities <sup>1</sup> .....		B559	97660000	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	1500000	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....		3365	1435000	2.
		BHDM		
3. a. Total loans and leases in domestic offices .....		3516	307907000	3.a.
(1) Loans secured by 1–4 family residential properties .....		3465	66930000	3.a.(1)
(2) All other loans secured by real estate .....		3466	56596000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....		3386	533000	3.a.(3)
(4) Commercial and industrial loans .....		3387	87353000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....		B561	3488000	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	56527000	3.a.(5)(b)
		BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....		3360	281000	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	8201000	4.a.
b. Other earning assets .....		B985	21456000	4.b.
5. Total consolidated assets <sup>4</sup> .....		3368	501185000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....		3517	248163000	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....		3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....		3353	1568000	8.
9. All other borrowed money .....		2635	36986000	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock) .....		3519	70039000	11.

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

2. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

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

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

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values should be reported at fair value.

c) Equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

5. Includes interest-bearing demand deposits.



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FR Y-9C  
Page 33 of 74

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

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

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands

	BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):			
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) ..	3814	21997000	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	17377000	1.b.(1)
(2) Other unused credit card lines .....	J456	6855000	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	10235000	1.c.(1)
(a) 1–4 family residential construction loan commitments .....	F164	2365000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	F165	7870000	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	6550	2439000	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	90542000	1.e.(1)
(2) Loans to financial institutions .....	J458	15731000	1.e.(2)
(3) All other unused commitments .....	J459	21555000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....	6566	4486000	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	467000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....	6570	500000	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	12000	3.a.
4. Commercial and similar letters of credit .....	3411	80000	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	138000	C969	918000	7.a.(1)
(2) Total return swaps .....	C970	0	C971	1296000	7.a.(2)
(3) Credit options .....	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives .....	C974	6292000	C975	1510000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	C219	0	C221	14000	7.b.(1)
(2) Gross negative fair value .....	C220	13000	C222	38000	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		1296000	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection .....	G403		6431000	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		2428000	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	150000	G407	956000	G408	658000	7.d.(1)(a)
(b) Subinvestment grade .....		G409	208000	G410	3320000	G411	1139000	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>								
(a) Investment grade .....		G412	489000	G413	958000	G414	155000	7.d.(2)(a)
(b) Subinvestment grade .....		G415	338000	G416	1716000	G417	68000	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	176000	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.
	3659000	0	748000	0	
b. Forward contracts .....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	16652000	10348000	0	0	
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	287000	0	4160000	0	
(2) Purchased options ..	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	7840000	0	4471000	0	
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	14789000	106000	16645000	572000	
(2) Purchased options ..	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	12520000	106000	5089000	572000	
e. Swaps .....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	210951000	1330000	39000	1728000	
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12.
	184379000	11647000	31113000	2872000	
13. Total gross notional amount of derivative contracts held for purposes other than trading .....	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13.
	82319000	243000	39000	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)
	3451000	189000	1856000	130000	
(2) Gross negative fair value .....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	892000	216000	2286000	124000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	14.b.(1)
	201000	0	0	0	
(2) Gross negative fair value .....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	81000	2000	11000	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	363000		G420	10000	G421	0	G422	3594000	15.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar .....	G423	369000		G425	374000	G426	0	G427	85000	15.b.(1)
(2) Cash—Other currencies .....	G428	0		G430	0	G431	0	G432	0	15.b.(2)
(3) U.S. Treasury securities .....	G433	1000		G435	0	G436	0	G437	0	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities .....	G438	3000		G440	0	G441	0	G442	2000	15.b.(4)
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0	15.b.(5)
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral .....	G453	0		G455	0	G456	0	G457	0	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	373000		G460	374000	G461	0	G462	87000	15.b.(8)

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

## Schedule HC-M—Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding .....	Number (Unrounded) 3459 1348961122			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	3751000	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	19805000	3.
4. Other assets acquired in satisfaction of debts previously contracted .....		6557	32000	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		
		K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b) .....		J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets) .....		J462	0	6.d.

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

7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	K193	73000		7.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	K194	0		7.b.

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

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

10. Not applicable.

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

TEXT	
6428	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	2023000	12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438	2023000	12.a.(1)
b. Goodwill .....	3163	24447000	12.b.
c. All other intangible assets .....	JF76	2984000	12.c.
	BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....	2143	29454000	12.d.
13. Other real estate owned .....	2150	67000	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	8762000	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	2333	27472000	14.c.
	BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	3190	36234000	14.d.

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

16. Assets under management in proprietary mutual funds and annuities .....	BHCK	Amount	
	B570	5963000	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.).....
- |       |      |  |
|-------|------|--|
| 0=No  | BHCK |  |
| 1=Yes | C700 |  |
- 19.a.
- b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.) .....
- |       |      |  |
|-------|------|--|
| 0=No  |      |  |
| 1=Yes | C701 |  |
- 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		4325000	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		48000	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		61000	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](http://ir.truist.com)

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

4854000

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

76339

25.a.

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

LG27

10962000

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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FR Y-9C  
Page 41 of 74

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	8000	F174	3000	F176	7000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	F173	10000	F175	0	F177	24000	1.a.(2)
b. Secured by farmland in domestic offices....	3493	1000	3494	0	3495	5000	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	54000	5399	7000	5400	189000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	782000	C237	840000	C229	299000	1.c.(2)(a)
(b) Secured by junior liens .....	C238	12000	C239	4000	C230	17000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices....	3499	1000	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	21000	F180	1000	F182	181000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	F179	7000	F181	0	F183	71000	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	2000	1597	0	1583	2000	3.
4. Commercial and industrial loans .....	1606	66000	1607	11000	1608	335000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	40000	B576	29000	B577	0	5.a.
b. Automobile loans .....	K213	496000	K214	2000	K215	155000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..	K216	719000	K217	1116000	K218	14000	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans .....	5459	15000	5460	1000	5461	8000	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	7000	F170	0	F171	28000	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	2241000	1407	2014000	1403	1335000	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 partly-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	956000	K037	1867000	K038	61000	11.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....							
	K039	662000	K040	1390000	K041	40000	11.a.
	K042	222000	K043	389000	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		
(b) Other construction loans and all land development and other land loans .....	K045	0	K046	0	K047	0	12.a.(1)(a)
(2) Secured by farland.....							
	K048	0	K049	0	K050	0	12.a.(1)(b)
	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		
F661	F661	113000	F662	158000	F663	81000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDM		BHDM		BHDM		
K111	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K114	0	K115	0	K116	26000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	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	21000	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	62000	K127	3000	K128	26000	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	58000	K278	0	K279	23000	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	176000	HK27	161000	HK28	154000	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	1000	6559	1000	6560	7000	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	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above) ...							
	C240	21000	C241	6000	C226	5000	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		1537000	M.7.
8. Nonaccrual assets sold during the previous six months .....	C411		442000	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		3824000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82		7654000	2.
3. 1–4 family residential mortgages sold during the quarter.....	FT04		12276000	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		4092000	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		232000	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter ..	HT86		12000	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		93000	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	121849000	G474	-7000	G475	996000	G476	120846000	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	4955000	G484	0	G485	0	G486	4955000	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	3638000	G493	2002000	G494	752000	G495	4888000	G496	0	5.a.
	BHCK										
b. Other trading assets .....	G497	3872000	G498	0	G499	123000	G500	3749000	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)											
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets .....	G391	2529000	G392	-305000	G395	0	G396	15000	G804	2209000	6.
7. Total assets measured at fair value on a recurring basis .....	G502	136843000	G503	1690000	G504	1871000	G505	134453000	G506	2209000	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	519000	G512	3045000	G513	386000	G514	3178000	G515	0	10.a.
	BHCK										
b. Other trading liabilities .....	G516	1115000	G517	0	G518	3000	G519	1112000	G520	0	10.b.

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

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

## 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		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
<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	36000	G806	63000	G807	0	G808	85000	G809	14000	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	1670000	G532	3108000	G533	389000	G534	4375000	G535	14000	14.

## Memoranda

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
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	2023000	G537	0	G538	0	G539	0	G540	2023000	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>BHTX G546</small>	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>BHTX G551</small>	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>BHTX G556</small>	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>BHTX G561</small>	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities .....	G566	36000	G567	63000	G568	0	G569	85000	G570	14000	M.2.b.
c. <small>BHTX G571</small>	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>BHTX G576</small>	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>BHTX G581</small>	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>BHTX G586</small>	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.



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

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>				
3. Loans measured at fair value:				
a. Loans secured by real estate:				
(1) Secured by 1–4 family residential properties .....	HT87	4092000		M.3.a.(1)
(2) All other loans secured by real estate .....	HT88	863000		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	3890000		M.4.a.(1)
(2) All other loans secured by real estate .....	HT92	846000		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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FR Y-9C  
Page 50 of 74

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	42588000	1.	
2. Retained earnings <sup>1</sup> .....	KW00	21909000	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		2.a.	
	JJ29	2		
3. Accumulated other comprehensive income (AOCI) .....				
	BHCA	Amount	3.	
	B530	716000		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....				
	0=No	BHCA	3.a.	
	1=Yes	P838	1	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....				
	BHCA	Amount	4.	
	P839	0		
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....				
	P840	65213000	5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....				
	P841	24263000	6.	
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....				
	P842	2366000	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 <b>debt</b> securities (if a gain, report as a positive value; if a loss, report as a negative value) .....				
	P844	1654000	9.a.	
b. <b>Not applicable.</b>				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....				
	P846	-64000	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	-875000	9.d.	
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....				
	P848	0	9.e.	
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....				
	P849		9.f.	

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

## Schedule HC-R—Continued

## Part I.—Continued

Dollar Amounts in Thousands		BHCA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	P850	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	37869000	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	37869000	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		45915000	26.
<b>Total Assets for the Leverage Ratio</b>				
27. Average total consolidated assets <sup>2</sup> .....	KW03		504292000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....	P875		26631000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	B596		-947000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....	A224		478608000	30.
<b>Leverage Ratio*</b>				
31. Leverage ratio (item 26 divided by item 30) .....	BHCA		Percentage	
	7204		9.5934	31.
a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....	0=No	BHCA		
	1=Yes	LE74	0	31.a.
If your holding company entered "1" for Yes in item 31.a:				
• Complete items 32 through 36				
• Do <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 <sup>4</sup> .....	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.
4. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule HC, item 12, as of *December 31, 2019*, or the current report date, which must be less than \$10 billion.

## Part I.—Continued

[illegible]

***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	6174000	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>2, 3</sup> .....		5310	2924000	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>	<b>Not applicable.</b>		BHCA		
<b>42.</b>	a. Tier 2 capital before deductions (sum of items 37 through 40.a) .....		P870	9098000	42.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b) .....		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	9096000	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	55011000	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.

**Part I.—Continued**

		Dollar Amounts in Thousands	BHCA	Amount	
<b>Total Risk-Weighted Assets</b>					
<b>46.</b>	a. Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....		A223	379152620	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>						
<b>47.</b>	Common equity tier 1 capital ratio (Column A: item 19, <b>column A or B, as applicable</b> , divided by item <b>46.a</b> ) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, <b>column B</b> , divided by item <b>46.b</b> ).....					
		P793	9.9878	P793		47.
<b>48.</b>	Tier 1 capital ratio (Column A: item 26 divided by item <b>46.a</b> ) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item <b>46.b</b> ).....					
		7206	12.1099	7206		48.
<b>49.</b>	Total capital ratio (Column A: item <b>45.a</b> divided by item <b>46.a</b> ) (Advanced approaches holding companies that exit parallel run only: Column B: item <b>45.b</b> divided by item <b>46.b</b> ) ....					
		7205	14.5089	7205		49.

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

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

	BHCA	Percentage
<b>Supplementary Leverage Ratio*</b>		
<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) .....</b>	H036	<b>8.6515</b>

	(Column A) Standardized Approach		(Column B) Advanced Approaches	
	BHCA	Percentage	BHCW	Percentage
<b>Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:</b>				
<b>54. Capital conservation buffer requirement (sum of items 54.a through 54.c)</b>				
a. of which: Stress capital buffer or 2.500% (for advanced approaches) .....	LE85	2.7000	LE85	
b. of which: GSIB surcharge (if applicable) .....	LE86		LE86	
c. of which: Countercyclical capital buffer amount (if applicable) .....	LE87	0.0000	LE87	
<b>55. Capital conservation buffer .....</b>	MK76	5.4878	H311	

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

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

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

Dollar Amounts in Thousands		BHCA	Amount	
<b>Leverage buffer and requirements for holding companies subject to the capital plan rule:</b>				
56. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....	LE88		530716000	56.
			Percentage	
57. Leverage buffer requirement (if applicable).....	LE89		0.0000	57.
58. Leverage ratio buffer (if applicable).....	LE90			58.
<b>Maximum payout ratios and amounts for holding companies subject to the capital plan rule:</b>				
			Amount	
59. Eligible retained income .....	MK77		1254000	59.
			Percentage	
60. Maximum payout ratio.....	LE91			60.
			Amount	
61. Maximum payout amount .....	LE92			61.
62. Distributions and discretionary bonus payments during the quarter .....	MK78		708000	62.

**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
	18727000	0	16855000				1871000	0	1000	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
	121823000	2170000	58952000	0	0		59350000	228000	375000	0
	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCK S411
	0		0				0	0	0	0
	BHCK H171	BHCK H172								
	1745000	1745000								

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		0				748000	1448000	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				
	4092000	0	0				234000	3580000	278000				
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
	11000	0	0				0	0	0		0	0	11000
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433				BHCK HJ80	BHCK HJ81	BHCK S434		BHCK S435	BHCK S436	BHCK S437
	1957000	0	0	0	0	22000	0	1935000	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				
	60857000	0	0				2760000	43675000	14422000				
b. High volatility commercial real estate exposures.....													
	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182		BHCK S447		
	1695000	0	0				0	0	0		1695000		
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
	878000	0	0				0	0	13000		0	0	865000
	BHCK S457	BHCK S458	BHCK S459				BHCK HJ84	BHCK HJ85	BHCK S460		BHCK S461	BHCK S462	BHCK S463
d. All other exposures....	233474000	167000	10918000	0	0	9890000	8337000	204162000	0				
6. LESS: Allowance for loan and lease losses <sup>9</sup> .....	BHCX 3123	BHCY 3123											
	5835000	5835000											

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

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	Amount	
7. Trading Assets .....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	7.
	7510000	7345000	45000	0	0		120000	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> .....	59438000	26465000	113000	0	0		932000	38000	23381000	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	0	
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
8. All other assets <sup>17</sup> .....	2023000	0	0	0				4358000	3526000	8.
a. Separate account bank-owned life insurance .....								BHCK H296	BHCK H297	8.a.
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)
			1250%	SSFA <sup>18</sup>	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.....	2830000	2830000	0	1134000	0
10. Off-balance sheet securitization exposures .....	3445000	3437000	8000	689000	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> .....	509228000	34913000	86883000	0	0		75192000	55858000	244554000	2571000

		(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
		2023000	0	0	0			0	7234000

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
	4486000	1.0	4486000	341000	0	0		469000	203000	3473000	0
	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	499000	0.5	249500	0				6000	0	243500	0
	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	79000	0.2	15800	0	0	0		0	0	15800	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.	
	2966000	1.0	2966000	1522000	0	0		473000	0	971000	0		
17. All other off-balance sheet liabilities .....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.	
	2816000	1.0	2816000	0				0	0	1645000	1171000	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.	
	27123000	0.2	5424600	0	0	0		11000	37000	5372600	4000		
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.	
	109621000	0.5	54810500	0	0	0		1905000	0	52754500	151000		
19. Unconditionally cancelable commitments .....													
	BHCK S540		BHCK S541										
	51347000	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.	
			5754000	443000	0	0	0	397000	0	4914000	0		
21. Centrally cleared derivatives .....			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.	
	2838000	7000	2831000	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.		
	5000			0			0	0	5000	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> ..... 17. All other off-balance sheet liabilities ..... 18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits): a. Original maturity of one year or less ..... b. Original maturity exceeding one year ..... 19. Unconditionally cancelable commitments ..... 20. Over-the-counter derivatives ..... 21. Centrally cleared derivatives ..... 22. Unsettled transactions (failed trades) <sup>30</sup> .....								BHCK H301	BHCK H302	16.			
								0	0				
												17.	
				18.a.									
				18.b.									
				19.									
				20.									
				21.									
				22.									

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) .....											
		BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561		
		89196000	2831000	0	0	78453000	57743000	313474400	2726000	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	56620	0	0	15690600	28871500	313474400	4089000	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	
	2023000	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	
	5057500	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	375058620
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....		S581	4098000
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	379152620
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	379152620

**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	4174000	

  

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			Dollar Amounts in Thousands			Dollar Amounts in Thousands		
BHCK	Amount		BHCK	Amount		BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate .....	S582	24588000	S583	46220000	S584	25422000		M.2.a.
b. Foreign exchange rate and gold .....	S585	10016000	S586	1484000	S587	283000		M.2.b.
c. Credit (investment grade reference asset) .....	S588	514000	S589	1849000	S590	813000		M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	546000	S592	4595000	S593	1207000		M.2.d.
e. Equity .....	S594	7179000	S595	2315000	S596	105000		M.2.e.
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0		M.2.f.
g. Other .....	S600	1650000	S601	650000	S602	0		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate .....	S603	12719000	S604	132953000	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	125000	S610	65000	S611	0		M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	441000	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	1128000	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>								
a. Loans and leases held for investment .....	JJ30	167000						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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FR Y-9C  
Page 69 of 74

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.
	28294000	0	0	0	0	0	2822000	
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 .....	356000	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	57000	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	9.
	0			0	0	0	0	
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....	BHCK B783			BHCK B786	BHCK B787	BHCK B788	BHCK B789	10.
	0			0	0	0	0	
<b>Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCK B790						BHCK B796	11.
	328000						9019000	
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	12.
	201000						2624000	

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		328000	M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805		188013000	M.2.b.
c. Other financial assets <sup>1</sup> .....	A591		64862000	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		72000	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		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	
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	33000	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	110000	HU23	0	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	3000	JF90	1316000	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	116000	JF85	0	2.a.
b. Other liabilities .....	JF93	0	JF86	41000	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		BHCK	Amount	
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)

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

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

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