

## 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.

Date of Report: **December 31, 2019**

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**

City (RSSD 9130)

**NC**

State (RSSD 9200)

**28202**

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

**Clarice Penn, Senior Reporting Analyst**

Name / Title (BHTX 8901)

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

E-mail Address of Contact (BHTX 4086)

**For Federal Reserve Bank Use Only**RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_ S.F. \_\_\_\_\_**Holding companies must maintain in their files a manually signed and attested printout of the data submitted.**

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.

For Federal Reserve Bank Use Only	
RSSD ID	_____
S.F.	_____

# 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	1,917,000	1.a.(1)(a)
(b) All other loans secured by real estate .....	4436	1,764,000	1.a.(1)(b)
(c) All other loans .....	F821	4,201,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059	15,000	1.a.(2)
b. Income from lease financing receivables .....	4065	85,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	27,000	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) .....	B488	103,000	1.d.(1)
(2) Mortgage-backed securities .....	B489	1,199,000	1.d.(2)
(3) All other securities .....	4060	41,000	1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069	25,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020	4,000	1.f.
g. Other interest income .....	4518	28,000	1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107	9,409,000	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less .....	HK03	160,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04	117,000	2.a.(1)(b)
(c) Other deposits .....	6761	818,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172	6,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase...	4180	52,000	2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185	816,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397	126,000	2.d.
e. Other interest expense .....	4398	1,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073	2,096,000	2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074	7,313,000	3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33	625,000	4.
5. Noninterest income:			
a. Income from fiduciary activities .....	4070	190,000	5.a.
b. Service charges on deposit accounts in domestic offices .....	4483	762,000	5.b.
c. Trading revenue <sup>2, 4</sup> .....	A220	105,000	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	383,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	225,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	109,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	2,000	5.d.(4)
(5) Income from other insurance activities.....	C387	2,029,000	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	105,000	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	177,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	-1,000	5.j.
k. Net gains (losses) on sales of other assets <sup>7</sup> .....	B496	-6,000	5.k.
l. Other noninterest income <sup>8</sup> .....	B497	1,257,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	5,337,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	-116,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	4,833,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	787,000	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	164,000	7.c.(2)
d. Other noninterest expense <sup>9</sup> .....	4092	2,133,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	7,917,000	7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	3,992,000	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> .....	HT70	27,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	4,019,000	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	782,000	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	3,237,000	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	3,237,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	13,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	3,224,000	14.

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

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

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

8. See Schedule HI, memoranda item 6.

9. See Schedule HI, memoranda item 7.

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

11. Describe on Schedule HI, memoranda item 8.

## Schedule HI—Continued

### Memoranda

		Dollar Amounts in Thousands	BHCK	Amount					
<i>Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>									
1.	Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	7,409,000	M.1.				
2.	Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis .....		4592	4,226,000	M.2.				
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above) .....		4313	169,000	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	14,000	M.4.				
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number					
			4150	57,264	M.5.				
<i>Memo Items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>									
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):		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	129,000	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	443,000	M.6.f.				
g.	Income and fees from wire transfers .....		T047	0	M.6.g.				
h.	<table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">TEXT</td> <td>Operating Lease Income</td> </tr> <tr> <td>8562</td> <td></td> </tr> </table>	TEXT	Operating Lease Income	8562			8562	153,000	M.6.h.
TEXT	Operating Lease Income								
8562									
i.	<table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">TEXT</td> <td>BOLI Income</td> </tr> <tr> <td>8563</td> <td></td> </tr> </table>	TEXT	BOLI Income	8563			8563	129,000	M.6.i.
TEXT	BOLI Income								
8563									
j.	<table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">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	144,000	M.6.j.
TEXT	Gain Loss Nonhedging Mortgage Servicing Rights								
8564									
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>									
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):								
a.	Data processing expenses .....		C017	388,000	M.7.a.				
b.	Advertising and marketing expenses .....		0497	0	M.7.b.				
c.	Directors' fees .....		4136	0	M.7.c.				
d.	Printing, stationery, and supplies .....		C018	0	M.7.d.				
e.	Postage .....		8403	0	M.7.e.				
f.	Legal fees and expenses .....		4141	0	M.7.f.				
g.	FDIC deposit insurance assessments .....		4146		M.7.g.				
h.	Accounting and auditing expenses .....		F556	0	M.7.h.				
i.	Consulting and advisory expenses .....		F557	0	M.7.i.				
j.	Automated teller machine (ATM) and interchange expenses .....		F558	0	M.7.j.				
k.	Telecommunications expenses .....		F559	0	M.7.k.				
l.	Other real estate owned expenses .....		Y923	0	M.7.l.				

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

## Schedule HI—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount	
7. m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses) .....		Y924		0	M.7.m.
n.	TEXT 8565	Merger-Related and Restructuring Charges		8565	360,000	M.7.n.
o.	TEXT 8566	Nonservice related pension expense		8566	-137,000	M.7.o.
p.	TEXT 8567	Outside IT services		8567	268,000	M.7.p.
<p><i>Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i></p>						
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a. (1)	TEXT FT29			FT29	0	M.8.a.(1)
		(2) Applicable income tax effect.....	BHCK	FT30	0	M.8.a.(2)
b. (1)	TEXT FT31			FT31	0	M.8.b.(1)
		(2) Applicable income tax effect.....	BHCK	FT32	0	M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)					
<p><i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i></p>						
a.	Interest rate exposures .....			8757	88,000	M.9.a.
b.	Foreign exchange exposures .....			8758	14,000	M.9.b.
c.	Equity security and index exposures .....			8759	1,000	M.9.c.
d.	Commodity and other exposures.....			8760	0	M.9.d.
e.	Credit exposures .....			F186	2,000	M.9.e.
<p><i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.<sup>1</sup></i></p>						
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	-3,000	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	1,000	M.9.g.
<p><i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.<sup>1</sup></i></p>						
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	1,000	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....			C890	-2,000	M.10.b.
<p><i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i></p>						
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) .....	B431		173,000	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		2,000	M.12.b.(2)	
c. Benefits, losses, and expenses from insurance-related activities .....	B983		9,000	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		-63,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552		1,000	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		119,000	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		0	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	30,122,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors	B507	-31,000	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508	30,091,000	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	3,224,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross .....	3577	1,683,000	5.a.
b. Conversion or retirement of perpetual preferred stock .....	3578	-1,679,000	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	150,000	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	33,546,000	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	196,000	10.
11. LESS: Cash dividends declared on common stock .....	4460	1,309,000	11.
12. Other comprehensive income <sup>1</sup> .....	B511	871,000	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	3,000	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT		
	3210	66,384,000	15.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans .....	C891	0	C892	1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893	5,000	C894	11,000	1.a.(2)
b. Secured by farmland in domestic offices .....	3584	1,000	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411	12,000	5412	9,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	21,000	C217	3,000	1.c.(2)(a)
(b) Secured by junior liens .....	C235	1,000	C218	4,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	10,000	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	23,000	C896	3,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	23,000	C898	2,000	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	3,000	4665	0	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	93,000	4617	22,000	4.a.
b. To non-U.S. addressees (domicile) .....	4646	2,000	4618	0	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	87,000	B515	15,000	5.a.
b. Automobile loans.....	K129	371,000	K133	49,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	125,000	K206	33,000	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	1,000	4628	2,000	7.

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

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



## Schedule HI-B—Continued

### Part I.—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 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	11,000	F188	1,000	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	789,000	4605	155,000	9.

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

### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above.....	5409	0	5410	1,000	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....	4652	0	4662	0	M.2.
<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		
	BHCK	Amount			
	C388	8,000			M.3.

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

**Schedule HI-B—Continued**

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

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	1,558,000	JH88		JH94		1.
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT						
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).....	4605	155,000	JH89		JH95		2.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	BHCK						
5. Provisions for credit losses <sup>4, 5</sup> .....	C079	789,000	JH92		JH98		3.
6. Adjustments (see instructions for this schedule) .....	5523	0	JJ00		JJ01		4.
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) .....	4230	625,000	JH90		JH96		5.
	C233	0	JH91		JH97		6.
	BHCT						
	3123	1,549,000	JH93		JH99		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	2,000	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	4,000	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		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		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)	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands												
1. Real estate loans:												
a. Construction loans .....	M708	67,000	M709	11,000	M710	9,061,000	M711	57,000	M712	88,000	M713	0
b. Commercial real estate loans .....	M714	161,000	M715	13,000	M716	48,310,000	M717	265,000	M719	83,000	M720	0
c. Residential real estate loans .....	M721	660,000	M722	45,000	M723	66,859,000	M724	184,000	M725	1,902,000	M726	4,000
2. Commercial loans <sup>3</sup> .....	M727	162,000	M728	10,000	M729	113,828,000	M730	448,000	M731	34,000	M732	0
3. Credit cards .....	M733	25,000	M734	9,000	M735	4,107,000	M736	93,000	M737	0	M738	0
4. Other consumer loans .....	M739	366,000	M740	65,000	M741	52,880,000	M742	345,000	M743	1,249,000	M744	0
5. Unallocated, if any .....							M745	0				
6. Total (sum of items 1.a. through 5.) <sup>4</sup> .....	M746	1,441,000	M747	153,000	M748	295,045,000	M749	1,392,000	M750	3,356,000	M751	4,000

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		JJ12		1.a.
b. Commercial real estate loans.....	JJ05		JJ13		1.b.
c. Residential real estate loans.....	JJ06		JJ14		1.c.
2. Commercial loans <sup>3</sup> .....	JJ07		JJ15		2.
3. Credit cards.....	JJ08		JJ16		3.
4. Other consumer loans.....	JJ09		JJ17		4.
5. Unallocated, if any.....			JJ18		5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11		JJ19		6.

Dollar Amounts in Thousands	Allowance Balance		
	BHCK	Amount	
<b>Held-to-Maturity Securities:<sup>5</sup></b>			
7. Securities issued by states and political subdivisions in the U.S. ....	JJ20		7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs and stripped MBS).....	JJ21		8.
9. Asset-backed securities and structured financial products.....	JJ23		9.
10. Other debt securities.....	JJ24		10.
11. Total (sum of items 7 through 10) <sup>6</sup> .....	JJ25		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	7,501,000	1.
a. Interest income on loans and leases .....		4094	6,395,000	1.a.
b. Interest income on investment securities .....		4218	821,000	1.b.
2. Total interest expense .....		4073	1,753,000	2.
a. Interest expense on deposits .....		4421	1,018,000	2.a.
3. Net interest income .....		4074	5,748,000	3.
4. Provision for loan and lease losses <sup>1</sup> .....		JJ33	572,000	4.
5. Total noninterest income .....		4079	3,404,000	5.
a. Income from fiduciary activities .....		4070	276,000	5.a.
b. Trading revenue .....		A220	199,000	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....		B490	787,000	5.c.
d. Venture capital revenue .....		B491	0	5.d.
e. Net securitization income .....		B493	9,000	5.e.
f. Insurance commissions and fees .....		B494	9,000	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities <sup>2</sup> .....		4091	-10,000	6.
7. Total noninterest expense .....		4093	5,949,000	7.
a. Salaries and employee benefits .....		4135	3,158,000	7.a.
b. Goodwill impairment losses .....		C216	0	7.b.
8. Income (loss) before applicable income taxes and discontinued operations .....		4301	2,621,000	8.
9. Applicable income taxes .....		4302	373,000	9.
10. Noncontrolling (minority) interest .....		4484	9,000	10.
		BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest .....		FT41	0	11.
		BHBC		
12. Net income (loss) .....		4340	2,239,000	12.
13. Cash dividends declared .....		4475	1,044,000	13.
14. Net charge-offs .....		6061	624,000	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	5,825,000	15.

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

2. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.

### Notes to the Income Statement (Other)

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

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

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

#### Example

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

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

### Notes to the Income Statement (Other)

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

1. Only institutions that have adopted ASU 2016-13 should report values in these items, if applicable.  
2. Institutions should complete this item in the quarter that they adopt ASU 2016-13 and in the quarter-end FR Y-9C report for the remainder of that calendar year only.

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

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

# Consolidated Financial Statements for Holding Companies

Report at the close of business December 31, 2019

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	4,057,000	1.a.
b. Interest-bearing balances: <sup>2</sup>					
(1) In U.S. offices .....			0395	14,911,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....			0397	59,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....			JJ34	0	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D) .....			1773	74,727,000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....			JA22	817,000	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	1,417,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale .....			5369	8,373,000	4.a.
b. Loans and leases, held for investment .....	B528	299,842,000			4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	3123	1,549,000			4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c) .....			B529	298,293,000	4.d.
5. Trading assets (from Schedule HC-D) .....			3545	7,732,000	5.
6. Premises and fixed assets (including capitalized leases) .....			2145	5,535,000	6.
7. Other real estate owned (from Schedule HC-M) .....			2150	94,000	7.
8. Investments in unconsolidated subsidiaries and associated companies .....			2130	4,256,000	8.
9. Direct and indirect investments in real estate ventures .....			3656	5,000	9.
10. Intangible assets (from Schedule HC-M) .....			2143	29,926,000	10.
11. Other assets (from Schedule HC-F) <sup>6</sup> .....			2160	22,876,000	11.
12. Total assets (sum of items 1 through 11) .....			2170	473,078,000	12.

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

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

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

4. Item 2.c is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

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

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



## Schedule HC—Continued

	Dollar Amounts in Thousands		
	BHDM	Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing <sup>1</sup> .....	6631	92,405,000	13.a.(1)
(2) Interest-bearing.....	6636	242,322,000	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	259,000	14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	BHCK		
	B995	1,969,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548	1,412,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	50,544,000	16.
17. Not applicable.			
18. Not applicable.			
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062	5,100,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699	611,000	19.b.
20. Other liabilities (from Schedule HC-G).....	2750	11,898,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	406,520,000	21.
22. Not applicable.			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3283	5,102,000	23.
24. Common stock (par value).....	3230	6,711,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240	35,609,000	25.
26. a. Retained earnings.....	3247	19,806,000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530	-844,000	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	66,384,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	174,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	66,558,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	473,078,000	29.

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

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

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

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

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

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

## Schedule HC—Continued

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

- |       |      |   |
|-------|------|---|
| 0=No  | BHCK |   |
| 1=Yes | C884 | 1 |
- M.1.
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.) .....
  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 28202  
(3) State Abbreviation (TEXT C714) (4) Zip Code (TEXT C715)

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

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

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

### Schedule HC-B—Securities

	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	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount
Dollar Amounts in Thousands								
1. U.S. Treasury securities.....	0	0	0	0	2,275,000	1,287	2,276,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	0	0	0	0	1,847,000	HT53	1,881,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	0	0	0	0	557,000	8499	585,000	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 .....	0	0	0	0	18,160,000	G302	18,243,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	0	0	0	0	23,801,000	G306	23,931,000	4.a.(2)
(3) Other pass-through securities.....	0	0	0	0	0	G310	0	4.a.(3)
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....						KX54		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> .....	0	0	0	0	26,022,000	G314	26,062,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	0	0	0	0	0	G318	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	0	0	0	0	190,000	G322	368,000	4.b.(3)
c. Commercial MBS:								
(1) Commercial pass-through securities:								
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	0	0	0	0	2,000	K144	2,000	4.c.(1)(a)
(b) Other pass-through securities .....	0	0	0	0	0	K148	0	4.c.(1)(b)
(2) Other commercial MBS:								
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	0	0	0	0	1,333,000	K152	1,339,000	4.c.(2)(a)
(b) All other commercial MBS .....	0	0	0	0	0	K156	0	4.c.(2)(b)

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

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

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

**Schedule HC-B—Continued**

	Held-to-Maturity				Available-for-Sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands								
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS)	C026	0	C988	0	C989	30,000	C027	30,000
b. Structured financial products	HT58	0	HT59	0	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities	1737	0	1738	0	1739	4,000	1741	4,000
b. Other foreign debt securities	1742	0	1743	0	1744	6,000	1746	6,000
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup>					A510		A511	
							BHCT	
8. Total (sum of items 1 through 7) <sup>2</sup>	1754	0	1771	0	1772	74,227,000	1773	74,727,000

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities <sup>3</sup>	0416	9,724,000
2. Remaining maturity or next repricing date of debt securities <sup>4, 5</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less	0383	4,347,000
b. Over 1 year to 5 years	0384	2,803,000
c. Over 5 years	0387	67,577,000
<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	18,022,000
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
b. Fair value	8783	0

- Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- 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.
- Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

### Schedule HC-B—Continued Memoranda—Continued

	Held-to-Maturity		Available-for-Sale						
	(Column A) Amortized Cost		(Column B) Fair Value			(Column C) Amortized Cost	(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount					
Dollar Amounts in Thousands									
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables .....						M.5.a.			
b. Home equity lines .....	B838	0	B839	0	B840	0	B841	0	M.5.b.
c. Automobile loans .....	B842	0	B843	0	B844	0	B845	0	M.5.c.
d. Other consumer loans .....	B846	0	B847	0	B848	0	B849	0	M.5.d.
e. Commercial and industrial loans .....	B850	0	B851	0	B852	30,000	B853	30,000	M.5.e.
f. Other .....	B854	0	B855	0	B856	0	B857	0	M.5.f.
B858	0	B859	0	B860	0	B861	0		
<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	134,332,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	1,345,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	7,876,000	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	608,000	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....					
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			1797	15,210,000	1.c.(1)
(b) Secured by junior liens .....					
d. Secured by multifamily (5 or more) residential properties .....			5367	60,072,000	1.c.(2)(a)
e. Secured by nonfarm nonresidential properties:			5368	1,009,000	1.c.(2)(b)
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			1460	5,031,000	1.d.
(2) Loans secured by other nonfarm nonresidential properties .....					
2. Loans to depository institutions and acceptances of other banks .....			BHCK		
a. To U.S. banks and other U.S. depository institutions .....			F160	21,291,000	1.e.(1)
b. To foreign banks .....			F161	21,890,000	1.e.(2)
3. Loans to finance agricultural production and other loans to farmers.....			BHDM		
			1288	105,000	2.
	1292	103,000			2.a.
	1296	2,000			2.b.
	1590	274,000	1590	274,000	3.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans .....			1766	72,562,000	4.
a. To U.S. addressees (domicile) .....	1763	71,051,000			4.a.
b. To non-U.S. addressees (domicile) .....	1764	1,867,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) ..	KX56				4.c.
5. Not applicable.					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	58,636,000	6.
a. Credit cards .....	B538	4,132,000			6.a.
b. Other revolving credit plans .....	B539	2,518,000			6.b.
c. Automobile loans .....	K137	27,095,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	24,891,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	0	2081	0	7.
8. Not applicable.					

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

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

**Schedule HC-C—Continued**

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
<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	14,367,000	J454	14,367,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545	377,000	1545	377,000	9.b.(1)
(2) All other loans (exclude consumer loans) .....	J451	21,004,000	J451	21,004,000	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	6,202,000	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	6,202,000			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	308,215,000	2122	307,859,000	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	58,000		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices .....	F576	267,000		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	K160	2,000		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	12,000		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162	3,000		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	36,000		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		
	BHDM	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165		M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	K166	0	M.1.f.(1)
	BHCK		
(2) Loans to finance agricultural production and other loans to farmers .....	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	0	M.1.f.(3)(a)
(b) Automobile loans .....	K203	266,000	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	675,000	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	6,918,000	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	29,000	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	33,000	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	3,816,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780	3,356,000	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	409,000	M.9.
10.–11. Not applicable.			

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

**Schedule HC-C—Continued**

**Memoranda—Continued**

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of con- tractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
<p><i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.<sup>1</sup></i></p>							
<p>12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3))<sup>2</sup> and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:</p>							
a. Loans secured by real estate .....	G091	55,452,000	G092	87,171,000	G093	17,849,000	M.12.a.
b. Commercial and industrial loans .....	G094	40,478,000	G095	45,959,000	G096	2,594,000	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures ....	G097	33,256,000	G098	43,528,000	G099	3,978,000	M.12.c.
d. All other loans and all leases .....	G100	21,558,000	G101	24,346,000	G102	1,732,000	M.12.d.
e. Loans and leases .....	KX60		KX61		KX62		M.12.e.
Dollar Amounts in Thousands							
13. Not applicable.							
14. Pledged loans and leases .....	G378	111,054,000					M.14.

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	227,000			1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	296,000			2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	82,000			3.
4. Mortgage-backed securities (MBS):	BHCK				
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	G379	497,000			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	277,000			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	68,000			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	1,204,000			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	358,000			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	2,590,000			6.d.
7.-8. Not applicable.	BHCM				
9. Other trading assets.....	3541	134,000			9.
10. Not applicable.					
11. Derivatives with a positive fair value .....	3543	1,999,000			11.
12. Total trading assets (sum of items 1 through 11) (total of Column A must equal Schedule HC, item 5) .....	BHCT				
	3545	7,732,000			12.
<b>Liabilities</b>					
13. a. Liability for short positions:	BHCK				
(1) Equity securities .....	G209	54,000			13.a.(1)
(2) Debt securities .....	G210	1,020,000			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	338,000			14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15) .....	BHCT				
	3548	1,412,000			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	335,000	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	2,647,000	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)	<table border="1"><tr><td>BHTX</td><td>F655</td></tr></table>	BHTX	F655	F655		M.9.b.(1)
BHTX	F655						
	(2)	<table border="1"><tr><td>BHTX</td><td>F656</td></tr></table>	BHTX	F656	F656		M.9.b.(2)
BHTX	F656						
	(3)	<table border="1"><tr><td>BHTX</td><td>F657</td></tr></table>	BHTX	F657	F657		M.9.b.(3)
BHTX	F657						
10.		Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)					
	a.	<table border="1"><tr><td>BHTX</td><td>F658</td></tr></table>	BHTX	F658	F658		M.10.a.
BHTX	F658						
	b.	<table border="1"><tr><td>BHTX</td><td>F659</td></tr></table>	BHTX	F659	F659		M.10.b.
BHTX	F659						
	c.	<table border="1"><tr><td>BHTX</td><td>F660</td></tr></table>	BHTX	F660	F660		M.10.c.
BHTX	F660						

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	92,405,000	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	16,846,000	1.b.
	c.	Money market deposit accounts and other savings accounts.....	2389	190,033,000	1.c.
	d.	Time deposits of \$250,000 or less .....	HK29	26,081,000	1.d.
	e.	Time deposits of more than \$250,000.....	J474	9,362,000	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances <sup>2</sup> .....	BHOD	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	8,501,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year .....	HK31	950,000	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less .....	HK32	8,695,000	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	1,117,000	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	843,000	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	4,264,000	5.a.
b. Separate account life insurance assets.....		K202	1,539,000	5.b.
c. Hybrid account life insurance assets.....		K270	580,000	5.c.
6. Other.....		2168	14,533,000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	22,876,000	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	923,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup> .....		B557	340,000	3.
4. Other.....		B984	10,635,000	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....		2750	11,898,000	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	187,202,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet.....		3296	28,944,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	2,299,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	503,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year.....		3409	178,000	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	63,000	2.
<b>Liabilities</b>				
3. Claims and claims adjustment expense reserves .....		B990	26,000	3.
4. Unearned premiums .....		B991	0	4.
5. Total equity .....		C245	33,000	5.
6. Net income .....		C246	2,000	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	4,685,000	1.a.	
b. Mortgage-backed securities <sup>1</sup> .....	B559	55,382,000	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	1,096,000	1.c.	
2. Federal funds sold and securities purchased under agreements to resell.....	3365	500,000	2.	
3. a. Total loans and leases in domestic offices .....				
(1) Loans secured by 1–4 family residential properties .....	3465	48,611,000	3.a.(1)	
(2) All other loans secured by real estate .....	3466	41,414,000	3.a.(2)	
(3) Loans to finance agricultural production and other loans to farmers .....	3386	257,000	3.a.(3)	
(4) Commercial and industrial loans .....	3387	46,016,000	3.a.(4)	
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	B561	2,764,000	3.a.(5)(a)	
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards) .....	B562	30,495,000	3.a.(5)(b)	
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360	316,000	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>				
4. a. Trading assets .....	3401	3,477,000	4.a.	
b. Other earning assets.....	B985	5,441,000	4.b.	
5. Total consolidated assets <sup>4</sup> .....	3368	301,736,000	5.	
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....	3517	146,207,000	6.	
7. Interest-bearing deposits (foreign) <sup>5</sup> .....	3404	24,000	7.	
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	1,223,000	8.	
9. All other borrowed money .....	2635	35,380,000	9.	
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock).....	3519	41,644,000	11.	

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

2. For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

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

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

a) Debt securities at amortized cost.

b) For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have *not* adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.

c) For holding companies that have adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For holding companies that have *not* adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.

5. Includes interest-bearing demand deposits.



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

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands

	BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):			
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) ..	3814	22,004,000	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	17,294,000	1.b.(1)
(2) Other unused credit card lines .....	J456	6,439,000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....	3816	12,111,000	1.c.(1)
(a) 1–4 family residential construction loan commitments .....	F164	2,282,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	9,829,000	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	6550	2,585,000	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	1,000	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans.....	J457	86,995,000	1.e.(1)
(2) Loans to financial institutions .....	J458	14,178,000	1.e.(2)
(3) All other unused commitments .....	J459	15,991,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....	6566	4,560,000	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	372,000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....	6570	576,000	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	15,000	3.a.
4. Commercial and similar letters of credit .....	3411	45,000	4.
5. Not applicable.			
6. Securities:			
a. Securities lent.....	3433	0	6.a.
b. Securities borrowed .....	3432	0	6.b.

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

	(Column A) Sold Protection		(Column B) Purchased Protection		
	BHCK	Amount	BHCK	Amount	
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps .....	C968	0	C969	894,000	7.a.(1)
(2) Total return swaps .....	C970	0	C971	2,531,000	7.a.(2)
(3) Credit options .....	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives.....	C974	5,259,000	C975	1,436,000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	C219	0	C221	27,000	7.b.(1)
(2) Gross negative fair value .....	C220	11,000	C222	34,000	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	2,531,000			7.c.(1)(b)
(2) All other positions:						
(a)	Sold protection .....	G403	5,259,000			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	2,330,000			7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>2</sup>								
(a)	Investment grade .....	G406	440,000	G407	1,957,000	G408	736,000	7.d.(1)(a)
(b)	Subinvestment grade .....	G409	40,000	G410	1,053,000	G411	1,033,000	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>								
(a)	Investment grade .....	G412	269,000	G413	1,182,000	G414	272,000	7.d.(2)(a)
(b)	Subinvestment grade .....	G415	136,000	G416	2,860,000	G417	142,000	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	323,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a) .....		3430	11,993,000	9.
a. Commitments to purchase when-issued securities.....		3434	0	9.a.
b. Commitments to sell when-issued securities.....		3435	0	9.b.
c.	TEXT 6561	6561	0	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.

10. Not applicable.

- 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.
- 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.
- 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.
- 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 2,377,000	BHCK 8694 0	BHCK 8695 223,000	BHCK 8696 0	11.a.
b. Forward contracts .....	BHCK 8697 24,864,000	BHCK 8698 11,197,000	BHCK 8699 0	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options .....	BHCK 8701 2,000,000	BHCK 8702 0	BHCK 8703 5,818,000	BHCK 8704 0	11.c.(1)
(2) Purchased options .	BHCK 8705 7,300,000	BHCK 8706 0	BHCK 8707 6,268,000	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options .....	BHCK 8709 15,561,000	BHCK 8710 13,000	BHCK 8711 19,026,000	BHCK 8712 797,000	11.d.(1)
(2) Purchased options .	BHCK 8713 11,628,000	BHCK 8714 13,000	BHCK 8715 7,048,000	BHCK 8716 797,000	11.d.(2)
e. Swaps .....	BHCK 3450 187,949,000	BHCK 3826 1,441,000	BHCK 8719 43,000	BHCK 8720 1,065,000	11.e.
12. Total gross notional amount of derivative contracts held for trading .....	BHCK A126 173,949,000	BHCK A127 12,664,000	BHCK 8723 38,383,000	BHCK 8724 2,659,000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading .....	BHCK 8725 77,730,000	BHCK 8726 0	BHCK 8727 43,000	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	BHCK 8733 1,847,000	BHCK 8734 144,000	BHCK 8735 1,987,000	BHCK 8736 67,000	14.a.(1)
(2) Gross negative fair value .....	BHCK 8737 694,000	BHCK 8738 164,000	BHCK 8739 2,293,000	BHCK 8740 65,000	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	BHCK 8741 188,000	BHCK 8742 0	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value .....	BHCK 8745 62,000	BHCK 8746 0	BHCK 8747 13,000	BHCK 8748 0	14.b.(2)

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

**Schedule HC-L—Continued**

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands									
<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	480,000		G420	7,000	G421	0	G422	1,795,000
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	454,000		G425	653,000	G426	0	G427	57,000
(2) Cash—Other currencies .....	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities .....	G433	2,000		G435	0	G436	0	G437	15,000
(4) U.S. government agency and U.S. government-sponsored agency debt securities .....	G438	3,000		G440	0	G441	0	G442	7,000
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral .....	G453	0		G455	0	G456	0	G457	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	459,000		G460	653,000	G461	0	G462	79,000

**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	1,342,166,090			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	18,912,000	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	17,753,000	3.
4.	Other assets acquired in satisfaction of debts previously contracted .....			6557	41,000	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	77,000	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	1	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

336-733-3032

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

Area Code / Phone Number (TEXT 9009)

12. Intangible assets:		BHCK	Amount	
a. Mortgage servicing assets.....		3164	2,630,000	12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438		2,630,000	12.a.(1)
b. Goodwill .....		3163	24,154,000	12.b.
c. All other intangible assets .....		JF76	3,142,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		2143	29,926,000	12.d.
13. Other real estate owned .....		2150	94,000	13.
14. Other borrowed money:		BHCK		
a. Commercial paper .....		2309	223,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less .....		2332	20,869,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year.....		2333	29,452,000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		3190	50,544,000	14.d.

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

16. Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount		
	B570	7,235,000		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	4,623,000	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	37,000	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	225,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	13,000	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	100,000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	63,000	21.

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

## Schedule HC-M—Continued

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

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

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

22.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a) .....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....	F065	19,825,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items.....	G234	0	24.a.
b. Warrants to purchase common stock or similar items.....	G235	0	24.b.



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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans ..	F172	5,000	F174	4,000	F176	1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	3,000	F175	8,000	F177	5,000	1.a.(2)
b. Secured by farmland in domestic offices....	3493	2,000	3494	0	3495	13,000	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	100,000	5399	7,000	5400	51,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	584,000	C237	744,000	C229	58,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	16,000	C239	7,000	C230	3,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices....	3499	1,000	3500	0	3501	2,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties .....	F178	21,000	F180	20,000	F182	71,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	F179	4,000	F181	2,000	F183	19,000	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	1,000	1597	0	1583	6,000	3.
4. Commercial and industrial loans .....	1606	81,000	1607	19,000	1608	211,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	44,000	B576	37,000	B577	0	5.a.
b. Automobile loans .....	K213	577,000	K214	17,000	K215	99,000	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..	K216	780,000	K217	1,104,000	K218	10,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans .....	5459	16,000	5460	4,000	5461	4,000	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	3,000	F170	29,000	F171	8,000	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	2,238,000	1407	2,002,000	1403	561,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	847,000	K037	1,631,000	K038	28,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	666,000	K040	1,068,000	K041	18,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	K042	168,000	K043	556,000	K044	4,000	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): <sup>1</sup>							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans.....	BHDM		BHDM		BHDM		
	K045	0	K046	0	K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	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	88,000	F662	154,000	F663	31,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	1,000	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	14,000	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	
<p><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></p>							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile) .....	K120	1,000	K121	0	K122	2,000	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 (include loans to individuals for household, family, and other personal expenditures) .....							
	K126	71,000	K127	1,000	K128	34,000	M.1.f.
<p><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></p>							
(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	67,000	K278	0	K279	26,000	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	160,000	HK27	155,000	HK28	82,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....							
	6558	21,000	6559	4,000	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees .....							
	3508	2,000	1912	0	1913	17,000	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)...							
	C240	25,000	C241	8,000	C226	107,000	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	M.6.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months .....	C410	835,000	M.7.
8. Nonaccrual assets sold during the previous six months .....	C411	151,000	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	113,000	L184	1,210,000	L185	0	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above .....	L186	109,000	L187	1,173,000	L188	0	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	1,450,000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82	4,367,000	2.
3. 1–4 family residential mortgages sold during the quarter .....	FT04	5,538,000	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	6,814,000	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	60,000	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter ..	HT86	4,000	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	44,000	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.

	(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>Dollar Amounts in Thousands</b>										
<b>Assets</b>										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	75,544,000	G474	0	G475	808,000	G476	74,368,000	G477	368,000
	BHCK									
2. Federal funds sold and securities purchased under agreements to resell .....	G478	0	G479	0	G480	0	G481	0	G482	0
3. Loans and leases held for sale .....	G483	5,673,000	G484	0	G485	0	G486	5,673,000	G487	0
4. Loans and leases held for investment .....	G488	0	G489	0	G490	0	G491	0	G492	0
	BHCT									
5. Trading assets:										
a. Derivative assets .....	3543	1,999,000	G493	2,073,000	G494	604,000	G495	3,468,000	G496	0
	BHCK									
b. Other trading assets .....	G497	5,733,000	G498	0	G499	90,000	G500	5,643,000	G501	0
(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
Schedule HC-Q, item 5.b, above)	G391	3,112,000	G392	134,000	G395	3,000	G396	151,000	G804	3,092,000
6. All other assets .....										
7. Total assets measured at fair value on a recurring basis .....	G502	92,061,000	G503	2,207,000	G504	1,505,000	G505	89,303,000	G506	3,460,000
<b>Liabilities</b>										
8. Deposits .....	F252	0	F686	0	F694	0	F253	0	F254	0
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	0	G508	0	G509	0	G510	0	G511	0
	BHCT									
10. Trading liabilities:										
a. Derivative liabilities .....	3547	338,000	G512	2,889,000	G513	204,000	G514	3,023,000	G515	0
	BHCK									
b. Other trading liabilities .....	G516	1,074,000	G517	0	G518	18,000	G519	1,056,000	G520	0

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

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

**Schedule HC-Q—Continued**

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Liabilities (continued)</b>											
11. Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525	0	
12. Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0	
13. All other liabilities.....	G805	28,000	G806	81,000	G807	0	G808	94,000	G809	15,000	
14. Total liabilities measured at fair value on a recurring basis.....	G531	1,440,000	G532	2,970,000	G533	222,000	G534	4,173,000	G535	15,000	

**Memoranda**

Dollar Amounts in Thousands		BHCK		Amount		BHCK		Amount		BHCK		Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):													
a. Mortgage servicing assets .....	G536	2,618,000	G537	0	G538	0	G539	0	G540	2,618,000			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	28,000	G567	81,000	G568	0	G569	94,000	G570	15,000			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	5,442,000	M.3.a.(1)
(2) All other loans secured by real estate .....	HT88	231,000	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	5,335,000	M.4.a.(1)
(2) All other loans secured by real estate .....	HT92	230,000	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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## 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	42,320,000			1.
2.	Retained earnings <sup>1</sup> .....	KW00	19,806,000			2.
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	BHCA JJ29			2.a.
3.	Accumulated other comprehensive income (AOCI).....	BHCA B530	-844,000			3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	BHCA P838	1		3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	0			4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	61,282,000			5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	24,002,000			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	2,480,000			7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....	P843	0			8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>2</sup> .....	P844	379,000			9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>3</sup> .....	P845				9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	-100,000			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	-1,122,000			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. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

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

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

## 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.
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	0		11.
12.	Subtotal (item 5 minus items 6 through 11).....			
	P852	35,643,000		12.
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			
	P853	0		13.
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			
	P854	0		14.
15.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			
	P855	0		15.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			
	P856	0		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....			
	P857	0		17.
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....			
	P858	0		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....			
	P859	35,643,000		19.
<b>Additional Tier 1 Capital</b>				
20.	Additional tier 1 capital instruments plus related surplus.....			
	P860	5,102,000		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	5,102,000		23.
24.	LESS: Additional tier 1 capital deductions.....			
	P864	2,000		24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....			
	P865	5,100,000		25.
<b>Tier 1 Capital</b>				
26.	Tier 1 capital (sum of items 19 and 25).....			
	8274	40,743,000		26.
<b>Tier 2 Capital</b>				
27.	Tier 2 capital instruments plus related surplus.....			
	P866	5,240,000		27.
28.	Non-qualifying capital instruments subject to phase out from tier 2 capital.....			
	P867	0		28.
29.	Total capital minority interest that is not included in tier 1 capital.....			
	P868	0		29.
30.	a. Allowance for loan and lease losses includable in tier 2 capital <sup>4, 5</sup> .....			
	5310	1,889,000		30.a.
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....			
	BHCW			
	5310			30.b.
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital <sup>6</sup> .....			
	BHCA			
	Q257			31.

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

5. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

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

**Schedule HC-R—Continued**

**Part I.—Continued**

		Dollar Amounts in Thousands		
32.	a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	BHCA	Amount	
		P870	7,129,000	32.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....	BHCW		
		P870		32.b.
		BHCA		
33.	LESS: Tier 2 capital deductions .....	P872	361,000	33.
34.	a. Tier 2 capital (greater of item 32.a minus item 33, or zero) .....	5311	6,768,000	34.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....	BHCW		
		5311		34.b.
<b>Total Capital</b>				
		BHCA		
35.	a. Total capital (sum of items 26 and 34.a).....	3792	47,511,000	35.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	BHCW		
		3792		35.b.
<b>Total Assets for the Leverage Ratio</b>				
		BHCA		
36.	Average total consolidated assets <sup>7</sup> .....	KW03	301,736,000	36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions) .....	P875	26,484,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	-1,339,000	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38) .....	A224	276,591,000	39.
<b>Total Risk-Weighted Assets</b>				
		BHCA		
40.	a. Total risk-weighted assets (from Schedule HC-R, Part II item 31).....	A223	376,056,130	40.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		40.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>						
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	9.4781	P793		41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b) .....	7206	10.8343	7206		42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b) .....	7205	12.6340	7205		43.

		BHCA	Percentage	
<b>Leverage Capital Ratios*</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	7204	14.7304	44.
45.	Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22) .....	H036		45.

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

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

**Schedule HC-R—Continued**

**Part I.—Continued**

	BHCA	Percentage	
<b>Capital Buffer*</b>			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer .....	H311	4.6340	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer .....	H312		46.b.

Dollar Amounts in Thousands

	BHCA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income .....	H313		47.
48. Distributions and discretionary bonus payments during the quarter .....	H314		48.

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

## Schedule HC-R—Continued

### Part II. Risk-Weighted Assets

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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Amount	0%	2%	4%	10%	20%	50%	100%	150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Dollar Amounts in Thousands</b>											
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
<i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.<sup>3,4</sup></i>											
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958					BHCK D959	BHCK S397	BHCK D960	BHCK S398
	19,027,000	0	17,587,000					1,435,000	0	5,000	0
2. Securities:											
a. Held-to-maturity securities <sup>3,4</sup> .....	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	0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK JA21	BHCK S402	BHCK D967		BHCK HJ76	BHCK HJ77		BHCK D968	BHCK D969	BHCK D970	BHCK S403
	75,136,000	323,000	43,853,000	0	0	0		29,821,000	268,000	165,000	0
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices) ...	BHCK D971		BHCK D972					BHCK D973	BHCK S410	BHCK D974	BHCK S411
	0		0					0	0	0	0
b. Securities purchased under agreements to resell .....	BHCK H171	BHCK H172									
	1,417,000	1,417,000									

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) 250% <sup>6</sup> Amount	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)		(Column S)
	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Application of Other Risk-Weighting Approaches <sup>5</sup>		Risk-Weighted Asset Amount
Allocation by Risk-Weight Category									
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Exposure Amount	Amount	Amount
Dollar Amounts in Thousands									
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
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 H271 706,000	BHCK H272 894,000	

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.

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

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

Dollar Amounts in Thousands	(Column A)	(Column B)	Allocation by Risk-Weight Category							(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	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 6,814,000	BHCK S414 0	BHCK H173 0				BHCK S415 650,000	BHCK S416 5,203,000	BHCK S417 961,000		
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421	
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup> .....	BHCK S423 107,000	BHCK S424 0	BHCK S425 0	BHCK HJ78	BHCK HJ79		BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429	
d. All other exposures.....	BHCK S431 1,452,000	BHCK S432 0	BHCK S433 0	BHCK HJ80	BHCK HJ81		BHCK S434 34,000	BHCK S435 0	BHCK S436 1,418,000	BHCK S437	
5. Loans and leases held for investment: <sup>8</sup>											
a. Residential mortgage exposures.....	BHCK S439 69,837,000	BHCK S440 0	BHCK H178 0				BHCK S441 1,047,000	BHCK S442 49,697,000	BHCK S443 19,093,000		
b. High volatility commercial real estate exposures.....	BHCK S445 1,717,000	BHCK S446 0	BHCK H179 0				BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447	
c. Exposures past due 90 days or more or on nonaccrual <sup>9</sup> .....	BHCK S449 619,000	BHCK S450 0	BHCK S451 0	BHCK HJ82	BHCK HJ83		BHCK S452 14,000	BHCK S453 0	BHCK S454 0	BHCK S455	
d. All other exposures .....	BHCK S457 223,847,000	BHCK S458 0	BHCK S459 139,000	BHCK HJ84	BHCK HJ85		BHCK S460 10,115,000	BHCK S461 8,161,000	BHCK S462 205,433,000	BHCK S463	
6. LESS: Allowance for loan and lease losses <sup>10</sup> .....	BHCX 3123 1,549,000	BHCY 3123 1,549,000								0	

7. 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.  
 8. 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.  
 9. 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.  
 10. 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)
	250% <sup>12</sup> Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Application of Other Risk-Weighting Approaches <sup>11</sup> Exposure Amount	Risk-Weighted Asset Amount
	Allocation by Risk-Weight Category								
Dollar Amounts in Thousands									
4. Loans and leases held for sale:									
a. Residential mortgage exposures .....								BHCK H273	BHCK H274
b. High volatility commercial real estate exposures.....								0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>13</sup> .....									
d. All other exposures.....								BHCK H275	BHCK H276
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H277	BHCK H278
b. High volatility commercial real estate exposures.....								0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>14</sup> .....								BHCK H279	BHCK H280
d. All other exposures.....								0	0
6. LESS: Allowance for loan and lease losses .....									
								BHCK H281	BHCK H282
								0	0
								BHCK H283	BHCK H284
								0	0
								BHCK H285	BHCK H286
								BHCK H287	BHCK H288
								0	0

11. 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.  
 12. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.  
 13. 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.  
 14. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading Assets .....	BHCK D976 7,732,000	BHCK S466 7,535,000	BHCK D977 96,000	BHCK HJ86 0	BHCK HJ87 0	BHCK D978 101,000	BHCK D979 0	BHCK D980 0	BHCK D984 0	BHCK D985 0	BHCK S467 0
8. All other assets <sup>15, 16, 17</sup> .....	BHCK D981 62,689,000	BHCK S469 25,989,000	BHCK D982 316,000	BHCK HJ88 0	BHCK HJ89 0	BHCK D983 2,491,000	BHCK D984 36,000	BHCK D985 28,159,000	BHCK D984 36,000	BHCK D985 28,159,000	BHCK H185 0
a. Separate account bank-owned life insurance .....											
b. Default fund contributions to central counterparties .....											

15. 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.

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

17. 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)
							Exposure Amount	Risk-Weighted Asset Amount	
Allocation by Risk-Weight Category									
250% <sup>18</sup>	300%	400%	600%	625%	937.5%	1250%			
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	
	0	0	0				0	0	
BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
	0	0	0				3,579,000	3,752,000	
							BHCK H296	BHCK H297	
							2,119,000	909,000	
							BHCK H298	BHCK H299	
							0	0	
<p>7. Trading Assets .....</p> <p>8. All other assets<sup>20</sup> .....</p> <p>    a. Separate account bank-owned life insurance .....</p> <p>    b. Default fund contributions to central counterparties .....</p>									

18. 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.

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

20. 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**

Dollar Amounts in Thousands

**Securitization Exposures: On-and Off-Balance Sheet**

	(Column A) Totals		(Column B) Adjustments to Totals Reported in Column A		(Column Q) Allocation by Risk-Weight Category		(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology		(Column U) Gross-Up Amount	
	Amount		Amount		1250% Amount	SSFA <sup>21</sup> Amount	SSFA <sup>21</sup> Amount	Gross-Up Amount		
9. On-balance sheet securitization exposures:										
a. Held-to-maturity securities <sup>22</sup> .....	0	BHCK S475	0	BHCK S476	0	BHCK S477	0	BHCK S478	0	BHCK S479
b. Available-for-sale securities.....	408,000	BHCK S480	408,000	BHCK S481	0	BHCK S482	0	BHCK S483	0	BHCK S484
c. Trading assets .....	0	BHCK S485	0	BHCK S486	0	BHCK S487	0	BHCK S488	0	BHCK S489
d. All other on-balance sheet securitization exposures.....	3,825,000	BHCK S490	3,825,000	BHCK S491	0	BHCK S492	0	BHCK S493	0	BHCK S494
10. Off-balance sheet securitization exposures .....	2,400,000	BHCK S495	2,391,000	BHCK S496	9,000	BHCK S497	531,000	BHCK S498	0	BHCK S499

**Allocation by Risk-Weight Category**

	(Column F) Totals		(Column G) Allocation by Risk-Weight Category		(Column H) Allocation by Risk-Weight Category		(Column I) Allocation by Risk-Weight Category		(Column J) Allocation by Risk-Weight Category			
	Amount		0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands												
11. Total balance sheet assets <sup>23</sup> .....	473,078,000	BHCT 2170	61,990,000	BHCK S500	0	BHCK HJ91	0	BHCK D987	63,365,000	BHCK D989	2,429,000	BHCK S503

	(Column K) Totals		(Column L) Allocation by Risk-Weight Category		(Column M) Allocation by Risk-Weight Category		(Column N) Allocation by Risk-Weight Category		(Column O) Allocation by Risk-Weight Category		(Column P) Allocation by Risk-Weight Category		(Column Q) Allocation by Risk-Weight Category		(Column R) Application of Other Risk-Weighting Approaches			
	Amount		250% <sup>24</sup> Amount	300%	400%	600%	625%	937.5%	1250%	Exposure Amount								
Dollar Amounts in Thousands																		
11. Total balance sheet assets <sup>23</sup> .....	473,078,000	BHCT 2170	61,990,000	BHCK S500	0	BHCK S504	0	BHCK S505	0	BHCK S506	0	BHCK S507	0	BHCK S508	0	BHCK S509	6,404,000	BHCK H300

21. Simplified Supervisory Formula Approach. 22. 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. 23. 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. 24. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

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

(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount <sup>26</sup>	(Column C)	(Column D)	(Column E)	(Column F)	Allocation by Risk-Weight Category					(Column J)	
						0%	2%	4%	10%	20%		50%
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands												
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>27</sup></b>												
12. Financial standby letters of credit .....												
		BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996		BHCK D998	BHCK S511	
	4,560,000	340,000	0	0		376,000	228,000	3,616,000		0		12.
13. Performance standby letters of credit and transaction-related contingent items .....												
		BHCK D999				BHCK G603	BHCK G604	BHCK G605		BHCK S512		
	576,000	0				8,000	0	280,000		0		13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....												
		BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611		BHCK S513		
	36,000	0	0	0		0	0	7,200		0		14.
15. Retained recourse on small business obligations sold with recourse .....												
		BHCK G614				BHCK G615	BHCK G616	BHCK G617		BHCK S514		
	0	0	0	0		0	0	0		0		15.

25. Credit conversion factor.

26. 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.

27. 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	(Column B) CCF <sup>28</sup>	(Column B) Credit Equivalent Amount <sup>29</sup>	Allocation by Risk-Weight Category									
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar amounts in thousands	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523		
16. Repo-style transactions <sup>30</sup> .....	3,344,000	1.0	3,344,000	1,923,000	0	0		987,000	0	434,000	0		
17. All other off-balance sheet liabilities .....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524		
17. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):	2,682,000	1.0	2,682,000	0				0	1,598,000	1,084,000	0		
18. 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. Original maturity exceeding one year .....	15,609,000	0.2	3,121,800	0	0	0		3,000	17,000	3,098,800	3,000		
19. Unconditionally cancelable commitments .....	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539		
19. Over-the-counter derivatives .....	111,362,000	0.5	55,681,000	0	0	0		2,237,000	8,000	53,056,000	380,000		
20. Centrally cleared derivatives .....	BHCK S540		BHCK S541										
20. Unsettled transactions (failed trades) <sup>31</sup> .....	50,602,000	0.0	0										
21. Centrally cleared derivatives .....	BHCK S542		BHCK S543	BHCK S544	BHCK HK00	BHCK HK01		BHCK S545	BHCK S546	BHCK S547	BHCK S548		
21. Unsettled transactions (failed trades) <sup>31</sup> .....	4,186,000		4,186,000	482,000	0	0		534,000	0	3,170,000	0		
22. Centrally cleared derivatives .....	BHCK S549		BHCK S550	BHCK S551	BHCK S552			BHCK S554	BHCK S555	BHCK S556	BHCK S557		
22. Unsettled transactions (failed trades) <sup>31</sup> .....	1,979,000		1,979,000	15,000	1,964,000	0		0	0	0	0		
22. Unsettled transactions (failed trades) <sup>31</sup> .....	BHCK H191		BHCK H193	0				BHCK H194	BHCK H195	BHCK H196	BHCK H197		
22. Unsettled transactions (failed trades) <sup>31</sup> .....	8,000		0	0				0	0	3,000	0		

28. Credit conversion factor.  
29. For items 18.b. and 19, column A multiplied by credit conversion factor.  
30. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), and securities lent.  
31. For item 22, the sum of columns C through Q must equal column A.



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

Allocation by Risk-Weight Category										
(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)			
0%	2%	4%	10%	20%	50%	100%	150%			
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
Dollar Amounts in Thousands										
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 64,750,000 X 0%	BHCK S558 1,964,000 X 2%	BHCK S559 0 X 4%	BHCK S560 0 X 10%	BHCK G631 49,853,000 X 20%	BHCK G632 65,216,000 X 50%	BHCK G633 319,983,000 X 100%	BHCK S561 2,812,000 X 150%		
24. Risk weight factor .....										
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK G634 0	BHCK S569 39,280	BHCK S570 0	BHCK S571 0	BHCK G635 9,970,600	BHCK G636 32,608,000	BHCK G637 319,983,000	BHCK S572 4,218,000		



**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% <sup>35</sup>	300%	400%	600%	625%	937.5%	1250%
Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
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
	0	0	0	0	3,000	0
24. Risk weight factor .....	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....						
	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578
	0	0	0	18,750	0	137,500

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

	Dollar Amounts in Thousands	
	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>36</sup> .....	S580	374,703,130
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	1,716,000
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>37, 38</sup> .....	B704	376,056,130
29. LESS: Excess allowance for loan and lease losses <sup>39, 40</sup> .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	376,056,130

35. Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies. 36. 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. 37. 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). 38. 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. 39. Institutions that have adopted ASU 2016-13 should report the excess AACL. 40. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

**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
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years	
BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....							
Dollar Amounts in Thousands							
2. Notional principal amounts of over-the-counter derivative contracts:							
a.	Interest rate .....	S582	22,547,000	S583	56,929,000	S584	27,315,000
b.	Foreign exchange rate and gold .....	S585	3,794,000	S586	6,284,000	S587	2,442,000
c.	Credit (investment grade reference asset) .....	S588	619,000	S589	2,934,000	S590	1,008,000
d.	Credit (non-investment grade reference asset) .....	S591	176,000	S592	3,765,000	S593	1,175,000
e.	Equity .....	S594	9,362,000	S595	3,947,000	S596	50,000
f.	Precious metals (except gold) .....	S597	0	S598	0	S599	0
g.	Other .....	S600	1,457,000	S601	404,000	S602	0
3. Notional principal amounts of centrally cleared derivative contracts:							
a.	Interest rate .....	S603	13,482,000	S604	56,623,000	S605	40,268,000
b.	Foreign exchange rate and gold .....	S606	0	S607	0	S608	0
c.	Credit (investment grade reference asset) .....	S609	90,000	S610	205,000	S611	0
d.	Credit (non-investment grade reference asset) .....	S612	0	S613	148,000	S614	0
e.	Equity .....	S615	0	S616	0	S617	0
f.	Precious metals (except gold) .....	S618	0	S619	0	S620	0
g.	Other .....	S621	0	S622	0	S623	0
Dollar Amounts in Thousands							
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....							
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>							
a.	Loans and leases held for investment .....	JJ30					
b.	Held-to-maturity debt securities .....	JJ31					
c.	Other financial assets measured at amortized cost .....	JJ32					
Dollar Amounts in Thousands							
M.4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....							
M.4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>							
M.5.a. Loans and leases held for investment .....							
M.5.b. Held-to-maturity debt securities .....							
M.5.c. Other financial assets measured at amortized cost .....							

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
2. Memorandum items 5.a through 5.c should be completed only by institutions that have adopted ASU 2016-13.

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

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

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

Dollar Amounts in Thousands

#### Securitization Activities

1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....

Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup>

3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....
4. Past due loan amounts included in item 1:
  - a. 30-89 days past due .....
  - b. 90 days or more past due .....
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 .....
  - b. Recoveries .....

(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
BHCK B705 35,382,000	BHCK B706 0	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 1,689,000
BHCK HU09 0	BHCK HU10 0	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 0
BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 24,000
BHCK B733 620,000	BHCK B734 0	BHCK B735 0	BHCK B736 0	BHCK B737 0	BHCK B738 0	BHCK B739 0
BHCK B740 49,000	BHCK B741 0	BHCK B742 0	BHCK B743 0	BHCK B744 0	BHCK B745 0	BHCK B746 7,000
BHCK B747 0	BHCK B748 0	BHCK B749 0	BHCK B750 0	BHCK B751 0	BHCK B752 0	BHCK B753 0
BHCK B754 0	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 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
Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK B776 286,000	BHCK HU16 0	BHCK HU17 0	BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0
BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
BHCK B790 371,000						BHCK B796 8,673,000
BHCK B797 212,000						BHCK B803 2,479,000

Dollar Amounts in Thousands  
Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup>

6. Total amount of ownership (or seller's) interest carried as securities or loans .....  
7.-8. Not applicable.

**For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions**

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 .....  
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....

**Asset Sales**  
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....  
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....

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	371,000
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	218,978,000
c. Other financial assets <sup>1</sup>	A591	66,877,000
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	129,000
<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
(2) Conduits sponsored by other unrelated institutions <sup>2</sup>	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2,3</sup>	C407	0

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>

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	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	7,000	JF84	23,000	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	127,000	HU23	0	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	3,000	JF90	3,073,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money .....	JF92	137,000	JF85	133,000	2.a.
b. Other liabilities .....	JF93	1,000	JF86	120,000	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	117,767,000	1.
2.	Average earning assets.....			3402	149,628,000	2.
3.	Average total consolidated assets .....			3368	165,296,000	3.
4.	Average equity capital.....			3519	19,330,000	4.

### Notes to the Balance Sheet (Other)

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

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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