

Board of Governors of the Federal Reserve System



**Consolidated Financial Statements for
Holding Companies—FR Y-9C**

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the BHC Act (12 U.S.C. § 1844(c)), section 10 of Home Owners' Loan Act (HOLA) (12 U.S.C. § 1467a(b)), section 618 of the Dodd-Frank Act (12 U.S.C. § 1850a(c)(1)), section 165 of the Dodd-Frank Act (12 U.S.C. § 5365), and section 252.153(b)(2) of Regulation YY (12 CFR 252.153(b)(2)).

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

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

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

Date of Report: December 31, 2020
Month / Date / Year (BHCK 9999)

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

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

The Bank of New York Mellon Corporation
Legal Title of Holding Company (RSSD 9017)

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

240 Greenwich Street /
(Mailing Address of the Holding Company) Street / P.O. Box (RSSD 9110)

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

New York NY 10286
City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Name / Title (BHTX 8901)

Area Code / Phone Number (BHTX 8902)

Area Code / FAX Number (BHTX 9116)

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.

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	275,000	1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	112,000	1.a.(1)(b)
(c) All other loans.....	F821	523,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	200,000	1.a.(2)
b. Income from lease financing receivables.....	4065	28,000	1.b.
c. Interest income on balances due from depository institutions ¹	4115	181,000	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	496,000	1.d.(1)
(2) Mortgage-backed securities.....	B489	1,230,000	1.d.(2)
(3) All other securities.....	4060	420,000	1.d.(3)
e. Interest income from trading assets ²	4069	92,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	544,000	1.f.
g. Other interest income.....	4518	13,000	1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107	4,114,000	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less.....	HK03	15,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	98,000	2.a.(1)(b)
(c) Other deposits.....	6761	60,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	(12,000)	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180	282,000	2.b.
c. Interest on trading liabilities and other borrowed money ² (excluding subordinated notes and debentures).....	4185	620,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities ²	4397	40,000	2.d.
e. Other interest expense.....	4398	29,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073	1,132,000	2.f.
3. Net interest income (item 1.h minus item 2.f.).....	4074	2,982,000	3.
4. Provision for loan and lease losses ³	JJ33	309,000	4.
5. Noninterest income:			
a. Income from fiduciary activities.....	4070	9,735,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	469,000	5.b.
c. Trading revenue ^{2,4}	A220	789,000	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	1,199,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....		C888	59,000	5.d.(2)
(3) Fees and commissions from annuity sales.....		C887	6,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....		C386	2,000	5.d.(4)
(5) Income from other insurance activities.....		C387	0	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 ⁵		KX47		5.d.(7)
e. Venture capital revenue ⁶		B491	6,000	5.e.
f. Net servicing fees.....		B492	1,000	5.f.
g. Net securitization income ⁶		B493	0	5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		8560	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....		8561	0	5.j.
k. Net gains (losses) on sales of other assets ⁷		B496	0	5.k.
l. Other noninterest income ⁸		B497	529,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....		4079	12,795,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....		3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....		3196	33,000	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	5,966,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	997,000	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232	104,000	7.c.(2)
d. Other noninterest expense ⁹		4092	3,966,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....		4093	11,033,000	7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....		HT69	4,468,000	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ¹⁰		HT70		8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....		4301	4,468,000	8.c.
9. Applicable income taxes (on item 8.c).....		4302	842,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....		4300	3,626,000	10.
11. Discontinued operations, net of applicable income taxes ¹¹		FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....		G104	3,626,000	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	9,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....		4340	3,617,000	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 debt securities

8. See Schedule HI, memoranda item 6.

9. See Schedule HI, memoranda item 7.

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

11. Describe on Schedule HI, memoranda item 8.

Schedule HI—Continued

Memoranda

Dollar Amounts in Thousands

	BHCK	Amount	
<i>Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets. ¹</i>			
1. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519	2,991,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....	4592	4,477,000	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	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....	4507	28,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number	M.5.
	4150	48,500	
<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 \$5 billion or more in total assets should report these items on a quarterly basis. ¹</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	148,000	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	0	M.6.f.
g. Income and fees from wire transfers.....	T047	118,000	M.6.g.
h. TEXT 8562 Loan Commitment Fees	8562	124,000	M.6.h.
i. TEXT 8563 Realized Investment Losses	8563	(128,000)	M.6.i.
j. TEXT 8564 FAS167 - VIE Net Income	8564	85,000	M.6.j.
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis. ¹</i>			
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):			
a. Data processing expenses.....	C017	0	M.7.a.
b. Advertising and marketing expenses.....	0497	0	M.7.b.
c. Directors' fees.....	4136	0	M.7.c.
d. Printing, stationery, and supplies.....	C018	0	M.7.d.
e. Postage.....	8403	0	M.7.e.
f. Legal fees and expenses.....	4141	0	M.7.f.
g. FDIC deposit insurance assessments.....	4146		M.7.g.
h. Accounting and auditing expenses.....	F556	0	M.7.h.
i. Consulting and advisory expenses.....	F557	282,000	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.
	TEXT				
n.	8565 Software		8565	955,000	M.7.n.
	TEXT				
o.	8566 Purchased Services		8566	917,000	M.7.o.
	TEXT				
p.	8567 Distribution, Clearing, Subcustodian Charges		8567	796,000	M.7.p.
<i>Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets. ¹</i>					
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):				
	TEXT				
a. (1)	FT29		FT29	0	M.8.a.(1)
(2)	Applicable income tax effect	BHCK FT30		0	M.8.a.(2)
	TEXT				
b. (1)	FT31		FT31	0	M.8.b.(1)
(2)	Applicable income tax effect	BHCK FT32		0	M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)				
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets ¹ that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>					
a.	Interest rate exposures		8757	52,000	M.9.a.
b.	Foreign exchange exposures		8758	776,000	M.9.b.
c.	Equity security and index exposures		8759	(40,000)	M.9.c.
d.	Commodity and other exposures		8760	0	M.9.d.
e.	Credit exposures		F186	1,000	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. ¹</i>					
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above)		K090	5,000	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	0	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. ¹</i>					
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a.	Net gains (losses) on credit derivatives held for trading		C889	0	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading		C890	0	M.10.b.
<i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets. ¹</i>					
11.	Credit losses on derivatives (see instructions)		A251	0	M.11.

1. The 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. ¹</i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	902,000	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	0	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	BHCK A530	0 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. ¹</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	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	0	M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553	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. ¹</i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	143,000	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. ¹</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). ¹</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) ²	J321		M.17

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

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

Schedule HI-A—Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....		3217	41,483,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....		B507	41,000	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	41,524,000	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....		4340	3,617,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK		
a. Sale of perpetual preferred stock, gross.....		3577	1,567,000	5.a.
b. Conversion or retirement of perpetual preferred stock.....		3578	(568,000)	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross.....		3579	296,000	6.a.
b. Conversion or retirement of common stock.....		3580	0	6.b.
7. Sale of treasury stock.....		4782	0	7.
8. LESS: Purchase of treasury stock.....		4783	989,000	8.
9. Changes incident to business combinations, net.....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....		4598	194,000	10.
11. LESS: Cash dividends declared on common stock.....		4460	1,117,000	11.
12. Other comprehensive income ¹		B511	1,654,000	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	11,000	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	45,801,000	15.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1– 4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	0	C217	4,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank. ²</i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	0	4617	0	4.a.
b. To non-U.S. addressees (domicile).....	4646	0	4618	0	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX48		KX49		4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	0	K206	1,000	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets. ²</i>					
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	0	4628	0	7.

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

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

Schedule HI-B—Continued

Part I.—Continued

Dollar Amounts in Thousands

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. ²

8. Lease financing receivables:

- a. Leases to individuals for household, family, and other personal expenditures.....
- b. All other leases.....
- c. Leases to individuals for household, family, and other personal expenditures and all other leases.....

9. Total (sum of items 1 through 8.b)³.....

(Column A) Charge-offs ¹		(Column B) Recoveries	
BHCK	Amount	BHCK	Amount
F185	0	F187	0
C880	0	F188	0
KX50		KX51	
4635	0	4605	5,000

8.a.
8.b.
8.c.
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

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.....

Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets. ³

2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....

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

3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)².....

(Column A) Charge-offs ¹		(Column B) Recoveries	
Date			
BHCK	Amount	BHCK	Amount
5409	0	5410	0
4652	0	4662	0

M.1.
M.2.

Year-to-date	
BHCK	Amount
C388	

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 Allowance for Credit Losses¹

	Dollar Amounts in Thousands						
	(Column A)		(Column B)		(Column C)		
	Loans and leases held for investment		Held-to-maturity debt securities ²		Available-for-sale debt securities ²		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance <i>most recently</i> reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	122,000	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, column B, above).....	BHCT						
4605	5,000	JH89	0	JH95	0	2.	
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, column A).....	BHCK						
C079	0	JH92	0	JH98	0	3.	
4. LESS: Write-downs arising from transfers of financial assets ³	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses ^{4,5}	4230	301,000	JH90	0	JH96	3,000	5.
6. Adjustments (see instructions for this schedule).....	C233	(70,000)	JH91	0	JH97	8,000	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	BHCT						
3123	358,000	JH93	0	JH99	11,000	7.	

- Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 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. in item 4, column A.
- 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.
- 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. ¹</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		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ²	C390		M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, column A, above) ³	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ⁴	JJ02	5,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included item 7, above) ⁴	JJ03	11,000	M.6.

- Asset-size test is based on the total assets reported as of prior year June 30 report date.
- 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 financial charges.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- 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. ^{1,2}

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

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

2. 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 Allowances for Credit Losses^{1,2}

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Amortized Cost		Allowance Balance		
	BHCK	Amount	BHCK	Amount	
Loans and Leases Held for Investment:¹					
1. Real estate loans:					
a. Construction loans.....	JJ04	994,000	JJ12	151,000	1.a.
b. Commercial real estate loans.....	JJ05	3,470,000	JJ13	157,000	1.b.
c. Residential real estate loans.....	JJ06	8,475,000	JJ14	19,000	1.c.
2. Commercial loans ³	JJ07	39,619,000	JJ15	31,000	2.
3. Credit cards.....	JJ08	0	JJ16	0	3.
4. Other consumer loans.....	JJ09	3,783,000	JJ17	0	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a. through 5) ⁴	JJ11	56,341,000	JJ19	358,000	6.

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

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

2. The asset size test is based on 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. Items 6, column B, must equal Schedule HC, item 4.c.

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

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

Notes to the Income Statement—Predecessor Financial Items

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

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

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

2. Include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.

Notes to the Income Statement (Other)

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

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

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

Example

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

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

Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
1.	Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 ^{1,2}	JJ26	45,000	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 ¹	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 ^{1,2}	JJ28	(70,000)	3.

	TEXT	BHCK	Amount	
4.	5351 Continuation of HI Memo 6 - 6k. CIBC Joint Venture Income	5351	80,000	4.
5.	5352 Continuation of HI Memo 6 - 6l. Loss on Disposal	5352	(57,000)	5.
6.	5353	5353	0	6.
7.	5354	5354	0	7.
8.	5355	5355	0	8.
9.	B042	B042	0	9.
10.	B043	B043	0	10.

1. Only institutions that have adopted ASU 2106-13 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, 2020
 Month / Day / Year

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		
		BHCK	Amount	
Assets				
1.	Cash and balances due from depository institutions:			
a.	Noninterest-bearing balances and currency and coin ¹	0081	6,253,000	1.a.
b.	Interest-bearing balances: ²			
(1)	In U.S. offices.....	0395	91,296,000	1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	67,380,000	1.b.(2)
2.	Securities:			
a.	Held-to-maturity securities (from Schedule HC-B, column A) ³	JJ34	47,945,000	2.a.
b.	Available-for-sale debt securities (from Schedule HC-B, column D).....	1773	108,298,000	2.b.
c.	Equity securities with readily determinable fair values not held for trading ⁴	JA22	1,082,000	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:			
a.	Federal funds sold in domestic offices.....	BHDM	0	3.a.
b.	Securities purchased under agreements to resell ^{5,6}	BHCK	30,907,000	3.b.
4.	Loans and lease financing receivables:			
a.	Loans and leases held for sale.....	5369	0	4.a.
b.	Loans and leases, held for investment.....	B528	56,341,000	4.b.
c.	LESS: Allowance for loan and lease losses ⁷	3123	358,000	4.c.
d.	Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....	B529	55,983,000	4.d.
5.	Trading assets (from Schedule HC-D).....	3545	14,672,000	5.
6.	Premises and fixed assets (including capitalized leases).....	2145	3,602,000	6.
7.	Other real estate owned (from Schedule HC-M).....	2150	1,000	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130	2,251,000	8.
9.	Direct and indirect investments in real estate ventures.....	3656	0	9.
10.	Intangible assets (from Schedule HC-M).....	2143	20,508,000	10.
11.	Other assets (from Schedule HC-F) ⁶	2160	19,455,000	11.
12.	Total assets (sum of items 1 through 11).....	2170	469,633,000	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 by all holding companies. See the instructions for this item and the Glossary for "Securities Activities" for further detail on accounting for investments in equity securities
 5. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.
 6. Institutions that have adopted ASU-2016-13 should report items 3.b and 11 amounts net of any applicable allowance for credit losses
 7. Institutions that have adopted ASU-2016-13 should report in item 4.c the allowance for credit losses on loans and leases

Schedule HC—Continued

	Dollar Amounts in Thousands	BHDM	Amount	
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing ¹	6631		77,785,000	13.a.(1)
(2) Interest-bearing.....	6636		133,479,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:		BHFN		
(1) Noninterest-bearing.....	6631		6,157,000	13.b.(1)
(2) Interest-bearing.....	6636		124,212,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:		BHDM		
a. Federal funds purchased in domestic offices ²	B993		0	14.a.
b. Securities sold under agreements to repurchase ³	B995		11,305,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548		6,031,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190		34,197,000	16.
17. Not applicable.				
18. Not applicable.				
19. a. Subordinated notes and debentures ⁴	4062		1,376,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699		0	19.b.
20. Other liabilities (from Schedule HC-G).....	2750		28,971,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948		423,513,000	21.
22. Not applicable.				
Equity Capital				
Holding Company Equity Capital				
23. Perpetual preferred stock and related surplus.....	3283		4,541,000	23.
24. Common stock (par value).....	3230		14,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		27,823,000	25.
26. a. Retained earnings.....	3247		34,241,000	26.a.
b. Accumulated other comprehensive income ⁵	B530		(985,000)	26.b.
c. Other equity capital components ⁶	A130		(19,833,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		45,801,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		319,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		46,120,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		469,633,000	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)

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).....

0=No	BHCK		
1=Yes	C884		1

M.1.

2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.⁷

a. KPMG LLC
 (1) Name of External Auditing Firm (TEXT C703)
New York
 (2) City (TEXT C708)
NY 10154
 (3) State Abbrev. (TEXT C714) (4) Zip Code (TEXT C715)

b. Jason Jacobs
 (1) Name of Engagement Partner (TEXT C704)
jjacobs@kpmg.com
 (2) E-mail Address (TEXT C705)

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

Schedule HC-B—Securities

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	2,938,000	0213	3,028,000	1286	23,558,000	1287	24,895,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	HT50	2,816,000	HT51	2,814,000	HT52	3,680,000	HT53	3,853,000	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	15,000	8497	16,000	8498	2,270,000	8499	2,308,000	3.
<i>Holding companies with less than \$5 billion should report data item Item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank. ³</i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	2,027,000	G301	2,109,000	G302	1,136,000	G303	1,171,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	34,325,000	G305	35,252,000	G306	11,282,000	G307	11,673,000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities.....	KX52		KX53		KX54		KX55		4.a.(4)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ²	G312	2,003,000	G313	2,035,000	G314	9,476,000	G315	9,502,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ²	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential mortgage-backed securities.....	G320	58,000	G321	61,000	G322	2,177,000	G323	2,326,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,306,000	K143	1,355,000	K144	3,212,000	K145	3,447,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ²	K150	1,353,000	K151	1,407,000	K152	5,444,000	K153	5,781,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	2,865,000	K157	3,017,000	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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	3,134,000	C027	3,165,000	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	4,716,000	HT61	4,703,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	1,563,000	1741	1,598,000	6.a.
b. Other foreign debt securities.....	1742	1,104,000	1743	1,146,000	1744	30,472,000	1746	30,859,000	6.b.
7. Not applicable.									
							BHCT		
8. Total (sum of 1 through 6.b).....	1754	47,945,000	1771	49,223,000	1772	104,985,000	1773	108,298,000	8.

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities ²	0416	123,323,000	M.1.
2. Remaining maturity or next repricing date of debt securities ^{2,3} (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	44,127,000	M.2.a.
b. Over 1 year to 5 years.....	0384	32,137,000	M.2.b.
c. Over 5 years.....	0387	79,979,000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

Schedule HC-B—Continued

Memoranda—Continued

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets. ¹</i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	583,000	B841	587,000	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	824,000	B849	833,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	926,000	B853	937,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	554,000	B857	560,000	M.5.e.
f. Other.....	B858	0	B859	0	B860	247,000	B861	248,000	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets. ¹</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	4,716,000	G359	4,703,000	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 losses¹ 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.

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	12,939,000			1.
a. Construction, land development and other land loans:			BHCK		
(1) 1–4 family residential construction loans.....			F158	119,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	994,000	1.a.(2)
b. Secured by farmland.....			BHDM		
1420			1420	0	1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....			1797	38,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....			5367	8,226,000	1.c.(2)(a)
(b) Secured by junior liens.....			5368	92,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	1,248,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
F160			F160	16,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	2,206,000	1.e.(2)
			BHDM		
			1288	813,000	2.
2. Loans to depository institutions and acceptances of other banks.....					
a. To U.S. banks and other U.S. depository institutions.....	1292	45,000			2.a.
b. To foreign banks.....	1296	6,882,000			2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	3,000	1590	3,000	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. ²</i>					
4. Commercial and industrial loans.....			1766	1,445,000	4.
a. To U.S. addressees (domicile).....	1763	1,950,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	362,000			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	3,783,000	6.
a. Credit cards.....	B538	0			6.a.
b. Other revolving credit plans.....	B539	1,000			6.b.
c. Automobile loans.....	K137	0			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	3,782,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,000	2081	3,000	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)		(Column B)		
	Consolidated		In Domestic Offices		
Dollar Amounts in Thousands	BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank. ¹</i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	2,894,000	J454	1,039,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	19,275,000	1545	18,933,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	7,231,000	J451	6,606,000	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. ¹</i>					
10. Lease financing receivables (net of unearned income).....			2165	989,000	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	989,000			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123	15,000	2123	13,000	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	56,341,000	2122	46,540,000	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. ¹</i>					
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....			K158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....			K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....			F576	26,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			K162	0	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank. ¹</i>					
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile).....	K163	0			M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX59				M.1.e.(3)

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

Schedule HC-C—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		
		(Column B) In Domestic Offices		
		BHCK	Amount	
f.	All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0	M.1.f.
	<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
	(1) Loans secured by farmland in domestic offices.....	BHDM K166	0	M.1.f.(1)
	(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K168	0	M.1.f.(2)
	(3) Loans to individuals for household, family, and other personal expenditures:			
	(a) Credit cards.....	K098	0	M.1.f.(3)(a)
	(b) Automobile loans.....	K203	0	M.1.f.(3)(b)
	(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204	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	26,000	M.1.g
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	1,538,000	M.2.
	<i>To be completed by holding companies with \$5 billion or more in total assets. ¹</i>			
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	0	M.3.
	<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets ¹ 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		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.¹</i>				
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		M.5.a.	
b. Amount included in Schedule HC-C, items 1 through 9.....	C780		M.5.b.	
<i>Memorandum item 6.a, 6.b and 6.c are to be completed semiannually in the June and December reports only.</i>				
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230	0	M.6.a.	
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231		M.6.b.	
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above.....	F232		M.6.c.	
7.–8. Not applicable.				
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	BHDM	F577	12,000	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. ¹</i></p>							
<p>12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3))² and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:</p>							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.
e. Loans and leases.....	KX60		KX61		KX62		M.12.e.

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable.			
14. Pledged loans and leases.....	G378	10,638,000	M.14.
15. Not applicable.			
<p><i>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</i></p>			
<p>16. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act.</p>			
a. Number of Section 4013 loans outstanding.....	LG24	3	M.16.a
b. Outstanding balance of Section 4013 loans.....	LG25	56,000	M.16.b

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

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

Schedule HC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands	BHCM	Amount	
Assets					
1.	U.S. Treasury securities.....		3531	1,805,000	1.
2.	U.S. government agency obligations (exclude mortgage-backed securities).....		3532	576,000	2.
3.	Securities issued by states and political subdivisions in the U.S.		3533	108,000	3.
4.	Mortgage-backed securities (MBS):		BHCK		
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		G379	2,986,000	4.a.
b.	Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies ² (include CMOs, REMICs, and stripped MBS).....		G380	0	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 ²		K197	4,000	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	187,000	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	0	6.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d.	Other loans.....		F618	0	6.d.
7.-8.	Not applicable.		BHCM		
9.	Other trading assets.....		3541	5,179,000	9.
10.	Not applicable.				
11.	Derivatives with a positive fair value.....		3543	3,827,000	11.
12.	Total trading assets (sum of items 1 through 11)		BHCT		
	(total of column A must equal Schedule HC, item 5).....		3545	14,672,000	12.
Liabilities					
13. a.	Liability for short positions:		BHCK		
(1)	Equity securities.....		G209	12,000	13.a.(1)
(2)	Debt securities.....		G210	2,321,000	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	3,698,000	14.
15.	Total trading liabilities (sum of items 13.a through 14)		BHCT		
	(total of column A must equal Schedule HC, item 15).....		3548	6,031,000	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	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT68	0	M.1.c.
d. Other loans.....		F636	0	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets.¹</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)): ²			
	(1)	BHTX F655	F655		M.9.b.(1)
	(2)	BHTX F656	F656		M.9.b.(2)
	(3)	BHTX F657	F657		M.9.b.(3)
10.		Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)			
	a.	BHTX F658	F658		M.10.a.
	b.	BHTX F659	F659		M.10.b.
	c.	BHTX F660	F660		M.10.c.

2. Exclude equity securities

Schedule HC-E—Deposit Liabilities¹

		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 ²	2210	67,807,000	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	120,060,000	1.b.
	c.	Money market deposit accounts and other savings accounts.....	2389	22,401,000	1.c.
	d.	Time deposits of \$250,000 or less.....	HK29	153,000	1.d.
	e.	Time deposits of more than \$250,000	J474	843,000	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	BHOD		
	a.	Noninterest-bearing balances ²	3189		2.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187		2.b.
	c.	Money market deposit accounts and other savings accounts.....	2389		2.c.
	d.	Time deposits of \$250,000 or less.....	HK29		2.d.
	e.	Time deposits of more than \$250,000	J474		2.e.

Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.		Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....	HK06	16,898,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	0	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	842,000	M.3.
			BHFN		
4.		Foreign office time deposits with a remaining maturity of one year or less.....	A245	369,000	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 Assets¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable ²		B556	510,000	1.
2. Net deferred tax assets ³		2148	0	2.
3. Interest-only strips receivable (not in the form of a security) ⁴		HT80	0	3.
4. Equity investments without readily determinable fair values ⁵		1752	1,726,000	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	2,067,000	5.a.
b. Separate account life insurance assets.....		K202	1,943,000	5.b.
c. Hybrid account life insurance assets.....		K270	1,292,000	5.c.
6. Other.....		2168	11,917,000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	19,455,000	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 ¹		3049	2,657,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures ²		B557	121,000	3.
4. Other.....		B984	26,193,000	4.
		BHCT		
5. Total (sum for items 2 through 4) (must equal Schedule HC, item 20).....		2750	28,971,000	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 Sensitivity¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....		3197	288,130,000	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	257,688,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	750,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	4,541,000	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	0	5.

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

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

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

I. Property and Casualty Underwriting

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

	Dollar Amounts in Thousands	BHCK	Amount	
Assets				
1. Reinsurance recoverables.....		B988		1.
2. Total assets.....		C244	117,000	2.
Liabilities				
3. Claims and claims adjustment expense reserves.....		B990	3,000	3.
4. Unearned premiums.....		B991	3,000	4.
5. Total equity.....		C245	110,000	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	
Assets				
1. Reinsurance recoverables.....		C247		1.
2. Separate account assets.....		B992	0	2.
3. Total assets.....		C248	0	3.
Liabilities				
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	
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities ¹).....	B558	32,578,000	1.a.
b. Mortgage-backed securities ¹	B559	77,030,000	1.b.
c. All other debt securities ¹ and equity securities with readily determinable fair values not held for trading ²	B560	44,060,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365	28,389,000	2.
	BHDM		
3. a. Total loans and leases in domestic offices.....	3516	44,815,000	3.a.
(1) Loans secured by 1–4 family residential properties.....	3465	8,396,000	3.a.(1)
(2) All other loans secured by real estate.....	3466	4,583,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	3,000	3.a.(3)
(4) Commercial and industrial loans.....	3387	628,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credits cards.....	B561	0	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	3,592,000	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360	9,776,000	3.b.
	BHCK		
<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. ³</i>			
4. a. Trading assets.....	3401	13,633,000	4.a.
b. Other earning assets.....	B985	131,889,000	4.b.
5. Total consolidated assets ⁴	3368	434,197,000	5.
Liabilities			
6. Interest-bearing deposits (domestic) ⁵	3517	119,012,000	6.
7. Interest-bearing deposits (foreign) ⁵	3404	112,306,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	14,452,000	8.
9. All other borrowed money.....	2635	34,681,000	9.
10. Not applicable.			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock).....	3519	45,539,000	11.

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

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

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

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

a) Debt securities at amortized cost.

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

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

5. Includes interest-bearing demand deposits.

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	57,000	1.a.
	<i>1.b(1) and 1.b(2) are to be completed by holding companies with \$5 billion or more in total assets¹ semiannually in the June and December reports only.</i>					
b.	(1) Unused consumer credit card lines.....			J455	0	1.b.(1)
	(2) Other unused credit card lines.....			J456	0	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	961,000	1.c.(1)
	(a) 1–4 family residential construction loan commitments.....	F 164	33,000			1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....	F 165	928,000			1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....			6550	1,000	1.c.(2)
	<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans.....			J457	10,381,000	1.e.(1)
	(2) Loans to financial institutions.....			J458	7,263,000	1.e.(2)
	(3) All other unused commitments.....			J459	32,101,000	1.e.(3)
2.	Financial standby letters of credit and foreign office guarantees.....			6566	2,361,000	2.
	<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
a.	Amount of financial standby letters of credit conveyed to others.....			3820	151,000	2.a.
3.	Performance standby letters of credit and foreign office guarantees.....			6570	58,000	3.
	<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
a.	Amount of performance standby letters of credit conveyed to others.....			3822	3,000	3.a.
4.	Commercial and similar letters of credit.....			3411	60,000	4.
5.	Not applicable.					
6.	Securities:					
a.	Securities lent.....			3433	534,604,000	6.a.
b.	Securities borrowed.....			3432	11,360,000	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.¹

		(Column A)		(Column B)		
		Sold Protection		Purchased Protection		
		BHCK	Amount	BHCK	Amount	
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps.....	C968	0	C969	165,000	7.a.(1)
	(2) Total return swaps.....	C970	0	C971	0	7.a.(2)
	(3) Credit options.....	C972	0	C973	0	7.a.(3)
	(4) Other credit derivatives.....	C974	0	C975	0	7.a.(4)
b.	Gross fair values:					
	(1) Gross positive fair value.....	C219	0	C221	0	7.b.(1)
	(2) Gross negative fair value.....	C220	0	C222	4,000	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: ¹					
	(1)	Positions covered under the Market Risk Rule:					
	(a)	Sold protection.....					7.c.(1)(a)
	(b)	Purchased protection.....					7.c.(1)(b)
	(2)	All other positions:					
	(a)	Sold protection.....					7.c.(2)(a)
	(b)	Purchased protection that is recognized as a guarantee for regulatory capital purposes.....					7.c.(2)(b)
	(c)	Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....					7.c.(2)(c)
				G401	0		
				G402	0		
				G403	0		
				G404	0		
				G405	165,000		

		Remaining Maturity of:							
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
		BHCK	Amount	BHCK	Amount	BHCK	Amount		
d.	Notional amounts by remaining maturity:								
	(1)	Sold credit protection: ²							
	(a)	Investment grade.....		G407		G408		7.d.(1)(a)	
	(b)	Subinvestment grade.....		G410		G411		7.d.(1)(b)	
	(2)	Purchased credit protection: ³							
	(a)	Investment grade.....		G413		G414		7.d.(2)(a)	
	(b)	Subinvestment grade.....		G416		G417		7.d.(2)(b)	
		G406	0	G407	0	G408	0		
		G409	0	G410	0	G411	0		
		G412	0	G413	165,000	G414	0		
		G415	0	G416	0	G417	0		

		BHCK	Amount			
<i>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. ⁴</i>						
8.	Spot foreign exchange contracts.....		8765	74,279,000	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).....				9.	
	a.	Commitments to purchase when-issued securities.....		3434	0	9.a.
	b.	Commitments to sell when-issued securities.....		3435	0	9.b.
	c.	TEXT				
		6561		6561	0	9.c.
	d.	TEXT				
		6562		6562	0	9.d.
	e.	TEXT				
		6568		6568	0	9.e.
	f.	TEXT				
		6586		6586	0	9.f.
10.	Not applicable.					

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

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
<i>Items 11.a. through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets. ¹</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 9,054,000	BHCK 8694 0	BHCK 8695 249,000	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 31,627,000	BHCK 8698 245,679,000	BHCK 8699 0	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 0	BHCK 8702 0	BHCK 8703 26,000	BHCK 8704 0	11.c.(1)
(2) Purchased options...	BHCK 8705 185,000	BHCK 8706 0	BHCK 8707 26,000	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 9,230,000	BHCK 8710 3,699,000	BHCK 8711 0	BHCK 8712 0	11.d.(1)
(2) Purchased options...	BHCK 8713 8,170,000	BHCK 8714 3,847,000	BHCK 8715 0	BHCK 8716 0	11.d.(2)
e. Swaps.....	BHCK 3450 171,959,000	BHCK 3826 494,204,000	BHCK 8719 4,841,000	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 198,865,000	BHCK A127 738,723,000	BHCK 8723 5,142,000	BHCK 8724 0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 31,360,000	BHCK 8726 8,706,000	BHCK 8727 0	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 4,479,000	BHCK 8734 7,717,000	BHCK 8735 2,000	BHCK 8736 0	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 3,877,000	BHCK 8738 7,639,000	BHCK 8739 37,000	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 0	BHCK 8742 19,000	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 666,000	BHCK 8746 441,000	BHCK 8747 0	BHCK 8748 0	14.b.(2)

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

Schedule HC-L—Continued

	(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. ¹</i>										
15. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	1,437,000		G420	1,068,000	G421	543,000	G422	6,423,000	15.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	1,198,000		G425	825,000	G426	83,000	G427	276,000	15.b.(1)
(2) Cash—Other currencies.....	G428	155,000		G430	486,000	G431	12,000	G432	121,000	15.b.(2)
(3) U.S. Treasury securities.....	G433	1,000		G435	30,000	G436	21,000	G437	21,000	15.b.(3)
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	72,000		G440	3,000	G441	0	G442	237,000	15.b.(4)
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	7,000	15.b.(5)
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	15.b.(6)
(7) All other collateral.....	G453	258,000		G455	72,000	G456	99,000	G457	15,000	15.b.(7)
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	1,684,000		G460	1,416,000	G461	215,000	G462	677,000	15.b.(8)

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

Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	Number (Unrounded)				
	3459	886,763,531			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			285,000	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			30,000	3.
4. Other assets acquired in satisfaction of debts previously contracted.....	6557			0	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288			59,561,000	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. ¹</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.					
(5) All other loans and leases.....	BHCK				
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 ¹		K193	1,313,000	7.a.
b. Total assets of captive reinsurance subsidiaries ¹		K194	0	7.b.

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

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

10. Not Applicable.

11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes 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

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

Area Code and Phone Number (TEXT 9009)

		BHCK	Amount	
12. Intangible assets:				
a. Mortgage servicing assets.....		3164	0	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	0		12.a.(1)
b. Goodwill.....		3163	17,496,000	12.b.
c. All other intangible assets.....		JF76	3,012,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		2143	20,508,000	12.d.
13. Other real estate owned.....		2150	1,000	13.
14. Other borrowed money:		BHCK		
a. Commercial paper.....		2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less.....		2332	13,828,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year.....		2333	20,369,000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		3190	34,197,000	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.

		BHCK	Amount	
16. Assets under management in proprietary mutual funds and annuities.....		B570	378,245,000	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	8,067,000	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	16,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross.....		4834	58,000	20.b.(3)
c. Balances due to related institutions:				
(1) Due to holding company (parent company only), gross.....		5041	0	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....		5043	9,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross.....		5045	215,000	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....		5047	0	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)) ¹		C253	20,000	21.

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

Schedule HC-M—Continued

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

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

TEXT			
C497	http://	www.bnymellon.com	22.

		Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda items 23 through 25 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	9,057,000			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.
		Dollar Amounts in Thousands			Number	
25.	U.S. Small Business Administration Paycheck Protection Program (PPP) loans¹ and the Federal Reserve PPP Liquidity Facility (PPPLF)					
	a. Number of PPP loans outstanding.....	LG26	0			25.a.
	b. Outstanding balance of PPP loans.....	LG27	0		Amount	25.b.
	c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0			25.c.
	d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30.....	LL57	0			25.d.

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

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.

	(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	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	3,000	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	1,000	5399	0	5400	3,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	14,000	C237	0	C229	84,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties.....	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm non-residential properties.....	F179	35,000	F181	0	F183	1,000	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	0	1597	0	1583	0	3.
4. Commercial and industrial loans.....	1606	12,000	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	18,000	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	23,000	5460	0	5461	0	7.

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	Dollar Amounts in Thousands						
<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. ¹</i>							
2							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
c. Lease finance receivables.....	KX63		KX64		KX65		8.c.
9. Total loans and leases (sum of items 1 through 8.b) ²	1406	106,000	1407	0	1403	88,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	7,000	3506	10,000	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC - (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): ¹							
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 K045	0	BHDM K046	0	BHDM 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-size 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

	(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	
	Dollar Amounts in Thousands						
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

	(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	
Dollar Amounts in Thousands							
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

	BHDM		BHDM		BHDM		
	Amount	Amount	Amount	Amount	Amount		
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. ¹</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 F661	1,000	BHCK F662	0	BHCK F663	53,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM K111	0	BHDM K112	0	BHDM K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	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

	(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	
Dollar Amounts in Thousands							
<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. ¹</i>							
1. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
(3) To U.S. addressees (domicile) and Non-U.S. addressees (domicile).....	KX66		KX67		KX68		M.1.e.(3)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize and describe loan categories included in item 1.f. above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK 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	0	K278	0	K279	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) ²							
	HK26	1,000	HK27	0	HK28	53,000	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	0	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....							
	3508	0	1912	0	1913	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....							
	C240	0	C241	0	C226	0	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

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<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.

	BHCK	Amount	
Dollar Amounts in Thousands			
<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	9,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	0	M.8.

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

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

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

Schedule HC-P is to be completed by holding companies with \$5 billion or more in total assets^{1,2} at which either 1-4 family residential mortgage loan originations or purchases for resale¹ 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.

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

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

2. Asset-size test is based on 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 assets² that:

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

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading. ¹	JA36	109,380,000	G474	0	G475	31,705,000	G476	77,675,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets	3543	3,827,000	G493	8,346,000	G494	5,000	G495	12,168,000	G496	0	5.a.
	BHCK										
b. Other trading assets	G497	10,845,000	G498	0	G499	7,067,000	G500	3,778,000	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	527,000	G392	(201,000)	G395	113,000	G396	213,000	G804	0	6.
7. Total assets measured at fair value on a recurring basis	G502	124,579,000	G503	8,145,000	G504	38,890,000	G505	93,834,000	G506	0	7.
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities	3547	3,698,000	G512	7,845,000	G513	9,000	G514	11,534,000	G515	0	10.a.
	BHCK										
b. Other trading liabilities	G516	2,333,000	G517	0	G518	2,298,000	G519	35,000	G520	0	10.b.

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

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

Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
Liabilities (continued)											
11. Other borrowed money.....	G521	400,000	G522	0	G523	0	G524	400,000	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	1,110,000	G806	0	G807	1,000	G808	1,109,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis.....	G531	7,541,000	G532	7,845,000	G533	2,308,000	G534	13,078,000	G535	0	14.

Memoranda

	(Column A)		(Column B)		(Column C)		(Column D)		(Column E)			
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount		
Dollar Amounts in Thousands												
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.	
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.	
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G546</td></tr></table>	BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
BHTX G546												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G551</td></tr></table> Assets Held at Net Asset Value.....	BHTX G551	G551	201,000	G552	(201,000)	G553	0	G554	0	G555	0	M.1.d.
BHTX G551												
e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G556</td></tr></table>	BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
BHTX G556												
f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G561</td></tr></table>	BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
BHTX G561												
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).....												
(not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.	
b. Nontrading derivative liabilities.....	G566	1,107,000	G567	0	G568	0	G569	1,107,000	G570	0	M.2.b.	
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G571</td></tr></table>	BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
BHTX G571												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G576</td></tr></table>	BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
BHTX G576												
e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G581</td></tr></table>	BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
BHTX G581												
f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX G586</td></tr></table>	BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.
BHTX G586												

Schedule HC-Q—Continued

Memoranda

Dollar Amounts in Thousands

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

Schedule HC-R— Regulatory Capital

Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		
		BHCA	Amount	
Common Equity Tier 1 Capital				
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	8,004,000	1.
2.	Retained earnings ¹	KW00	34,241,000	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 "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....		0=No 1=Yes	BHCA	
		JJ29	0	2.a.
3.	Accumulated other comprehensive income (AOCI).....	BHCA	Amount	
		B530	(985,000)	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	0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	BHCA	Amount	
		P839	0	4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	41,260,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	16,612,000	6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	2,391,000	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	54,000	8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a.	LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844		9.a.
b.	Not applicable.			
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		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		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		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	8,000	9.f.

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

Schedule HC-R – Continued

Part I.—Continued

		Dollar Amounts in Thousands		BHCA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions					
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258			1,000	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850			319,000	10.b.

		Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Holding Companies ¹		(Column B) Advanced Approaches Holding Companies ¹		
		BHCA	Amount	BHCW	Amount			
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0			11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852		P852	21,875,000			12.
13.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed the 25 percent of item 12.....	LB58						13.a.
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0			13.b.
14.	a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59						14.a.
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0			14.b.
15.	a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs that exceed the 25 percent of item 12.....	LB60						15.a.
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0			15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	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 ² to cover deductions.....	P857		P857	0			17.
18.	Total adjustments and deductions for common equity tier 1 capital ³	P858		P858	0			18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859		P859	21,875,000			19.

1. Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should complete column A for items 11-19; all advanced approaches holding companies should complete column B for items 11-19.
 2. A holding company that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
 3. Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches holding companies should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Schedule HC-R – Continued

Part I.—Continued

	Dollar Amounts in Thousands		
	BHCA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus.....	P860	4,541,000	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	4,541,000	23.
24. LESS: Additional tier 1 capital deductions.....	P864	106,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24 or zero).....	P865	4,435,000	25.
Tier 1 Capital			
26. Tier 1 capital ¹	8274	26,310,000	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets ²	KW03	434,197,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital ³	P875	19,471,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(3,256,000)	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	417,982,000	30.
Leverage Ratio⁴			
31. Leverage Ratio (item 26 divided by 30).....	BHCA	Percentage	
	7204	6.2945%	31.

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

0=No	BHCA LE74	
1=Yes		0

31.a.

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

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

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

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

Qualifying Criteria and Other Information for CBLR holding company^{*}

	Column A		Column B		
	BHCA	Amount	BHCA	Percentage	
32. Total assets ⁴	2170				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B.....	KX77		KX78		33.

^{*} Report each ration and buffer as a percentage, rounded to four decimal places, e.g., 12.3456

1. All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.
4. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule HC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

Schedule HC-R – Continued

Part I.—Continued

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

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

	Dollar Amounts in Thousands			
	BHCA	Amount		
Tier 2 Capital¹				
37. Tier 2 capital instruments plus related surplus.....	P866	1,248,000		37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	0		38.
39. Total capital minority interest that is not included in tier 1 capital.....	P868	0		39.
40. a. Allowance for loan and lease losses includable in tier 2 capital ^{2,3}	5310	490,000		40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in Tier 2 capital.....	BHCW			
	5310	247,000		40.b.
41. Not applicable.	BHCA			
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....	P870	1,738,000		42.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b).....	BHCW			
	P870	1,495,000		42.b.
	BHCA			
43. LESS: Tier 2 capital deductions.....	P872	10,000		43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....	5311	1,728,000		44.a.
b. Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero).....	BHCW			
	5311	1,485,000		44.b.
	BHCA			
Total Capital				
45. a. Total capital (sum of items 26 and 44.a).....	3792	28,038,000		45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW			
	3792	27,795,000		45.b.

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

1. A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

2. Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.

3. Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as

Schedule HC-R – Continued

Part I.—Continued

		Dollar Amounts in Thousands		BHCA	Amount		
Total Risk-Weighted Assets							
				BHCA			
46.	a.	Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....		A223	163,848,000	46.a.	
				BHCW			
	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).....		A223	166,426,166	46.b.	
Risk-Based Capital Ratios*							
				BHCA	Percentage	BHCW	Percentage
47.	Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable , divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, column B , divided by item 46.b).....		P793	13.3508%	P793	13.1440%	47.
48.	Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b).....		7206	16.0576%	7206	15.8088%	48.
49.	Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b).....		7205	17.1122%	7205	16.7011%	49.
Capital Buffer for Holding Companies not Subject to the Capital Plan Rule (items 50-52)							
				BHCA	Percentage		
50.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments : Capital conservation buffer.....		H311			50.	
Supplementary Leverage Ratio*							
				BHCA	Percentage		
53.	Advanced approaches holding companies and holding companies subject to category III capital standards only: supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....		H036	8.6312%		53.	
Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:							
				BHCA	Percentage		
54.	Capital conservation buffer requirement a. of which: Stress capital buffer or 2.500% (for advanced approaches) b. of which: GSIB surcharge (if applicable)..... c. of which: Countercyclical capital buffer amount (if applicable).....		LE85	2.5000%	LE85	2.5000%	54.a.
			LE86	1.5000%	LE86	1.5000%	54.b.
			LE87	0.0000%	LE87	0.0000%	54.c.
55.	Capital conservation buffer.....		MK76	8.8508%	H311	8.6440%	55.
Leverage buffer and requirements for holding companies subject to the capital plan rule:							
				BHCA	Percentage		
56.	Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....		LE88		304,823,000	56.	
57.	Leverage buffer requirement (if applicable).....		LE89	2.0000%		57.	
58.	Leverage ratio buffer (if applicable).....		LE90	5.6312%		58.	
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:							
59.	Eligible retained income.....		MK77		1,317,000	59.	
60.	Maximum payout ratio.....		LE91			60.	
61.	Maximum payout amount.....		LE92			61.	
62.	Distributions and discretionary bonus payments during the quarter.....		MK78		327,000	62.	

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

1. Holding companies not subject to the capital plan rule must complete item 51 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.

2. Holding companies not subject to the capital plan rule must complete item 52 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.

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 rules¹ 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	Allocation by Risk Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories²											
<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^{3,4}</i>											
1. Cash and balances due from depository institutions.....	BHCK D957 164,929,000	BHCK S396 0	BHCK D958 142,679,000				BHCK D959 14,148,000	BHCK S397 3,912,000	BHCK D960 3,669,000	BHCK S398 521,000	1.
2. Securities:											
a. Held-to-maturity securities ^{3,4}	BHCK D961 47,887,000	BHCK S399 0	BHCK D962 6,466,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 41,408,000	BHCK D964 13,000	BHCK D965 0	BHCK S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading											
BHCK JA21 96,223,000	BHCK S402 0	BHCK D967 49,294,000	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 37,077,000	BHCK D969 5,821,000	BHCK D970 3,878,000	BHCK S403 1,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 0		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 30,907,000	BHCK H172 30,907,000									3.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁵		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	
	0	0		0				152,000	90,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold in domestic offices).....										3.a.
b. Securities purchased under agreements to resell.....										3.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(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	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 0	BHCK S414 0	BHCK H173 0				BHCK S415 0	BHCK S416 0	BHCK S417 0		4.a.
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 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁶	BHCK S423 0	BHCK S424 0	BHCK S425 0	BHCK HJ78 0	BHCK HJ79 0		BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429 0	4.c.
d. All other exposures.....	BHCK S431 0	BHCK S432 0	BHCK S433 0	BHCK HJ80 0	BHCK HJ81 0		BHCK S434 0	BHCK S435 0	BHCK S436 0	BHCK S437 0	4.d.
5. Loans and leases, held for investment: ⁷											
a. Residential mortgage exposures.....	BHCK S439 428,000	BHCK S440 0	BHCK H178 0				BHCK S441 0	BHCK S442 0	BHCK S443 428,000		5.a.
b. High volatility commercial real estate exposures.....	BHCK S445 6,000	BHCK S446 0	BHCK H179 0				BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447 6,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁸	BHCK S449 63,000	BHCK S450 0	BHCK S451 0	BHCK HJ82 0	BHCK HJ83 0		BHCK S452 0	BHCK S453 0	BHCK S454 0	BHCK S455 63,000	5.c.
d. All other exposures.....	BHCK S457 55,837,000	BHCK S458 0	BHCK S459 11,680,000	BHCK HJ84 0	BHCK HJ85 0		BHCK S460 2,917,000	BHCK S461 2,608,000	BHCK S462 37,563,000	BHCK S463 1,069,000	5.d.
6. LESS: Allowance for loan and lease losses ⁹	BHCX 3123 358,000	BHCY 3123 358,000									6.

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(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	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading assets.....	14,672,000	13,814,000	12,000	0	0		419,000	13,000	414,000	0	7.
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets ^{13, 14, 15}	45,696,000	20,529,000	1,478,000	0	0		396,000	118,000	17,094,000	107,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹⁶		
	250% Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands										
7. Trading assets.....	BHCK H289 0	BHCK H186 0	BHCK H290 0	BHCK H187 0				BHCK H291 0	BHCK H292 0	7.
8. All other assets ¹⁷	BHCK H293 677,000	BHCK H188 0	BHCK S470 0	BHCK S471 23,000				BHCK H294 70,000	BHCK H295 522,000	8.
a. Separate account bank-owned life insurance.....								BHCK H296 3,234,000	BHCK H297 1,650,000	8.a.
b. Default fund contributions to central counterparties.....								BHCK H298 1,970,000	BHCK H299 789,000	8.b.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
	Amount	Amount	1250%	SSFA ¹⁸	Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On-and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities ¹⁹	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479	9.a.
	58,000	58,000	0	32,000	0	
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484	9.b.
	13,157,000	13,154,000	3,000	5,287,000	0	
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494	9.d.
	128,000	116,000	12,000	125,000	0	
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	10.
	41,000	41,000	0	32,000	0	

Dollar Amounts in Thousands

	(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	Allocation by Risk-Weight Category								
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ²⁰	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503	11.
	469,633,000	78,220,000	211,609,000	0	0		96,365,000	12,485,000	63,046,000	1,767,000	

Dollar Amounts in Thousands

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ²⁰	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	11.
	677,000	0	0	23,000			15,000	5,426,000	

18. Simplified Supervisory Formula Approach.

19. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

20. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule HC, item 12.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional or Other Amount	CCF ²¹	(Column B) Credit Equivalent Amount ²²	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)²³												
12. Financial standby letters of credit.....	BHCK D991	1.0	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511	12.
	2,361,000		2,361,000	0	0	0		296,000	96,000	1,948,000	21,000	
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997	0.5	BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512	13.
	58,000		29,000	0				7,000	0	20,000	2,000	
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606	0.2	BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513	14.
	60,000		12,000	0	0	0		0	5,000	6,000	1,000	
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612	1.0	BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514	15.
	0		0	0				0	0	0	0	

21. Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	CCF ²⁴	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
	Face, Notional or Other Amount		Credit Equivalent Amount ²⁵	Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions ²⁶	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.	
	47,441,000	1.0	47,441,000	160,000	1,510,000	0		14,496,000	1,371,000	29,820,000	84,000		
17. All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.	
	0	1.0	0	0				0	0	0	0		
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531	18.a.	
	28,670,000	0.2	5,734,000	0	635,000	0		120,000	0	4,979,000	0		
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.	
	18,908,000	0.5	9,454,000	2,000	0	0		0	68,000	9,369,000	15,000		
19. Unconditionally cancelable commitments	BHCK S540		BHCK S541									19.	
	0	0.0	0										
20. Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.	
			13,258,000	4,098,000	0	0	0	2,049,000	369,000	6,737,000	5,000		
21. Centrally cleared derivatives			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	21.	
			3,003,000	0	1,655,000	1,348,000		0	0	0	0		
22. Unsettled transactions (failed trades) ²⁷	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.	
	266,000			146,000				0	0	99,000	0		

24. Credit conversion factor.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	Dollar Amounts in Thousands					
	(Column O)	(Column P)	(Column Q)	Application of Other Risk-Weighting Approaches ²⁸		
	Allocation by Risk-Weight Category			Credit Equivalent Amount	Risk-Weighted Asset Amount	
	625%	937.5%	1250%			
Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions ²⁹				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				BHCK H303	BHCK H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				BHCK H307	BHCK H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				BHCK H309	BHCK H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) ³⁰	BHCK H198	BHCK H199	BHCK H200			22.
	7,000	1,000	13,000			

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

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

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

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Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	23.
	216,015,000	3,800,000	1,348,000	0	113,333,000	14,394,000	116,024,000	1,895,000	
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	25.
	0	76,000	54,000	0	22,667,000	7,197,000	116,024,000	2,843,000	

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%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568	23.
	677,000	0	0	23,000	7,000	1,000	28,000	
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	25.
	1,693,000	0	0	138,000	44,000	9,000	350,000	

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

	Totals		
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 ³¹	S580	159,738,000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	4,226,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ^{32, 33}	B704	163,848,000	28.
29. LESS: Excess allowance for loan and lease losses ^{34, 35}	A222	0	29.
30. LESS: Allocated transfer risk reserve.....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	163,848,000	31.

31. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

32. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

33. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.

34. Institutions that have adopted ASU 2016-13 should report the excess AACL.

35. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule HC-R—Continued

Part II. 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.¹

	Dollar Amounts in Thousands		BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....			G642	9,442,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:	Dollar Amounts in Thousands						
a. Interest rate.....	S582	26,364,000	S583	18,790,000	S584	30,018,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	738,430,000	S586	3,515,000	S587	1,783,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity.....	S594	3,117,000	S595	1,974,000	S596	0	M.2.e.
f. Precious metals (except gold).....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:	Dollar Amounts in Thousands						
a. Interest rate.....	S603	38,140,000	S604	51,595,000	S605	56,088,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset).....	S609	0	S610	165,000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	0	S613	0	S614	0	M.3.d.
e. Equity.....	S615	26,000	S616	0	S617	0	M.3.e.
f. Precious metals (except gold).....	S618	0	S619	0	S620	0	M.3.f.
g. Other.....	S621	0	S622	0	S623	0	M.3.g.

	Dollar Amounts in Thousands		BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	1,082,000	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: ²					
a. Loans and leases held for investment.....			JJ30	0	M.5.a.
b. Held-to-maturity debt securities.....			JJ31	0	M.5.b.
c. Other financial assets measured at amortized cost.....			JJ32	0	M.5.c.

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

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

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

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

	(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	C000
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Securitization Activities								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711	
	42,000	0	0	0	0	0	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15	
	0	0	0	0	0	0	0	2.
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets¹.</i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739	
a. 30-89 days past due.....	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	1,000	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753	
a. Charge-offs.....	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760	
	0	0	0	0	0	0	0	5.b.

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

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets².</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.	
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.....		BHCK B776 0		BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....		BHCK B783 0		BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 10,000	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....		BHCK B790 0					BHCK B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....		BHCK B797 0					BHCK B803 0	12.

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

Schedule HC-S—Continued

Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	57,000	M.2.b.
c. Other financial assets ¹		A591	0	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.²</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 ²		B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions ²		B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) ^{2,3}		C407		M.4.

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

2. The \$10 billion asset-size test is based on the total assets reported 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 Entities¹

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

	(Column A)		(Column B)		
	Securitization Vehicles		Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	2,000	1.a.
b. Securities not held for trading.....	HU20	400,000	HU21	0	1.b.
c. Loans and Leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	3,000	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	400,000	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	3,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	482,000	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

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

Notes to the Balance Sheet—Predecessor Financial Items

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

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

Notes to the Balance Sheet—Other

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

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

Example

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

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

Notes to the Balance Sheet—Other

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

Notes to the Balance Sheet—Other, Continued

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

Explanations