

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: **September 30, 2021**  
 Month / Day / Year (BHCK 9999)

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

Neal Holland

MUFG AMERICAS HOLDINGS CORPORATION

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

Legal Title of Holding Company (RSSD 9017)

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

1251 AVENUE OF THE AMERICAS

11/09/2021

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

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

NEW YORK NY 10020

City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	BHCK C447	 0
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report (BHCK KY38) .....			
2. a letter justifying this request has been provided separately (BHCK KY38) .....			

Person to whom questions about this report should be directed:

Annette Hackett Managing Director, Regulatory Reporting

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RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

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

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S.F. \_\_\_\_\_FR Y-9C  
Page 2 of 75

# 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	0	1.a.(1)(a)
(b) All other loans secured by real estate .....	4436	28116	1.a.(1)(b)
(c) All other loans .....	F821	366276	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059	0	1.a.(2)
b. Income from lease financing receivables .....	4065	31645	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	121	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	0	1.d.(1)
(2) Mortgage-backed securities .....	B489	0	1.d.(2)
(3) All other securities .....	4060	18432	1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069	273645	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020	25960	1.f.
g. Other interest income .....	4518	171	1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107	744366	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less .....	HK03	0	2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04	0	2.a.(1)(b)
(c) Other deposits .....	6761	8773	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172	0	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase ...	4180	18485	2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185	11099	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397	0	2.d.
e. Other interest expense .....	4398	2461	2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073	40818	2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074	703548	3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33	-28457	4.
5. Noninterest income:			
a. Income from fiduciary activities .....	4070	18	5.a.
b. Service charges on deposit accounts in domestic offices .....	4483	26749	5.b.
c. Trading revenue <sup>2,4</sup> .....	A220	-323000	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. (For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020). 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 and off-balance sheet credit exposures 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>				
<b>5. d. Income from securities-related and insurance activities:</b>				
(1) Fees and commissions from securities brokerage .....	C886	6914		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	387841		5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	0		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 <sup>5</sup> .....	KX47			5.d.(7)
e. Venture capital revenue <sup>6</sup> .....	B491	0		5.e.
f. Net servicing fees .....	B492	0		5.f.
g. Net securitization income <sup>6</sup> .....	B493	0		5.g.
h. Not applicable.				
i. Net gains (losses) on sales of loans and lease .....	8560	47038		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 <sup>7</sup> .....	B496	-17875		5.k.
l. Other noninterest income <sup>8</sup> .....	B497	1280513		5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	1408198		5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0		6.a.
b. Realized gains (losses) on available-for-sale <b>debt</b> securities.....	3196	0		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	4135	1155392		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	151353		7.b.
c. (1) Goodwill impairment losses .....	C216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	C232	4997		7.c.(2)
d. Other noninterest expense <sup>9</sup> .....	4092	759687		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	2071429		7.e.
8. a. Income (loss) before <b>change in net</b> unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e) .....	HT69	68774		8.a.
b. <b>Change in net</b> unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> ....	HT70	-327		8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	68447		8.c.
9. Applicable income taxes (on item 8.c).....	4302	-85810		9.
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	154257		10.
11. Discontinued operations, net of applicable income taxes <sup>11</sup> .....	FT28	988866		11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	G104	1143123		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	0		13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	1143123		14.

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

6. To be completed by holding companies with \$5 billion or more in total assets (**For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of**

**December 31, 2019, or June 30, 2020**). 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.<sup>1</sup></i>						
1.	Net interest income (item 3 above) on a fully taxable equivalent basis .....			4519	704610	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis .....			4592	69510	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	1408	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	0	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....			BHCK	Number	
				4150	13836	M.5.
<i>Memo Items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>						
6.	Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):			BHCK	Amount	
a.	Income and fees from the printing and sale of checks .....			C013	0	M.6.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....			C014	0	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	0	M.6.g.
h.	TEXT 8562 Fees from Affiliates .....			8562	1137060	M.6.h.
i.	TEXT 8563 Investment Administration Service Fee Income .....			8563	92447	M.6.i.
j.	TEXT 8564 .....			8564		M.6.j.
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>						
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):					
a.	Data processing expenses .....			C017	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 <sup>2</sup> .....			4146		M.7.g.
h.	Accounting and auditing expenses .....			F556	0	M.7.h.
i.	Consulting and advisory expenses .....			F557	189123	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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.  
2. Amounts reported in Memorandum item 7.g will not be made available to the public on an individual institution basis.

## Schedule HI—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount	
7. m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses) .....			Y924	0	M.7.m.
n.	TEXT 8565	Software expense		8565	166617	M.7.n.
o.	TEXT 8566	Outside vendor services		8566	136934	M.7.o.
p.	TEXT 8567	Referral fees		8567	57042	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.<sup>1</sup></i>						
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a. (1)	TEXT FT29	Pending sale of MUFG Union Bank core regional banking franchise to US Bank Corp		FT29	1286052	M.8.a.(1)
		(2) Applicable income tax effect .....	BHCK FT30	297186		M.8.a.(2)
b. (1)	TEXT FT31			FT31	0	M.8.b.(1)
		(2) Applicable income tax effect .....	BHCK FT32	0		M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)					
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures .....			8757	-321112	M.9.a.
b.	Foreign exchange exposures .....			8758	1336	M.9.b.
c.	Equity security and index exposures .....			8759	1189	M.9.c.
d.	Commodity and other exposures.....			8760	0	M.9.d.
e.	Credit exposures .....			F186	-4413	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.<sup>2</sup></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	6101	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	3346	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.<sup>1</sup></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.<sup>1</sup></i>						
11.	Credit losses on derivatives (see instructions) .....			A251	0	M.11.

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

**Schedule HI—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands		BHCK	Amount		
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431		0	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		0	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	M.13.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 14(a) through 14(b)(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<sup>1</sup></i>				
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	F551		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.<sup>1</sup></i>				
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	C409		34666	M.15.

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

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.  
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	17188508	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508	17188508	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....	4340	1143123	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross .....	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock .....	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross .....	3579	0	6.a.
b. Conversion or retirement of common stock .....	3580	-9898	6.b.
7. Sale of treasury stock .....	4782	0	7.
8. LESS: Purchase of treasury stock .....	4783	0	8.
9. Changes incident to business combinations, net .....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock .....	4598	0	10.
11. LESS: Cash dividends declared on common stock .....	4460	0	11.
12. Other comprehensive income <sup>1</sup> .....	B511	-429971	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....	4591	0	13.
14. Other adjustments to equity capital (not included above) .....	3581	0	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT		
	3210	17891762	15.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans .....	C891	0	C892	156	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	818	5412	5754	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	920	C217	5709	1.c.(2)(a)
(b) Secured by junior liens .....	C235	53	C218	379	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588	0	3589	90	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	0	C896	389	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897	14664	C898	8182	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	43	4665	60	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	36748	4617	9371	4.a.
b. To non-U.S. addressees (domicile) .....	4646	521	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	9937	B515	2072	5.a.
b. Automobile loans .....	K129	366	K133	84	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	72250	K206	16159	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>					
6. Loans to foreign governments and official institutions .....	4643	0	4627	0	6.
7. All other loans .....	4644	251	4628	1664	7.

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

2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

## Schedule HI-B—Continued

### Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 8.a and 8.b blank.<sup>2</sup></i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases .....	KX50		KX51		8.c.
9. Total (sum of items 1 through 8.b) <sup>3</sup> .....	4635	136571	4605	50069	9.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.
3. For holding companies with less than \$5 billion in total assets, Total loans and leases (sum of items 1 through 7 plus 8c.)

### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Date				
	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....	5409	240	5410	155	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above) .....	4652	0	4662	0	M.2.

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

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>2</sup> .....	C388		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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

## Schedule HI-B—Continued

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

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	B522	1273000	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT						
	4605	50069	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	136331	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	5523	240	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>4, 5</sup> .....	4230	-51457	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule) .....	C233	-912041	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c) .....	BHCT						
	3123	223000	JH93	0	JH99	0	7.

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

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

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

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

5. For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum **items 5 and 7** below, must equal Schedule HI, item 4.

## Schedule HI-B—Continued

### Part II—Continued

#### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda Items 1, 2, 4, and 8 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above.....	C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>2</sup> .....	C390		M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, column A, above) <sup>3</sup> .....	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>4</sup> .....	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>4</sup> .....	JJ03	0	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>4</sup> .....	MG93	23000	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (include in item 7, column A, "Balance end of current period," above) <sup>4</sup> .....	MG94	0	M.8.

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

4. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

### Schedule HI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

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

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

1. Only institutions with total assets greater than \$5 billion that have not adopted ASU 2016-13 are to complete Schedule HI-C, Part I.  
 2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.  
 3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 on Schedule HI-C, Part I.  
 4. The sum of item 6, columns B, D, and F, must equal Schedule HC, item 4.c. Item 6, column E, must equal Schedule HC-C, Memorandum item 5.b. Item 6, column F, must equal Schedule HI-B, Part II, Memorandum item 4.

**Schedule HI-C—Continued**

**Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1,2</sup>**

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
	<b>Loans and Leases Held for Investment:<sup>1</sup></b>				
1. Real estate loans:					
a. Construction loans .....	JJ04	0	JJ12	0	1.a.
b. Commercial real estate loans .....	JJ05	0	JJ13	0	1.b.
c. Residential real estate loans .....	JJ06	0	JJ14	0	1.c.
2. Commercial loans <sup>3</sup> .....	JJ07	22301125	JJ15	223000	2.
3. Credit cards .....	JJ08	0	JJ16	0	3.
4. Other consumer loans .....	JJ09	0	JJ17	0	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11	22301125	JJ19	223000	6.

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

1. Data items 1-6 are to be completed by holding companies that have adopted ASU 2016-13 and holding companies with less than \$5 billion that have *not* adopted ASU 2016-13 (and chose not to report on HI-C Part I). Holding companies that have less than \$5 billion in total assets and have not adopted ASU 2016-13 should report the recorded investment instead of the amortized cost in column A and report items 1-6 semiannually in June and December.
2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule HI-C, Part II.
4. Item 6, column B, must equal schedule HC, item 4.c.
5. Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II line items 7 through 11. Institutions with less than \$5 billion in total assets should report items 7 through 11 semiannually in the June and December reports only.
6. Item 11 must equal Schedule HI-B, Part II item 7, column B.

## Notes to the Income Statement—Predecessor Financial Items

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

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

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

2. Includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.

### Notes to the Income Statement (Other)

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

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

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

#### Example

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

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

### Notes to the Income Statement (Other)

		Dollar Amounts in Thousands	BHCK	Amount	
1.		Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1,2</sup> .....	JJ26	0	1.
2.		Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	JJ27	0	2.
3.		Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities <sup>1,2</sup> .....	JJ28	0	3.
4.	5351	HI-B Line 6 Prior year immaterial operational error on recoveries plus provision for credit losses			
			5351	-41	4.
5.	5352	HI-B line 6 Reversal for allowance related to discontinued operations			
			5352	-912000	5.
6.	5353				
			5353	0	6.
7.	5354				
			5354	0	7.
8.	5355				
			5355	0	8.
9.	B042				
			B042	0	9.
10.	B043				
			B043	0	10.

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

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

Notes to the Income Statement (Other)—Continued

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

# Consolidated Financial Statements for Holding Companies

Report at the close of business 20210930

Date

## Schedule HC—Consolidated Balance Sheet

	Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....			0081	2249519	1.a.
b. Interest-bearing balances: <sup>2</sup>					
(1) In U.S. offices.....			0395	14518676	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....			0397	0	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....			JJ34	0	2.a.
b. Available-for-sale <b>debt</b> securities (from Schedule HC-B, column D).....			1773	28630391	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....			JA22	24376	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices.....			BHDM B987	0	3.a.
b. Securities purchased under agreements to resell <sup>5, 6</sup> .....			BHCK B989	15215563	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale.....			5369	58303574	4.a.
b. Loans and leases, held for investment.....	B528	22301125			4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup> .....	3123	223000			4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....			B529	22078125	4.d.
5. Trading assets (from Schedule HC-D).....			3545	13084507	5.
6. Premises and fixed assets (including capitalized leases).....			2145	1238720	6.
7. Other real estate owned (from Schedule HC-M).....			2150	251	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	1217634	8.
9. Direct and indirect investments in real estate ventures.....			3656	0	9.
10. Intangible assets (from Schedule HC-M).....			2143	1693271	10.
11. Other assets (from Schedule HC-F) <sup>6</sup> .....			2160	6338156	11.
12. Total assets (sum of items 1 through 11).....			2170	164592763	12.

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

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

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

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

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

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

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

## Schedule HC—Continued

	Dollar Amounts in Thousands		BHDM	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing <sup>1</sup> .....	6631	43789542			13.a.(1)
(2) Interest-bearing .....	6636	59154281			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			BHFN		
(1) Noninterest-bearing .....	6631	0			13.b.(1)
(2) Interest-bearing .....	6636	0			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			BHDM		
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993	0			14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	BHCK				
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995	22427455			14.b.
15. Trading liabilities (from Schedule HC-D) .....	3548	3119268			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....					
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....	3190	14244792			16.
17. Not applicable.					
18. Not applicable.					
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062	0			19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....					
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	3867591			20.
21. Total liabilities (sum of items 13 through 20) .....	2948	146602929			21.
22. Not applicable.					
<b>Equity Capital</b>					
<b>Holding Company Equity Capital</b>					
23. Perpetual preferred stock and related surplus .....	3283	0			23.
24. Common stock (par value) .....	3230	132077			24.
25. Surplus (exclude all surplus related to preferred stock) .....	3240	8235328			25.
26. a. Retained earnings .....	3247	9941704			26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530	-417347			26.b.
c. Other equity capital components <sup>6</sup> .....	A130	0			26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c) .....	3210	17891762			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000	98072			27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105	17989834			28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300	164592763			29.

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

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

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

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

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

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

## Schedule HC—Continued

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

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

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

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

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

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

NY

\_\_\_\_\_  
(3) State Abbreviation (TEXT C714)

\_\_\_\_\_  
(4) Zip Code (TEXT C715)

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

### Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount	BHCK Amount
Dollar Amounts in Thousands								
1. U.S. Treasury securities.....	0	0	0	0	1286	3613531	1287	3539115
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	0	0	0	0	HT52	6161683	HT53	6073770
3. Securities issued by states and political subdivisions in the U.S. ....	0	0	0	0	8498	666245	8499	674428
<i>Holding companies with less than \$5 billion should report data item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank.<sup>3</sup></i>								
4. Mortgage-backed securities (MBS)								
a. Residential pass-through securities:								
(1) Guaranteed by GNMA .....	0	0	0	0	G302	1440225	G303	1483157
(2) Issued by FNMA and FHLMC .....	0	0	0	0	G306	7181948	G307	7137786
(3) Other pass-through securities.....	0	0	0	0	G310	0	G311	0
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....					KX54		KX55	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	0	0	0	0	G314	1735521	G315	1758506
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	0	0	0	0	G318	0	G319	0
(3) All other residential mortgage-backed securities.....	0	0	0	0	G322	881811	G323	877336
c. Commercial MBS:								
(1) Commercial pass-through securities:								
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	0	0	0	0	K144	0	K145	0
(b) Other pass-through securities .....	0	0	0	0	K148	9840	K149	10385
(2) Other commercial MBS:								
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	0	0	0	0	K152	2925242	K153	2985537
(b) All other commercial MBS .....	0	0	0	0	K156	2292287	K157	2385844

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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-B—Continued**

	Held-to-Maturity		Available-for-Sale	
	(Column A) Amortized Cost	(Column B) Fair Value	(Column C) Amortized Cost	(Column D) Fair Value
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) .....	0	0	0	0
b. Structured financial products .....	0	0	1188276	1188676
6. Other debt securities:				
a. Other domestic debt securities .....	0	0	521682	515851
b. Other foreign debt securities .....	0	0	0	0
7. <b>Not applicable.</b>				
8. Total (sum of items 1 through 6.b) <sup>1</sup> .....	0	0	28618291	28630391

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities <sup>2</sup> .....	0416	1693502
2. Remaining maturity or next repricing date of debt securities <sup>2, 3</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less .....	0383	3331091
b. Over 1 year to 5 years .....	0384	2732270
c. Over 5 years .....	0387	22567030
<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	
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost .....	8782	0
b. Fair value .....	8783	0

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. (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) Amortized Cost		(Column B) Fair Value	(Column C) Amortized Cost		(Column D) Fair Value
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>						
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):						
a. Credit card receivables .....						
b. Home equity lines .....	B838	0	B839	0	B841	0
c. Automobile loans .....	B842	0	B843	0	B845	0
d. Other consumer loans .....	B846	0	B847	0	B849	0
e. Commercial and industrial loans .....	B850	0	B851	0	B853	0
f. Other .....	B854	0	B855	0	B857	0
	B858	0	B859	0	B861	0
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>						
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):						
a. Trust preferred securities issued by financial institutions .....	G348	0	G349	0	G351	0
b. Trust preferred securities issued by real estate investment trusts .....	G352	0	G353	0	G355	0
c. Corporate and similar loans .....	G356	0	G357	0	G359	1188676
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G361	0	G363	0
e. 1–4 family residential MBS not issued or guaranteed by GSEs .....	G364	0	G365	0	G367	0
f. Diversified (mixed) pools of structured financial products .....	G368	0	G369	0	G371	0
g. Other collateral or reference assets .....	G372	0	G373	0	G375	0

**1. For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.**

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

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate .....	1410	43530771			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	88331	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	1555290	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	199201	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797	1263429	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367	24323210	1.c.(2)(a)
(b) Secured by junior liens .....			5368	7979	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	6801822	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			BHCK		
(2) Loans secured by other nonfarm nonresidential properties.....			F160	3478654	1.e.(1)
			F161	5812855	1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks .....			1288	569	2.
a. To U.S. banks and other U.S. depository institutions.....	1292	569			2.a.
b. To foreign banks .....	1296	0			2.b.
3. Loans to finance agricultural production and other loans to farmers ....	1590	390116	1590	390116	3.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans .....			1766	20250618	4.
a. To U.S. addressees (domicile) .....	1763	19441769			4.a.
b. To non-U.S. addressees (domicile) .....	1764	808849			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	2996506	6.
a. Credit cards .....	B538	201933			6.a.
b. Other revolving credit plans.....	B539	289055			6.b.
c. Automobile loans .....	K137	12392			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	2493126			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	0	2081	0	7.
8. Not applicable.					

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

2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-C—Continued**

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	J454	10091947	J454	10091947	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545	1151246	1545	1151246	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	1300307	J451	1300307	9.b.(2)
(3) Loans for purchasing or carrying securities (secured and unsecured) and all other loans .....	KX57		KX57		9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income) .....			2165	865368	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	892619			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)...	2122	80604699	2122	80577448	12.

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	
<i>HC-C memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans .....	K158	0	M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices .....	F576	171175	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	1683	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.<sup>1</sup></i>			
e. Commercial and Industrial loans:			
(1) To U.S. addressees (domicile).....	K163	42323	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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

## Schedule HC-C—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165	1258	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers .....	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	K098	0	M.1.f.(3)(a)
(b) Automobile loans .....	K203	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	216439	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	1579677	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	35780	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>1</sup> that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A) .....	C391		M.4.

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of *December 31, 2019, or June 30, 2020.*

## Schedule HC-C—Continued

### Memoranda—Continued

Dollar Amounts in Thousands

	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.<sup>1</sup></i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779		M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9 .....	C780		M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..	F230		M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231		M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above .....	F232		M.6.c.
7.–8. Not applicable.			
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	BHDM F577	9090	M.9.
10.–11. Not applicable.			

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

## Schedule HC-C—Continued

### Memoranda—Continued

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable.			
14. Pledged loans and leases .....	G378	32399920	M.14.
<b>Memorandum item 15 is to be completed by all holding companies.</b>			
15. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	419682	M.15.
16. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act: <sup>3</sup>		Number	
a. Number of Section 4013 loans outstanding .....	LG24		M.16.a.
		Amount	
b. Outstanding balance of Section 4013 loans .....	LG25		M.16.b.

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of *December 31, 2019, or June 30, 2020.*

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

3. Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.

## Schedule HC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands		BHCM	Amount	
<b>Assets</b>						
1.	U.S. Treasury securities .....	3531	2395113			1.
2.	U.S. government agency obligations (exclude mortgage-backed securities) .....	3532	0			2.
3.	Securities issued by states and political subdivisions in the U.S. ....	3533	14075			3.
4.	Mortgage-backed securities (MBS):	BHCK				
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	G379	6854325			4.a.
b.	Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> (include CMOs, REMICs, and stripped MBS ) .....	G380	617453			4.b.
c.	All other residential mortgage-backed securities .....	G381	0			4.c.
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K197	35489			4.d.
e.	All other commercial MBS .....	K198	0			4.e.
5.	Other debt securities					
a.	Structured financial products .....	HT62	49957			5.a.
b.	All other debt securities .....	G386	1332444			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	194000			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	408466			9.
10.	Not applicable.					
11.	Derivatives with a positive fair value .....	3543	1183185			11.
12.	Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5) .....	BHCT				
		3545	13084507			12.
<b>Liabilities</b>						
13. a.	Liability for short positions:	BHCK				
(1)	Equity securities .....	G209	3			13.a.(1)
(2)	Debt securities .....	G210	2834917			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	284348			14.
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15) .....	BHCT				
		3548	3119268			15.

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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	194000	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.<sup>1</sup></i>			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value .....	F639	0	M.2.a.
b. Unpaid principal balance .....	F640	0	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	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	G332	0	M.3.b.
c. Corporate and similar loans .....	G333	49957	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G334	0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs .....	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	G651	0	M.3.f.
g. Other collateral or reference assets .....	G652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities .....	G387	11362531	M.4.a.
b. Pledged loans .....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables .....	F643	5395	M.5.a.
b. Home equity lines .....	F644	0	M.5.b.
c. Automobile loans .....	F645	127487	M.5.c.
d. Other consumer loans .....	F646	21318	M.5.d.
e. Commercial and industrial loans .....	F647	135437	M.5.e.
f. Other .....	F648	57766	M.5.f.
6. Not applicable.			
7. Equity securities:			
a. Readily determinable fair values .....	F652	408466	M.7.a.
b. Other .....	F653	0	M.7.b.
8. Loans pending securitization .....	F654	0	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	0	M.9.a.(1)		
	(2)	Gross fair value of physical commodities held in inventory .....	G213	0	M.9.a.(2)		
	b.	Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$1,000,000 and exceed 25 percent of item 9 less Memoranda items 9.a.(1) and 9. a. (2)): <sup>2</sup>					
	(1)	<table border="1"><tr><td>BHTX</td><td>F655</td></tr></table>	BHTX	F655	F655	0	M.9.b.(1)
BHTX	F655						
	(2)	<table border="1"><tr><td>BHTX</td><td>F656</td></tr></table>	BHTX	F656	F656	0	M.9.b.(2)
BHTX	F656						
	(3)	<table border="1"><tr><td>BHTX</td><td>F657</td></tr></table>	BHTX	F657	F657	0	M.9.b.(3)
BHTX	F657						
10.		Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)					
	a.	<table border="1"><tr><td>BHTX</td><td>F658</td></tr></table>	BHTX	F658	F658	0	M.10.a.
BHTX	F658						
	b.	<table border="1"><tr><td>BHTX</td><td>F659</td></tr></table>	BHTX	F659	F659	0	M.10.b.
BHTX	F659						
	c.	<table border="1"><tr><td>BHTX</td><td>F660</td></tr></table>	BHTX	F660	F660	0	M.10.c.
BHTX	F660						

2. Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.		Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances <sup>2</sup> .....	2210	8794025	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	5906478	1.b.
	c.	Money market deposit accounts and other savings accounts .....	2389	83824842	1.c.
	d.	Time deposits of \$250,000 or less .....	HK29	2215938	1.d.
	e.	Time deposits of more than \$250,000 .....	J474	2202540	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances <sup>2</sup> .....	BHOD		
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3189		2.a.
	c.	Money market deposit accounts and other savings accounts .....	3187		2.b.
	d.	Time deposits of \$250,000 or less .....	2389		2.c.
	e.	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	4858211	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	1160	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less .....	HK32	2053881	M.3.
			BHFN		
4.		Foreign office time deposits with a remaining maturity of one year or less .....	A245	0	M.4.

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

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable <sup>2</sup> .....	B556	427774	1.
2. Net deferred tax assets <sup>3</sup> .....	2148	542552	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	HT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	1752	1254810	4.
5. Life insurance assets:			
a. General account life insurance assets .....	K201	63701	5.a.
b. Separate account life insurance assets .....	K202	195115	5.b.
c. Hybrid account life insurance assets .....	K270	0	5.c.
6. Other .....	2168	3854204	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	2160	6338156	7.

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

**Schedule HC-G—Other Liabilities**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable.			
2. Net deferred tax liabilities <sup>1</sup> .....	3049	613	2.
3. Allowance for credit losses on off-balance-sheet credit exposures <sup>2</sup> .....	B557	78000	3.
4. Other .....	B984	3788978	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	2750	3867591	5.

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year .....	3197	76876376	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	3814287	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....	3298	6890440	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock) .....	3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	0	5.

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

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

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

### I. Property and Casualty Underwriting

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

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

### II. Life and Health Underwriting

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

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

## Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) <sup>1</sup> .....		B558	9929250	1.a.
b. Mortgage-backed securities <sup>1</sup> .....		B559	15276612	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....		B560	2231483	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....		3365	15286206	2.
		BHDM		
3. a. Total loans and leases in domestic offices .....		3516	80679137	3.a.
(1) Loans secured by 1–4 family residential properties .....		3465	25716545	3.a.(1)
(2) All other loans secured by real estate .....		3466	18150411	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....		3386	371572	3.a.(3)
(4) Commercial and industrial loans .....		3387	20415938	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....		B561	202552	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	2812766	3.a.(5)(b)
		BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....		3360	27956	3.b.
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.<sup>3</sup></i>				
		BHCK		
4. a. Trading assets .....		3401	14029665	4.a.
b. Other earning assets .....		B985	15285791	4.b.
5. Total consolidated assets <sup>4</sup> .....		3368	164002635	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....		3517	59273798	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....		3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....		3353	23008507	8.
9. All other borrowed money .....		2635	14217949	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock) .....		3519	17785547	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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

a) Debt securities at amortized cost.

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

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

5. Includes interest-bearing demand deposits.

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## 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		2622816	1.a.
<i>1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines.....						
			J455			1.b.(1)
(2) Other unused credit card lines .....						
			J456			1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....						
			3816		1213046	1.c.(1)
(a) 1–4 family residential construction loan commitments .....						
	F164		35088			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....						
	F165		1177958			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....						
			6550		1069094	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
d. Securities underwriting .....						
			3817		0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....						
			J457		23497958	1.e.(1)
(2) Loans to financial institutions .....						
			J458		14014662	1.e.(2)
(3) All other unused commitments .....						
			J459		6342260	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....						
			6566		4212644	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others .....						
			3820		360455	2.a.
3. Performance standby letters of credit and foreign office guarantees .....						
			6570		492312	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others .....						
			3822		115460	3.a.
4. Commercial and similar letters of credit.....						
			3411		20853	4.
5. Not applicable.						
6. Securities:						
a. Securities lent .....						
			3433		5139372	6.a.
b. Securities borrowed.....						
			3432		10325282	6.b.
<i>Items 7.a. through 7.d.(2)(b) are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps .....						
	BHCK	Amount	BHCK	Amount		
	C968	0	C969	101000		7.a.(1)
	C970	0	C971	0		7.a.(2)
	C972	0	C973	0		7.a.(3)
	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	2398		7.b.(2)

1. For the \$5 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>						
(1) Positions covered under the Market Risk Rule:						
(a)	Sold protection .....	G401	0		0	7.c.(1)(a)
(b)	Purchased protection .....	G402	0		0	7.c.(1)(b)
(2) All other positions:						
(a)	Sold protection .....	G403	0		0	7.c.(2)(a)
(b)	Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	0		0	7.c.(2)(b)
(c)	Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	101000		101000	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>2</sup>								
(a)	Investment grade .....	G406	0	G407	0	G408	0	7.d.(1)(a)
(b)	Subinvestment grade .....	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>								
(a)	Investment grade .....	G412	1000	G413	0	G414	100000	7.d.(2)(a)
(b)	Subinvestment grade .....	G415	0	G416	0	G417	0	7.d.(2)(b)

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

		BHCK	Amount	
8. Spot foreign exchange contracts .....		8765	513422	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10 percent of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25 percent of Schedule HC, item 27.a) .....		3430	3525000	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.<sup>1</sup></i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693 4299838	BHCK 8694 0	BHCK 8695 0	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 45887086	BHCK 8698 13558298	BHCK 8699 0	BHCK 8700 183672	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 250000	BHCK 8702 0	BHCK 8703 407264	BHCK 8704 0	11.c.(1)
(2) Purchased options..	BHCK 8705 451000	BHCK 8706 0	BHCK 8707 407264	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 4654142	BHCK 8710 409104	BHCK 8711 0	BHCK 8712 374	11.d.(1)
(2) Purchased options..	BHCK 8713 2357951	BHCK 8714 409104	BHCK 8715 0	BHCK 8716 374	11.d.(2)
e. Swaps.....	BHCK 3450 115842205	BHCK 3826 201411	BHCK 8719 192191	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 162031488	BHCK A127 14353565	BHCK 8723 814528	BHCK 8724 183672	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 11710734	BHCK 8726 224352	BHCK 8727 192191	BHCK 8728 748	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 1240946	BHCK 8734 389061	BHCK 8735 26705	BHCK 8736 434	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 571336	BHCK 8738 194523	BHCK 8739 1317	BHCK 8740 891	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 8890	BHCK 8742 1861	BHCK 8743 0	BHCK 8744 46	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 30339	BHCK 8746 1441	BHCK 8747 5512	BHCK 8748 46	14.b.(2)

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-L—Continued**

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands									
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup></i>									
15. Over-the-counter derivatives:	15.a.								
a. Net current credit exposure .....	G418	165813		G420	38	G421	0	G422	1126314
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	224802		G425	0	G426	0	G427	5460
(2) Cash—Other currencies .....	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities .....	G433	0		G435	0	G436	0	G437	16355
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	5134		G440	0	G441	0	G442	0
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral .....	G453	0		G455	0	G456	0	G457	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	229936		G460	0	G461	0	G462	21815

1. For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Total number of holding company common shares outstanding .....	Number (Unrounded)				
		3459	132076912			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	2734698	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	3653152	3.
4.	Other assets acquired in satisfaction of debts previously contracted .....			6557	1867	4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC .....			A288	4334773	5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
6.	Assets covered by loss-sharing agreements with the FDIC:					
a.	Loans and leases (included in Schedule HC, items 4.a and 4.b):					
(1)	Loans secured by real estate in domestic offices:					
(a)	Construction, land development, and other land loans:			BHDM		
(1)	1–4 family residential construction loans .....			K169	0	6.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans .....			K170	0	6.a.(1)(a)(2)
(b)	Secured by farmland .....			K171	0	6.a.(1)(b)
(c)	Secured by 1–4 family residential properties:					
(1)	Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			K172	0	6.a.(1)(c)(1)
(2)	Closed-end loans secured by 1–4 family residential properties:					
(a)	Secured by first liens .....			K173	0	6.a.(1)(c)(2)(a)
(b)	Secured by junior liens .....			K174	0	6.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties .....			K175	0	6.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties .....			K176	0	6.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties .....			K177	0	6.a.(1)(e)(2)
(2)-(4)	Not applicable.			BHCK		
(5)	All other loans and leases .....			K183	0	6.a.(5)
b.	Other real estate owned (included in Schedule HC, item 7):			BHDM		
(1)	Construction, land development, and other land in domestic offices .....			K187	0	6.b.(1)
(2)	Farmland in domestic offices .....			K188	0	6.b.(2)
(3)	1–4 family residential properties in domestic offices .....			K189	0	6.b.(3)
(4)	Multifamily (5 or more) residential properties in domestic offices .....			K190	0	6.b.(4)
(5)	Nonfarm nonresidential properties in domestic offices .....			K191	0	6.b.(5)

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-M—Continued**

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

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

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

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

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

10. Not applicable.

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

TEXT

6428

Mona Aflatooni

510-396-6566

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

Area Code / Phone Number (TEXT 9009)

	BHCK	Amount	
12. Intangible assets:			
a. Mortgage servicing assets .....	3164	109488	12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438	109488	12.a.(1)
b. Goodwill .....	3163	1391123	12.b.
c. All other intangible assets .....	JF76	192660	12.c.
	BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....	2143	1693271	12.d.
13. Other real estate owned .....	2150	251	13.
14. Other borrowed money:			
a. Commercial paper .....	2309	11258	14.a.
b. Other borrowed money with a remaining maturity of one year or less .....	2332	3332250	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	2333	10901284	14.c.
	BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	3190	14244792	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	0	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	0

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	0

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	0

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	28238151	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	46385	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	4833	12737	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	0	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross .....	5041	1483292	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	33468	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	0	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors .....	5047	775000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	0	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.unionbank.com/about-us/investor-relations](http://www.unionbank.com/about-us/investor-relations)

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) .....			0	F064		23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d) .....			4196521	F065		23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:						
a. Senior perpetual preferred stock or similar items .....			0	G234		24.a.
b. Warrants to purchase common stock or similar items.....			0	G235		24.b.
<b>25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans<sup>1</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):</b>						
<b>a. Number of PPP loans outstanding .....</b>			<b>6671</b>	LG26	Number	25.a.
<b>b. Outstanding balance of PPP loans .....</b>			<b>1293549</b>	LG27	Amount	25.b.
<b>c. Outstanding balance of PPP loans pledged to the PPPLF.....</b>			<b>0</b>	LG28		25.c.
<b>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 .....</b>			<b>0</b>	LL57		25.d.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans...	F173	55872	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	4247	5399	0	5400	13071	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	75322	C237	0	C229	120878	1.c.(2)(a)
(b) Secured by junior liens.....	C238	67	C239	0	C230	233	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices..	3499	12069	3500	8	3501	4745	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties..	F178	27364	F180	5785	F182	19630	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	3491	F181	2413	F183	248364	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	5	1597	0	1583	22	3.
4. Commercial and industrial loans .....	1606	3073	1607	480	1608	215829	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	3148	B576	3749	B577	0	5.a.
b. Automobile loans.....	K213	48	K214	38	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K216	12515	K217	5105	K218	212	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	5537	5460	3	5461	45001	7.

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets are to report data item 8.c columns A, B and C and should leave data items 8.a and 8.b columns A, B and C blank.<sup>1</sup></i>							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures ..	F166	0	F167	0	F168	0	8.a.
b. All other leases .....	F169	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) <sup>2</sup> .....	1406	202758	1407	17581	1403	667985	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) ...	K036	20281	K037	4273	K038	14813	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	14457	K040	3178	K041	10808	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ..	K042	2584	K043	0	K044	744	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1) (a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): <sup>1</sup>							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans .....	BHDM 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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

**Schedule HC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHDM	Amount	BHDM	Amount	BHDM	Amount	
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets) (continued):							
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens .....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other non-farm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.–d. Not applicable.	BHCK		BHCK		BHCK		
e. All other loans and leases .....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements .....	K102	0	K103	0	K104	0	12.f.

**Memoranda**

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

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-N—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. b. Loans secured by 1–4 family residential properties in domestic offices .....	BHCK		BHCK		BHCK		M.1.b.
	F661	4002	F662	0	F663	62912	
c. Secured by multifamily (5 or more) residential properties in domestic offices ....	BHDM		BHDM		BHDM		M.1.c.
	K111	0	K112	0	K113	0	
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties ...	K114	0	K115	0	K116	1454	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K117	1270	K118	0	K119	161756	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets are to report data item 1.e.(3) columns A, B and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B and C blank.<sup>1</sup></i>							
1. e. Commercial and industrial loans:	BHCK		BHCK		BHCK		
(1) To U.S. addressees (domicile).....	K120	73	K121	3	K122	56265	M.1.e.(1)
(2) To non-U.S. addressees (domicile)...	K123	0	K124	0	K125	2959	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addresses (domicile) .....	KX66		KX67		KX68		M.1.e.(3)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126	0	K127	31	K128	44702	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM		M.1.f.(1)
	K130	0	K131	0	K132	0	
(2) Loans to finance agricultural production and other loans to farmers ..	BHCK		BHCK		BHCK		M.1.f.(2)
	K138	0	K139	0	K140	0	
(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)

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-N—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. g. Total loans restructured in troubled debt restructuring included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) <sup>1</sup> ..	HK26	5345	HK27	34	HK28	330048	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	4500	6559	0	6560	44625	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	90624	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)..	C240	202758	C241	17581	C226	505362	M.5.

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

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

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

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.  
 2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.  
 3. Memorandum items 9.a and 9.b should be completed only by holding companies that have not yet adopted ASU 2016-13.

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

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

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....		HT81	627681	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....		HT82	187580	2.
3. 1–4 family residential mortgages sold during the quarter .....		FT04	640159	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	25616322	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	4021	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 <sup>3</sup> .....		L191		7.a.
b. For representations and warranties made to other parties <sup>3</sup> .....		L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....		M288	2636	7.c.

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

2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of *December 31, 2019*, or *June 30, 2020*.

3. Amounts reported in items 7.a and 7.b will not be made available to the public on an individual institution basis.

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
<b>Assets</b>										
Dollar Amounts in Thousands										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	28654767	G474	0	G475	24376	G476	27430700	G477	1199691
	BHCK									
2. Federal funds sold and securities purchased under agreements to resell .....	G478	0	G479	0	G480	0	G481	0	G482	0
3. Loans and leases held for sale .....	G483	0	G484	0	G485	0	G486	0	G487	0
4. Loans and leases held for investment .....	G488	0	G489	0	G490	0	G491	0	G492	0
	BHCT									
5. Trading assets:										
a. Derivative assets .....	3543	1183185	G493	475311	G494	38838	G495	1619658	G496	0
	BHCK									
b. Other trading assets .....	G497	11901322	G498	0	G499	408466	G500	11492856	G501	0
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0
	G391	117897	G392	2257	G395	0	G396	5229	G804	114925
6. All other assets .....										
7. Total assets measured at fair value on a recurring basis .....	G502	41857171	G503	477568	G504	471680	G505	40548443	G506	1314616
<b>Liabilities</b>										
8. Deposits .....	F252	0	F686	0	F694	0	F253	0	F254	0
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	0	G508	0	G509	0	G510	0	G511	0
	BHCT									
10. Trading liabilities:										
a. Derivative liabilities .....	3547	284348	G512	488226	G513	10739	G514	761835	G515	0
	BHCK									
b. Other trading liabilities .....	G516	2834920	G517	0	G518	0	G519	2834920	G520	0

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

2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-Q—Continued**

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
<b>Liabilities (continued)</b>											
11.	Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525	0
12.	Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0
13.	All other liabilities .....	G805	7072	G806	1958	G807	0	G808	3439	G809	5591
14.	Total liabilities measured at fair value on a recurring basis .....	G531	3126340	G532	490184	G533	10739	G534	3600194	G535	5591

**Memoranda**

Dollar Amounts in Thousands		Amount		Amount		Amount		Amount		Amount	
		BHCK	Amount								
1.	All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):										
a.	Mortgage servicing assets .....	G536	109488	G537	0	G538	0	G539	0	G540	109488
b.	Nontrading derivative assets .....	G541	0	G542	0	G543	0	G544	0	G545	0
c.		G546	0	G547	0	G548	0	G549	0	G550	0
d.		G551	0	G552	0	G553	0	G554	0	G555	0
e.		G556	0	G557	0	G558	0	G559	0	G560	0
f.		G561	0	G562	0	G563	0	G564	0	G565	0
2.	All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):										
a.	Loan commitments (not accounted for as derivatives) .....	F261	0	F689	0	F697	0	F262	0	F263	0
b.	Nontrading derivative liabilities .....	G566	7072	G567	1958	G568	0	G569	3439	G570	5591
c.		G571	0	G572	0	G573	0	G574	0	G575	0
d.		G576	0	G577	0	G578	0	G579	0	G580	0
e.		G581	0	G582	0	G583	0	G584	0	G585	0
f.		G586	0	G587	0	G588	0	G589	0	G590	0

## 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.

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## Schedule HC-R—Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount		
<b>Common Equity Tier 1 Capital</b>							
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	P742	8367405			1.	
2.	Retained earnings <sup>1</sup> .....	KW00	9941704			2.	
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....			BHCA JJ29	0	2.a.	
3.	Accumulated other comprehensive income (AOCI) .....	B530	-417347			3.	
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....			0=No 1=Yes	BHCA P838	1	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital .....	P839	0			4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	P840	17891762			5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>							
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	P841	1386489			6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	P842	177359			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	119346			8.	
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):						
a.	LESS: Net unrealized gains (losses) on available-for-sale <b>debt</b> securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	P844	6772			9.a.	
b.	<b>Not applicable.</b>						
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	P846	103879			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	-527998			9.d.	
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	P848	0			9.e.	
f.	To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	P849				9.f.	

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

Schedule HC-R—Continued

Part I—Continued

		Dollar Amounts in Thousands		BHCA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	6919	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....			P850	0	10.b.

		Dollar Amounts in Thousands				
		(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>		
		BHCA	Amount	BHCW	Amount	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....			P851		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	16618996	P852		12.
13.a.	<b>LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12 .....</b>	LB58	0			13.a.
13.b.	b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..			P853		13.b.
14.a.	<b>a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12 .....</b>	LB59	0			14.a.
14.b.	b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P854		14.b.
15.a.	<b>a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 .....</b>	LB60	0			15.a.
15.b.	b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			P855		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....			P856		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital <sup>2</sup> to cover deductions.....	P857	0	P857		17.
18.	Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	P858	0	P858		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	16618996	P859		19.

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

**Schedule HC-R—Continued**

**Part I—Continued**

	Dollar Amounts in Thousands		
	BHCA	Amount	
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	P860	0	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	0	23.
24. LESS: Additional tier 1 capital deductions .....	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	P865	0	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital <sup>1</sup> .....	8274	16618996	26.
<b>Total Assets for the Leverage Ratio</b>			
27. Average total consolidated assets <sup>2</sup> .....	KW03	164002635	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....	P875	1683194	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	B596	-527998	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....	A224	162847439	30.
<b>Leverage Ratio*</b>			
31. Leverage ratio (item 26 divided by item 30) .....	BHCA	Percentage	
	7204	10.2053	31.

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

0=No	BHCA	
1=Yes	LE74	0

31.a.

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

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

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

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

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

	Dollar Amounts in Thousands			
	(Column A)	(Column B)	BHCA	Percentage
32. Total assets <sup>4</sup> .....	2170			
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	

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

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

**Schedule HC-R—Continued**

**Part I—Continued**

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

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

	Dollar Amounts in Thousands				
	BHCA	Amount			
<b>Tier 2 Capital<sup>1</sup></b>					
<b>37.</b> Tier 2 capital instruments plus related surplus .....	P866	0			37.
<b>38.</b> Non-qualifying capital instruments subject to phase out from tier 2 capital .....	P867	0			38.
<b>39.</b> Total capital minority interest that is not included in tier 1 capital .....	P868	0			39.
<b>40. a.</b> Allowance for loan and lease losses includable in tier 2 capital <sup>2, 3</sup> .....	5310	301000			40.a.
<b>b.</b> (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW				
	5310				40.b.
<b>41. Not applicable.</b>	BHCA				
<b>42. a.</b> Tier 2 capital before deductions (sum of items 37 through 40.a) .....	P870	301000			42.a.
<b>b.</b> (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b) .....	BHCW				
	P870				42.b.
	BHCA				
<b>43.</b> LESS: Tier 2 capital deductions .....	P872	0			43.
<b>44. a.</b> Tier 2 capital (greater of item 42.a minus item 43, or zero) .....	5311	301000			44.a.
<b>b.</b> (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero) .....	BHCW				
	5311				44.b.
<b>Total Capital</b>	BHCA				
<b>45. a.</b> Total capital (sum of items 26 and 44.a) .....	3792	16919996			45.a.
<b>b.</b> (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b) .....	BHCW				
	3792				45.b.

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

- 1. A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.**
- 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.
- Holding companies that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020 CECL** transition provision should subtract the applicable portion of the AACL transitional amount **or the modified AACL transitional amount, respectively**, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

## Schedule HC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Total Risk-Weighted Assets</b>					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....	A223	106860403			46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets	BHCW				
using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	A223				46.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
47. Common equity tier 1 capital ratio (Column A: item 19, <b>column A or B, as applicable</b> , divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, <b>column B</b> , divided by item 46.b) .....	P793	15.5521	P793		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	15.5521	7206		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	15.8337	7205		49.

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

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

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

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Long-Term Debt and Total Loss Absorbing Capacity</b>					
<b>Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59.</b>					
54. Outstanding eligible long-term debt .....	LF21	6565000			54.
55. Total loss absorbing capacity .....	LF22	23183997			55.

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

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



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

**Holding companies that entered "1" for Yes in Schedule HC-R, Part I, item 31.a, do not have to complete Schedule HC-R, Part II.**

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Allocation by Risk-Weight Category										
<b>Dollar Amounts in Thousands</b>										
<b>Balance Sheet Asset Categories<sup>2</sup></b>										
<i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.<sup>3,4</sup></i>										
1. Cash and balances due from depository institutions.....	BHCK D957 <b>16768195</b>	BHCK S396 <b>0</b>	BHCK D958 <b>15286485</b>				BHCK D959 <b>1457872</b>	BHCK S397 <b>0</b>	BHCK D960 <b>23838</b>	BHCK S398 <b>0</b>
2. Securities:										
a. Held-to-maturity securities <sup>3,4</sup> .....	BHCK D961 <b>0</b>	BHCK S399 <b>0</b>	BHCK D962 <b>0</b>	BHCK HJ74 <b>0</b>	BHCK HJ75 <b>0</b>		BHCK D963 <b>0</b>	BHCK D964 <b>0</b>	BHCK D965 <b>0</b>	BHCK S400 <b>0</b>
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK JA21 <b>24211570</b>	BHCK S402 <b>-77305</b>	BHCK D967 <b>6354209</b>	BHCK HJ76 <b>0</b>	BHCK HJ77 <b>0</b>		BHCK D968 <b>16704099</b>	BHCK D969 <b>491739</b>	BHCK D970 <b>738828</b>	BHCK S403 <b>0</b>
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices)...	BHCK D971 <b>0</b>		BHCK D972 <b>0</b>				BHCK D973 <b>0</b>	BHCK S410 <b>0</b>	BHCK D974 <b>0</b>	BHCK S411 <b>0</b>
b. Securities purchased under agreements to resell .....	BHCK H171 <b>15215563</b>	BHCK H172 <b>15215563</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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020. 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—Continued**

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

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

**Schedule HC-R—Continued**  
**Part II—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							(Column I)	(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%		
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 30720013	BHCK S414 0	BHCK H173 0					BHCK S415 63794	BHCK S416 29841652	BHCK S417 814567	
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0					BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S423 381788	BHCK S424 0	BHCK S425 21	BHCK HJ78	BHCK HJ79			BHCK S426 13588	BHCK S427 0	BHCK S428 0	BHCK S429 368179
d. All other exposures.....	BHCK S431 26886922	BHCK S432 0	BHCK S433 1326917	BHCK HJ80	BHCK HJ81			BHCK S434 823228	BHCK S435 953335	BHCK S436 23783442	BHCK S437 0
5. Loans and leases held for investment: <sup>7</sup>											
a. Residential mortgage exposures.....	BHCK S439 0	BHCK S440 0	BHCK H178 0					BHCK S441 0	BHCK S442 0	BHCK S443 0	
b. High volatility commercial real estate exposures.....	BHCK S445 0	BHCK S446 0	BHCK H179 0					BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447 0
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S449 164754	BHCK S450 0	BHCK S451 0	BHCK HJ82	BHCK HJ83			BHCK S452 0	BHCK S453 0	BHCK S454 0	BHCK S455 164754
d. All other exposures .....	BHCK S457 21395768	BHCK S458 615990	BHCK S459 115793	BHCK HJ84	BHCK HJ85			BHCK S460 6463	BHCK S461 0	BHCK S462 20657522	BHCK S463 0
6. LESS: Allowance for loan and lease losses <sup>9</sup> .....	BHCK S423 223000	BHCK S423 223000									

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate 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—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	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	Allocation by Risk-Weight Category								
4. Loans and leases held for sale:									
a. Residential mortgage exposures .....								BHCK H273	BHCK H274
b. High volatility commercial real estate exposures .....								0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								BHCK H275	BHCK H276
d. All other exposures .....								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures .....								BHCK H277	BHCK H278
b. High volatility commercial real estate exposures .....								0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>12</sup> .....								BHCK H279	BHCK H280
d. All other exposures .....								0	0
6. LESS: Allowance for loan and lease losses .....									
								BHCK H281	BHCK H282
								0	0
								BHCK H283	BHCK H284
								0	0
								BHCK H285	BHCK H286
								0	0
								BHCK H287	BHCK H288
								0	0

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—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						(Column J)	
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%		(Column I) 100%
Dollar Amounts in Thousands	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 .....	12687148	12384946	107000	0	0	0	0	195202	0	
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89	BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets <sup>13, 14, 15</sup> .....	10475576	1713114	815908	68307	0	614251	89874	6177911	760	
a. Separate account bank-owned life insurance .....										
b. Default fund contributions to central counterparties .....										

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—Continued**

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)		(Column S)
							Exposure Amount	Risk-Weighted Asset Amount	
Allocation by Risk-Weight Category									
250%	300%	400%	600%	625%	937.5%	1250%	Amount	Amount	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	
	0	0	0				0	0	
BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
389546	0	0	0				307883	326261	
7. Trading Assets.....									
a. Separate account bank-owned life insurance.....									
8. All other assets <sup>17</sup> .....									
a. Default fund contributions to central counterparties.....									
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—Continued**

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

9. On-balance sheet securitization exposures:

	Dollar Amounts in Thousands										
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up Amount						(Column J)
	Amount	Amount	1250% Amount	SSFA <sup>18</sup> Amount	Amount						Amount
a. Held-to-maturity securities <sup>19</sup> .....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479						BHCK S479
	0	0	0	0	0						0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484						BHCK S484
	4443197	4443197	0	110989	0						0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489						BHCK S489
	397359	397359	0	0	0						0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494						BHCK S494
	1067910	1067910	0	215060	0						0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499						BHCK S499
	198173	198173	0	396335	0						0

**Allocation by Risk-Weight Category**

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>20</sup> .....	BHCT 2170	BHCK S500	BHCK HJ90	BHCK HJ91	BHCK D987	BHCK D988	BHCK D989	BHCK D990	BHCK S503	BHCK S504	BHCK S505	BHCK S506
	164592763	35537774	68307	0	24006333	19683295	31376600	52391310	533693	389546	0	605905

Dollar Amounts in Thousands	(Column K) 250%	(Column L) Amount	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	Application of Other Risk- Weighting Approaches	
								(Column R) Exposure Amount	(Column S) Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>20</sup> .....	BHCK S504	BHCK S505	BHCK S506	BHCK S507	BHCK S508	BHCK S509	BHCK S510	BHCK H300	BHCK H301
	389546	0	0	0	0	0	0	605905	0

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—Continued**

(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount <sup>22</sup>	CCF <sup>21</sup>	Allocation by Risk-Weight Category									
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%		
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands												
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>23</sup></b>												
12. Financial standby letters of credit .....	BHCK D991 4212644	1.0	BHCK D993 67334	BHCK HJ92 0	BHCK HJ93 0		BHCK D994 442208	BHCK D995 71162	BHCK D996 3631940	BHCK S511 0		
13. Performance standby letters of credit and transaction-related contingent items .....	BHCK D997 492312	0.5	BHCK D999 2098				BHCK G603 11692	BHCK G604 6989	BHCK G605 225377	BHCK S512 0		
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCK G606 20250	0.2	BHCK G608 0	BHCK HJ94 0	BHCK HJ95 0		BHCK G609 81	BHCK G610 0	BHCK G611 3969	BHCK S513 0		
15. Retained recourse on small business obligations sold with recourse .....	BHCK G612 0	1.0	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0		

<sup>21</sup> Credit conversion factor.

<sup>22</sup> 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.

<sup>23</sup> 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—Continued**

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount <sup>25</sup>	CCF <sup>24</sup>	Allocation by Risk-Weight Category										
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%			
Dollar Amounts in Thousands	Amount	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions <sup>26</sup> .....	BHCK S515	BHCK S516		BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523			
16. All other off-balance sheet liabilities .....	BHCK G618	BHCK G619	1.0	5835	325532	0		87692	21343	2841807	0			
17. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):														
17. 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. Original maturity exceeding one year .....	BHCK G624	BHCK G625	0.2	0	561784	0		395759	24511	729828	0			
18. b. Unconditionally cancelable commitments .....	BHCK S540	BHCK S541						BHCK G627	BHCK G628	BHCK G629	BHCK S539			
19. Over-the-counter derivatives .....	36254454	18127227	0.5	2370	0	0		1050060	64819	17009978	0			
20. Centrally cleared derivatives .....	BHCK S540	BHCK S541												
20. Centrally cleared derivatives .....	6128413	0	0.0											
21. Unsettled transactions (failed trades) <sup>27</sup> .....														
21. Unsettled transactions (failed trades) <sup>27</sup> .....	BHCK H191	BHCK H193		0	338222	0								
22. Unsettled transactions (failed trades) <sup>27</sup> .....	5	0		0									5	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—Continued**

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

<sup>28</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

**Schedule HC-R—Continued**  
**Part II—Continued**

Allocation by Risk-Weight Category										
(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)			
0%	2%	4%	10%	20%	50%	100%	150%			
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
Dollar Amounts in Thousands										
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	BHCK G630 24083970 X 0%	BHCK S558 1293845 X 2%	BHCK S559 0 X 4%	BHCK S560 0 X 10%	BHCK G631 21789381 X 20%	BHCK G632 31565424 X 50%	BHCK G633 78521952 X 100%	BHCK S561 533693 X 150%		
24. Risk weight factor .....										
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK G634 0	BHCK S569 25877	BHCK S570 0	BHCK S571 0	BHCK G635 4357876	BHCK G636 15782712	BHCK G637 78521952	BHCK S572 800540		

**Schedule HC-R—Continued**  
**Part II—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%
Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....						
		BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566
		389546	0	0	0	0
24. Risk weight factor .....	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....						
	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578
	973865	0	0	0	0	0

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

	Dollar Amounts in Thousands	
	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>31</sup> .....	S580	102218165
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	4642238
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>32, 33</sup> .....	B704	106860403
29. LESS: Excess allowance for loan and lease losses <sup>34, 35</sup> .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	106860403

**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—Continued**  
**Memoranda**

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

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... Dollar Amounts in Thousands BHCK Amount M.1.  
G642 1335116

	Dollar Amounts in Thousands		With a remaining maturity of		Amount	Maturity
	BHCK	Amount	(Column A) One year or less	(Column B) Over one year through five years		
Dollar Amounts in Thousands						
2. Notional principal amounts of over-the-counter derivative contracts:						
a. Interest rate .....	S582	5990244	S583	13464870	S584	12992794
b. Foreign exchange rate and gold .....	S585	7553518	S586	6546333	S587	68961
c. Credit (investment grade reference asset) .....	S588	0	S589	0	S590	0
d. Credit (non-investment grade reference asset) .....	S591	0	S592	0	S593	0
e. Equity .....	S594	192191	S595	0	S596	0
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0
g. Other .....	S600	184046	S601	0	S602	0
3. Notional principal amounts of centrally cleared derivative contracts:						
a. Interest rate .....	S603	72853272	S604	35351558	S605	28185342
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0
c. Credit (investment grade reference asset) .....	S609	1000	S610	0	S611	100000
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0
e. Equity .....	S615	407264	S616	0	S617	0
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0
g. Other .....	S621	0	S622	0	S623	0

	Dollar Amounts in Thousands		Amount	Maturity
	BHCK	Amount		
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....	S624	1906700		M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>				
a. Loans and leases held for investment .....	JJ30	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. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

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

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

Dollar Amounts in Thousands

#### Securitization Activities

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

Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>2</sup>

3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....
4. Past due loan amounts included in item 1:
  - a. 30-89 days past due .....
  - b. 90 days or more past due .....
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):
  - a. Charge-offs .....
  - b. Recoveries .....

(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
BHCK B705 268025	BHCK B706 0	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 0
BHCK HU09 0	BHCK HU10 0	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 0
BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 0
BHCK B733 3881	BHCK B734 0	BHCK B735 0	BHCK B736 0	BHCK B737 0	BHCK B738 0	BHCK B739 0
BHCK B740 895	BHCK B741 0	BHCK B742 0	BHCK B743 0	BHCK B744 0	BHCK B745 0	BHCK B746 0
BHCK B747 0	BHCK B748 0	BHCK B749 0	BHCK B750 0	BHCK B751 0	BHCK B752 0	BHCK B753 0
BHCK B754 0	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 0

1. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.  
2. The \$100 billion asset-size test is based on the total assets reported as of prior year June 30 report date.





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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions .....	J981	0	JF84	0	1.a.
b. Securities not held for trading .....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale ..	HU22	0	HU23	239568	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	0	JF90	178651	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	0	JF85	0	2.a.
b. Other liabilities .....	JF93	0	JF86	3902	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above) .....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....			JF77	0	5.
6. Total liabilities of ABCP conduit VIEs .....			JF78	0	6.

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

2. For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of *December 31, 2019, or June 30, 2020*.

### Notes to the Balance Sheet—Predecessor Financial Items

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

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

### Notes to the Balance Sheet (Other)

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

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

TEXT	Dollar Amounts in Thousands		BHCK	Amount	
1. Outstanding issuances of perpetual preferred stock associated with the U.S. Department of Treasury Community Development Capital Initiative (CDCI) program included in Schedule HC, item 23, Perpetual preferred stock and related surplus (for Subchapter S corporations, outstanding issuances of subordinated debt securities associated with CDCI included in Schedule HC, item 19.a, Subordinated notes and debentures)			K141	0	1.
2. 5357 <a href="#">HC-Line 12: Total assets related to discontinued operations: \$1 Billion (B) in HC1a, \$14B in HC1b1, \$28B in HC2b, \$58B in HC4a, \$0.7B in HC5, \$1B in HC 6, \$0.8B in HC10a, \$4B in HC 11</a>			5357	107485	2.
3. 5358 <a href="#">HC Line-29 Total liabilities and equity related to discontinued operations:\$38B in HC13a(1), \$53B in HC13a(2), \$0.2B in HC15, \$6B in HC16, \$3B in HC20, \$7B in HC26a</a>			5358	107485	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.