

Board of Governors of the Federal Reserve System



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

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

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

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

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

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

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

Neal Holland

Date of Report: **December 31, 2021**

Month / Day / Year (BHCK 9999)

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

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

02/14/2022

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

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)			

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____ S.F. _____

MUFG AMERICAS HOLDINGS CORPORATION

Legal Title of Holding Company (RSSD 9017)

1251 AVENUE OF THE AMERICAS

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

NEW YORK

NY

10020

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

Annette Hackett Managing Director, Regulatory Reporting

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 44.79 hours per response for non-Advanced Approaches holding companies with \$5 billion or more and an average of 35.59 hours per response for non-Advanced Approaches holding companies with less than \$5 billion in total assets and 49.80 hours for Advanced Approaches holding companies, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

12/2021

Chief Executive Officer Contact Information

This information is being requested so the Board can distribute notifications about policy initiatives and other matters directly to the Chief Executive Officers of reporting institutions. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's email address if not available. Chief Executive Officer contact information is for the confidential use of the Board and will not be released to the public.

Chief Executive Officer

Name (BHCK FT42)

Area Code / Phone Number / Extension (BHCK FT43)

E-mail Address (BHCK FT44)

For Federal Reserve Bank Use Only

RSSD ID _____

S.F. _____

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Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1–4 family residential properties	4435		0	1.a.(1)(a)
(b) All other loans secured by real estate	4436		28116	1.a.(1)(b)
(c) All other loans	F821		513083	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		41098	1.b.
c. Interest income on balances due from depository institutions ¹	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		22466	1.d.(3)
e. Interest income from trading assets ²	4069		352363	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020		34166	1.f.
g. Other interest income	4518		171	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107		991584	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		9038	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		24331	2.b.
c. Interest on trading liabilities and other borrowed money ² (excluding subordinated notes and debentures)	4185		74645	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities ²	4397		0	2.d.
e. Other interest expense	4398		2469	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073		110483	2.f.
3. Net interest income (item 1.h minus item 2.f)	4074		881101	3.
4. Provision for loan and lease losses ³	JJ33		15127	4.
5. Noninterest income:				
a. Income from fiduciary activities	4070		6025	5.a.
b. Service charges on deposit accounts in domestic offices	4483		36154	5.b.
c. Trading revenue ^{2, 4}	A220		-375015	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>				
5. d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage	C886	14806	5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	501596	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 ⁵	KX47		5.d.(7)	
e. Venture capital revenue ⁶	B491	0	5.e.	
f. Net servicing fees	B492	0	5.f.	
g. Net securitization income ⁶	B493	0	5.g.	
h. Not applicable.				
i. Net gains (losses) on sales of loans and lease	8560	33850	5.i.	
j. Net gains (losses) on sales of other real estate owned	8561	0	5.j.	
k. Net gains (losses) on sales of other assets ⁷	B496	4915	5.k.	
l. Other noninterest income ⁸	B497	1967539	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l)	4079	2189870	5.m.	
6. a. Realized gains (losses) on held-to-maturity securities	3521	0	6.a.	
b. Realized gains (losses) on available-for-sale debt securities	3196	0	6.b.	
7. Noninterest expense:				
a. Salaries and employee benefits	4135	1487032	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	176006	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 ⁹	4092	977870	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	2645905	7.e.	
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e)	HT69	409939	8.a.	
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ¹⁰	HT70	-102	8.b.	
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301	409837	8.c.	
9. Applicable income taxes (on item 8.c)	4302	-60454	9.	
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	470291	10.	
11. Discontinued operations, net of applicable income taxes ¹¹	FT28	801719	11.	
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	1272010	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	1272010	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.¹</i>					
			4519	892335	M.1.
			4592	404595	M.2.
1. Net interest income (item 3 above) on a fully taxable equivalent basis			4313	1941	M.3.
2. Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis					
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)			4507	4240	M.4.
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)			BHCK	Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			4150	13285	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.¹</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	Fees from Affiliates			
	8562		8562	1537841	M.6.h.
	TEXT	Gain on sale of certain assets and liabilities related to Home Owners Association (HOA) Services division			
i.	8563		8563	157540	M.6.i.
j.	TEXT				
	8564		8564	0	M.6.j.
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.¹</i>					
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):			C017	0	M.7.a.
a. Data processing expenses			0497	0	M.7.b.
b. Advertising and marketing expenses			4136	0	M.7.c.
c. Directors' fees			C018	0	M.7.d.
d. Printing, stationery, and supplies			8403	0	M.7.e.
e. Postage			4141	0	M.7.f.
f. Legal fees and expenses			4146		M.7.g.
g. FDIC deposit insurance assessments ²			F556	0	M.7.h.
h. Accounting and auditing expenses			F557	226082	M.7. i.
i. Consulting and advisory expenses			F558	0	M.7. j.
j. Automated teller machine (ATM) and interchange expenses			F559	0	M.7.k.
k. Telecommunications expenses			Y923	0	M.7. l.
l. Other real estate owned expenses					

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	Software expense					
	8565				8565	285790	M.7.n.
o.	TEXT	Outside vendor services					
	8566				8566	165757	M.7.o.
p.	TEXT						
	8567				8567	0	M.7.p.
Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets. ¹							
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):							
a. (1)	TEXT	Pending sale of MUFG Union Bank core regional banking franchise to US Bancorp					
	FT29				FT29	1153779	M.8.a.(1)
(2) Applicable income tax effect			BHCK	FT30	352060		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.)							
Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets ¹ that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:							
a. Interest rate exposures					8757	-362331	M.9.a.
b. Foreign exchange exposures					8758	1212	M.9.b.
c. Equity security and index exposures					8759	1186	M.9.c.
d. Commodity and other exposures.....					8760	0	M.9.d.
e. Credit exposures					F186	-15082	M.9.e.
Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. ²							
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	5975	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	4060	M.9.g.
Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. ¹							
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.
Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets. ¹							
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.¹</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.¹</i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	0	M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.(1)
<i>Memorandum item 15 is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	C409	45747	M.15.

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

16. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228		M.16.
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Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly).¹

17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) ²	J321		M.17.
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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		1272010	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		16341	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 ¹	B511		-319959	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		18156900	15.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans	C891	0	C892	157	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	947	5412	6870	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	1356	C217	6771	1.c.(2)(a)
(b) Secured by junior liens	C235	54	C218	531	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	115	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	62	C896	657	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	40482	C898	8210	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	66	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.²</i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	38287	4617	12008	4.a.
b. To non-U.S. addressees (domicile)	4646	1409	4618	186	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	13629	B515	2604	5.a.
b. Automobile loans	K129	455	K133	125	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K205	89262	K206	22044	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.²</i>					
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	253	4628	37808	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**

	(Column A) Charge-offs ¹		(Column B) Recoveries		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 8.a and 8.b blank. ²</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	1	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) ³	4635	186239	4605	98153	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 ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above	5409	240	5410	36049	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.³</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 assets³ 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) ²	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 Losses¹**

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities ²		(Column C) Available-for-sale debt securities ²		
	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	98153	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	160318	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets ³	5523	25921	JJ00	0	JJ01	0	4.
5. Provisions for credit losses ^{4, 5}	4230	-15873	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule)	C233	-921041	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	248000	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.¹</i>				
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above.....		C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges		C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges ²		C390		M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, column A, above) ³		C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) ⁴		JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) ⁴		JJ03	0	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures ⁴		MG93	31000	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) ⁴		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^{1,2}

	(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		1.a.
b. Commercial real estate loans	M714		M715		M716		M717		M719		M720		1.b.
c. Residential real estate loans	M721		M722		M723		M724		M725		M726		1.c.
2. Commercial loans ³	M727		M728		M729		M730		M731		M732		2.
3. Credit cards	M733		M734		M735		M736		M737		M738		3.
4. Other consumer loans	M739		M740		M741		M742		M743		M744		4.
5. Unallocated, if any							M745						5.
6. Total (sum of items 1.a. through 5.) ⁴	M746		M747		M748		M749		M750		M751		6.

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

2. 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^{1,2}**

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
Loans and Leases Held for Investment:¹					
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 ³	JJ07	23441071	JJ15	248000	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) ⁴	JJ11	23441071	JJ19	248000	6.

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

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

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

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for 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 ^{1,2}	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 ¹	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 ^{1,2}	JJ28	0	3.
4.	5351 HI-B Line 6 Prior year immaterial operational error on recoveries			
		5351	-41	4.
5.	5352 HI-B line 6 Reversal for allowance related to discontinued operations			
		5352	-921000	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.

MUFG AMERICAS HOLDINGS CORPORATION

Name of Holding Company

For Federal Reserve Bank Use Only

C.I. _____

FR Y-9C
Page 18 of 76**Consolidated Financial Statements for Holding Companies**Report at the close of business 20211231

Date

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin ¹		0081	2044946	1.a.
b. Interest-bearing balances: ²				
(1) In U.S. offices		0395	9808870	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) ³		JJ34	0	2.a.
b. Available-for-sale debt securities (from Schedule HC-B, column D)		1773	27968287	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴		JA22	31151	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 ^{5, 6}	BHCK	B989	23236286	3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale		5369	57700901	4.a.
b. Loans and leases, held for investment.....	B528	23441071		4.b.
c. LESS: Allowance for loan and lease losses ⁷	3123	248000		4.c.
d. Loans and leases, held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c)		B529	23193071	4.d.
5. Trading assets (from Schedule HC-D)		3545	9385957	5.
6. Premises and fixed assets (including capitalized leases)		2145	1236187	6.
7. Other real estate owned (from Schedule HC-M)		2150	251	7.
8. Investments in unconsolidated subsidiaries and associated companies		2130	1172244	8.
9. Direct and indirect investments in real estate ventures		3656	0	9.
10. Intangible assets (from Schedule HC-M)		2143	1617270	10.
11. Other assets (from Schedule HC-F) ⁶		2160	5740217	11.
12. Total assets (sum of items 1 through 11)		2170	163135638	12.

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

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

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

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

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

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

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

Schedule HC—Continued

	Dollar Amounts in Thousands	BHDM	Amount	
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing ¹	6631		44036939	13.a.(1)
(2) Interest-bearing	6636		56565013	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 ²	B993		0	14.a.
	BHCK			
b. Securities sold under agreements to repurchase ³	B995		26541588	14.b.
15. Trading liabilities (from Schedule HC-D)	3548		3638884	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190		11528808	16.
17. Not applicable.				
18. Not applicable.				
19. a. Subordinated notes and debentures ⁴	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	C699		0	19.b.
20. Other liabilities (from Schedule HC-G)	2750		2578188	20.
21. Total liabilities (sum of items 13 through 20)	2948		144889420	21.
22. Not applicable.				
Equity Capital				
Holding Company Equity Capital				
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		8266055	25.
26. a. Retained earnings	3247		10066103	26.a.
b. Accumulated other comprehensive income ⁵	B530		-307335	26.b.
c. Other equity capital components ⁶	A130		0	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)	3210		18156900	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000		89318	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105		18246218	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300		163135638	29.

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

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

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

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

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

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

Schedule HC—Continued**Memoranda (to be completed annually by holding companies for the December 31 report date)**

- | | | |
|-------|------|---|
| 0=No | BHCK | |
| 1=Yes | C884 | 1 |
- M.1.
1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for Yes, enter "0" for No.)
 2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.⁷
 - a. Deloitte and Touche LLP
(1) Name of External Auditing Firm (TEXT C703)
San Francisco
(2) City (TEXT C708)
NY
(3) State Abbreviation (TEXT C714)
94105
(4) Zip Code (TEXT C715)
 - b. _____
(1) Name of Engagement Partner (TEXT C704)

(2) E-mail Address (TEXT C705)

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

Schedule HC-B—Securities

	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
Dollar Amounts in Thousands	0211	0	0213	1286	3614828	1287
1. U.S. Treasury securities.....						3530828
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	HT50	0	HT51	HT52	6161601	HT53
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	8498	633261	8499
<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.³</i>						
4. Mortgage-backed securities (MBS)						
a. Residential pass-through securities:						
(1) Guaranteed by GNMA	G300	0	G301	G302	1289799	G303
(2) Issued by FNMA and FHLMC	G304	0	G305	G306	7696972	G307
(3) Other pass-through securities.....	G308	0	G309	G310	0	G311
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities	KX52		KX53	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 ²						
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ²	G312	0	G313	G314	1501479	G315
(3) All other residential mortgage-backed securities.....						
c. Commercial MBS:						
(1) Commercial pass-through securities:						
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	K144	0	K145
(b) Other pass-through securities	K146	0	K147	K148	9630	K149
(2) Other commercial MBS:						
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ²	K150	0	K151	K152	2625777	K153
(b) All other commercial MBS	K154	0	K155	K156	2298565	K157

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
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
5. Asset-backed securities and structured financial products:						
a. Asset-backed Securities (ABS)	C026	0	C988	0	C027	0
b. Structured financial products	HT58	0	HT59	0	HT61	1248402
6. Other debt securities:						
a. Other domestic debt securities.....	1737	0	1738	0	1741	176204
b. Other foreign debt securities	1742	0	1743	0	1746	0
7. Not applicable.					BHCT	
8. Total (sum of items 1 through 6.b) ¹	1754	0	1771	0	1772	28111429
					1773	27968287

Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities ²	0416	2705854	M.1.
2. Remaining maturity or next repricing date of debt securities ^{2, 3} (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	3267694	M.2.a.
b. Over 1 year to 5 years	0384	2501672	M.2.b.
c. Over 5 years	0387	22198921	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	6903241	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

- For institutions that have adopted ASU 2016-13, the total reported in column A must equal 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.
- 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.¹</i>						
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):						
a. Credit card receivables	B838	0	B839	0	B840	0
b. Home equity lines	B842	0	B843	0	B844	0
c. Automobile loans.....	B846	0	B847	0	B848	0
d. Other consumer loans.....	B850	0	B851	0	B852	0
e. Commercial and industrial loans	B854	0	B855	0	B856	0
f. Other.....	B858	0	B859	0	B860	0
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.¹</i>						
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):						
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0
c. Corporate and similar loans.....	G356	0	G357	0	G358	1248600
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0
g. Other collateral or reference assets	G372	0	G373	0	G374	0
					G359	1248402

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 losses¹ from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate	1410	43882310			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans			F158	99764	1.a.(1)
(2) Other construction loans and all land development and other land loans			F159	1487222	1.a.(2)
b. Secured by farmland			BHDM		
c. Secured by 1–4 family residential properties:			1420	197292	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			1797	1224850	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens			5367	25026903	1.c.(2)(a)
(b) Secured by junior liens			5368	5976	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			1460	6769048	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	3704193	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			F161	5367062	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			BHDM		
a. To U.S. banks and other U.S. depository institutions	1292	477	1288	486	2.
b. To foreign banks	1296	9			2.a.
3. Loans to finance agricultural production and other loans to farmers	1590	501128	1590	501128	2.b.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.²</i>					
4. Commercial and industrial loans			1766	20238926	3.
a. To U.S. addressees (domicile)	1763	19425577			4.
b. To non-U.S. addressees (domicile)	1764	813349			4.a.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) ..	KX56				4.b.
5. Not applicable.					4.c.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	2728271	6.
a. Credit cards	B538	210608			6.a.
b. Other revolving credit plans	B539	294479			6.b.
c. Automobile loans	K137	11159			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	2212025			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

					(Column A) Consolidated		(Column B) In Domestic Offices			
Dollar Amounts in Thousands					BHCK	Amount	BHDM	Amount		
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.¹</i>										
9. Loans to nondepository financial institutions and other loans:										
a. Loans to nondepository financial institutions					J454	10365084	J454	10365084	9.a.	
b. Other loans										
(1) Loans for purchasing or carrying securities (secured or unsecured)					1545	1122484	1545	1122484	9.b.(1)	
(2) All other loans (exclude consumer loans).....					J451	1377533	J451	1377533	9.b.(2)	
(3) Loans for purchasing or carrying securities (secured and unsecured) and all other loans										
					KX57		KX57		9.b.(3)	
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.¹</i>										
10. Lease financing receivables (net of unearned income)							2165	899598	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	925750			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	81141972	2122	81115820	12.	

Memoranda

Dollar Amounts in Thousands		BHDM	Amount	
<i>HC-C memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.¹</i>				
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1–4 family residential construction loans	K158	0		M.1.a.(1)
(2) All other construction loans and all land development and other land loans.....	K159	0		M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576	166460		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	1817		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162	1229		M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank.¹</i>		BHCK		
e. Commercial and Industrial loans:				
(1) To U.S. addressees (domicile).....	K163	63529		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		(Column B) In Domestic Offices		
		BHCK	Amount	
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)		K165	1030	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>				
(1) Loans secured by farmland in domestic offices		BHDM		
		K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers		BHCK		
		K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		K098	0	M.1.f.(3)(a)
(b) Automobile loans		K203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)		K204	0	M.1.f.(3)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)		HK25	234065	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	1546000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.¹</i>				
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)		B837	37854	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets¹ 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.¹</i>				
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779			M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9	C780			M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>				
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..	F230		0	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231			M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above	F232			M.6.c.
7.–8. Not applicable.				
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	BHDM			
	F577		9074	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	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount
<i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.¹</i>						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) ² and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate.....	G091	0	G092	0	G093	0
b. Commercial and industrial loans	G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0
d. All other loans and all leases	G100	0	G101	0	G102	0
e. Loans and leases.....	KX60		KX61		KX62	

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 assets¹ that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands		BHCM	Amount	
Assets				
1. U.S. Treasury securities.....		3531	2315643	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	4997	3.
4. Mortgage-backed securities (MBS):		BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		G379	3716476	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies ² (include CMOs, REMICs, and stripped MBS)		G380	732647	4.b.
c. All other residential mortgage-backed securities		G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ²		K197	64356	4.d.
e. All other commercial MBS		K198	0	4.e.
5. Other debt securities				
a. Structured financial products		HT62	94403	5.a.
b. All other debt securities		G386	1515782	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties		HT63	0	6.a.(1)
(2) All other loans secured by real estate		HT64	0	6.a.(2)
b. Commercial and industrial loans		F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d. Other loans		F618	0	6.d.
7.-8. Not applicable.		BHCM		
9. Other trading assets		3541	1053	9.
10. Not applicable.				
11. Derivatives with a positive fair value		3543	940600	11.
12. Total trading assets (sum of items 1 through 11)		BHCT		
(total of column A must equal Schedule HC, item 5)		3545	9385957	12.
Liabilities				
13. a. Liability for short positions:		BHCK		
(1) Equity securities		G209	3	13.a.(1)
(2) Debt securities		G210	3330771	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	308110	14.
15. Total trading liabilities (sum of items 13.a through 14)		BHCT		
(total of column A must equal Schedule HC, item 15)		3548	3638884	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		0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT68		0	M.1.c.
d. Other loans	F636		0	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets.¹</i>				
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value	F639		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		94403	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		8152622	M.4.a.
b. Pledged loans	G388		0	M.4.b.
5. Asset-backed securities:				
a. Credit card receivables	F643		4110	M.5.a.
b. Home equity lines	F644		0	M.5.b.
c. Automobile loans	F645		104334	M.5.c.
d. Other consumer loans	F646		16132	M.5.d.
e. Commercial and industrial loans	F647		52859	M.5.e.
f. Other	F648		17293	M.5.f.
6. Not applicable.				
7. Equity securities:				
a. Readily determinable fair values	F652		1053	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)): ²				
(1) <table border="1" data-bbox="207 478 272 510">BHTX F655</table>		F655	0	M.9.b.(1)
(2) <table border="1" data-bbox="207 510 272 541">BHTX F656</table>		F656	0	M.9.b.(2)
(3) <table border="1" data-bbox="207 541 272 573">BHTX F657</table>		F657	0	M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25 percent of the item)				
a. <table border="1" data-bbox="175 636 240 667">BHTX F658</table>		F658	0	M.10.a.
b. <table border="1" data-bbox="175 667 240 699">BHTX F659</table>		F659	0	M.10.b.
c. <table border="1" data-bbox="175 699 240 730">BHTX F660</table>		F660	0	M.10.c.

2. Exclude equity securities.

Schedule HC-E—Deposit Liabilities¹

Dollar Amounts in Thousands		BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances ²		2210	9522734	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	4778936	1.b.
c. Money market deposit accounts and other savings accounts		2389	82099121	1.c.
d. Time deposits of \$250,000 or less		HK29	2013186	1.d.
e. Time deposits of more than \$250,000		J474	2187975	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
		BHOD		
a. Noninterest-bearing balances ²		3189		2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187		2.b.
c. Money market deposit accounts and other savings accounts		2389		2.c.
d. Time deposits of \$250,000 or less		HK29		2.d.
e. Time deposits of more than \$250,000		J474		2.e.

Memoranda

Dollar Amounts in Thousands		BHDM	Amount	
1. Brokered deposits \$250,000 or less with a remaining maturity of one year or less		HK06	3848152	M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year		HK31	0	M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less		HK32	2080088	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 Assets¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable ²		B556	428291	1.
2. Net deferred tax assets ³		2148	697127	2.
3. Interest-only strips receivable (not in the form of a security) ⁴		HT80	0	3.
4. Equity investments without readily determinable fair values ⁵		1752	1182638	4.
5. Life insurance assets:				
a. General account life insurance assets		K201	64082	5.a.
b. Separate account life insurance assets		K202	194382	5.b.
c. Hybrid account life insurance assets		K270	0	5.c.
6. Other		2168	3173697	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)		2160	5740217	7.

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

Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable.				
2. Net deferred tax liabilities ¹		3049	714	2.
3. Allowance for credit losses on off-balance-sheet credit exposures ²		B557	86000	3.
4. Other		B984	2491474	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)		2750	2578188	5.

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

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year		3197	80730081	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	3660993	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet		3298	6734663	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	
Assets				
1. Reinsurance recoverables	B988			1.
2. Total assets	C244		0	2.
Liabilities				
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	
Assets				
1. Reinsurance recoverables	C247			1.
2. Separate account assets	B992		0	2.
3. Total assets	C248		0	3.
Liabilities				
4. Policyholder benefits and contractholder funds	B994		0	4.
5. Separate account liabilities	B996		0	5.
6. Total equity	C249		0	6.
7. Net income	C250		0	7.

Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands	BHCK	Amount	
Assets				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) ¹		B558	9775832	1.a.
b. Mortgage-backed securities ¹		B559	16150389	1.b.
c. All other debt securities ¹ and equity securities with readily determinable fair values not held for trading ²		B560	2236437	1.c.
2. Federal funds sold and securities purchased under agreements to resell		3365	18903272	2.
		BHDM		
3. a. Total loans and leases in domestic offices		3516	81196394	3.a.
(1) Loans secured by 1–4 family residential properties		3465	25895370	3.a.(1)
(2) All other loans secured by real estate		3466	17752248	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers		3386	424176	3.a.(3)
(4) Commercial and industrial loans		3387	20298994	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	205012	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	2732015	3.a.(5)(b)
		BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs		3360	26861	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.³</i>				
		BHCK		
4. a. Trading assets		3401	10952772	4.a.
b. Other earning assets		B985	12555403	4.b.
5. Total consolidated assets ⁴		3368	162681141	5.
Liabilities				
6. Interest-bearing deposits (domestic) ⁵		3517	57061348	6.
7. Interest-bearing deposits (foreign) ⁵		3404	0	7.
8. Federal funds purchased and securities sold under agreements to repurchase		3353	23689809	8.
9. All other borrowed money		2635	13693151	9.
10. Not applicable.				
Equity Capital				
11. Total equity capital (excludes limited-life preferred stock)		3519	17864721	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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C.I. _____

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

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands

	BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):			
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) ..	3814	2744710	1.a.
<i>1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets¹ semiannually in the June and December reports only.</i>			
b. (1) Unused consumer credit card lines	J455	1652718	1.b.(1)
(2) Other unused credit card lines	J456	820128	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	1156661	1.c.(1)
(a) 1–4 family residential construction loan commitments	F164	67669	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	1088992	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	6550	1136175	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	22529516	1.e.(1)
(2) Loans to financial institutions	J458	13863314	1.e.(2)
(3) All other unused commitments	J459	4375989	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees	6566	3987461	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
a. Amount of financial standby letters of credit conveyed to others	3820	446957	2.a.
3. Performance standby letters of credit and foreign office guarantees	6570	362724	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
a. Amount of performance standby letters of credit conveyed to others	3822	28431	3.a.
4. Commercial and similar letters of credit	3411	17881	4.
5. Not applicable.			
6. Securities:			
a. Securities lent	3433	6097662	6.a.
b. Securities borrowed	3432	13852725	6.b.

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

	(Column A) Sold Protection		(Column B) Purchased Protection		
	BHCK	Amount	BHCK	Amount	
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	251000	7.a.(1)
(2) Total return swaps	C970	0	C971	0	7.a.(2)
(3) Credit options	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value	C220	0	C222	8552	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: ¹				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection	G401		0	7.c.(1)(a)
(b) Purchased protection	G402		0	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection	G403		0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		251000	7.c.(2)(c)

Dollar Amounts in Thousands		Remaining Maturity of:						
		(Column A) One year or less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: ²								
(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: ³								
(a) Investment grade		G412	1000	G413	215000	G414	0	7.d.(2)(a)
(b) Subinvestment grade		G415	0	G416	35000	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.⁴

		BHCK	Amount	
8. Spot foreign exchange contracts		8765	340198	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	5614406	9.
a. Commitments to purchase when-issued securities		3434	0	9.a.
b. Commitments to sell when-issued securities		3435	0	9.b.
c. TEXT 6561		6561	0	9.c.
d. TEXT 6562		6562	0	9.d.
e. TEXT 6568		6568	0	9.e.
f. TEXT 6586		6586	0	9.f.

10. Not applicable.

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

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
<i>Items 11.a. through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693 2164152	BHCK 8694 0	BHCK 8695 0	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 11381521	BHCK 8698 14862294	BHCK 8699 0	BHCK 8700 525	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 100000	BHCK 8702 0	BHCK 8703 0	BHCK 8704 0	11.c.(1)
(2) Purchased options..	BHCK 8705 500000	BHCK 8706 0	BHCK 8707 0	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 3565910	BHCK 8710 334786	BHCK 8711 0	BHCK 8712 374	11.d.(1)
(2) Purchased options..	BHCK 8713 2307009	BHCK 8714 334786	BHCK 8715 0	BHCK 8716 374	11.d.(2)
e. Swaps	BHCK 3450 121357107	BHCK 3826 200331	BHCK 8719 180546	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 131034532	BHCK A127 15628770	BHCK 8723 0	BHCK 8724 525	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	BHCK 8725 10341167	BHCK 8726 103427	BHCK 8727 180546	BHCK 8728 748	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	BHCK 8733 989656	BHCK 8734 372414	BHCK 8735 0	BHCK 8736 2	14.a.(1)
(2) Gross negative fair value	BHCK 8737 486980	BHCK 8738 193926	BHCK 8739 0	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	BHCK 8741 4370	BHCK 8742 1598	BHCK 8743 0	BHCK 8744 47	14.b.(1)
(2) Gross negative fair value	BHCK 8745 8903	BHCK 8746 0	BHCK 8747 5440	BHCK 8748 47	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.¹</i>									
15. Over-the-counter derivatives:									
a. Net current credit exposure	G418	188897		G420	0	G421	0	G422	939091
b. Fair value of collateral:									15. a.
(1) Cash—U.S. dollar	G423	264823		G425	0	G426	0	G427	6260
(2) Cash—Other currencies	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities	G433	0		G435	0	G436	0	G437	17469
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....									15. b. (1)
(5) Corporate bonds	G438	4913		G440	0	G441	0	G442	0
(6) Equity securities	G443	0		G445	0	G446	0	G447	0
(7) All other collateral	G448	0		G450	0	G451	0	G452	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	G453	0		G455	0	G456	0	G457	0
									15. b. (2)
									15. b. (3)
									15. b. (4)
									15. b. (5)
									15. b. (6)
									15. b. (7)
									15. b. (8)
	G458	269736		G460	0	G461	0	G462	23729

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	2306157	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	2030707	3.
4. Other assets acquired in satisfaction of debts previously contracted		6557	1718	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		A288	6021036	5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.¹</i>				
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:		BHDM		
(1) 1–4 family residential construction loans		K169	0	6.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans		K170	0	6.a.(1)(a)(2)
(b) Secured by farmland		K171	0	6.a.(1)(b)
(c) Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		K172	0	6.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens		K173	0	6.a.(1)(c)(2)(a)
(b) Secured by junior liens		K174	0	6.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties		K175	0	6.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties		K176	0	6.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties		K177	0	6.a.(1)(e)(2)
(2)–(4) Not applicable.		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		
c. Debt securities (included in Schedule HC, items 2.a and 2.b)		K192	0	6.b.(7)
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J461	0	6.c.
		J462	0	6.d.

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

7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries ¹	K193	0		7.a.
b. Total assets of captive reinsurance subsidiaries ¹	K194	0		7.b.
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.)	0=No 1=Yes	BHCK C251	0	8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.)	0=No 1=Yes	BHCK 6689	0	9.
10. Not applicable.				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10	0=No 1=Yes	BHCK 6416	1	11.

TEXT

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Mona Aflatooni

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

510-396-6566

Area Code / Phone Number (TEXT 9009)

12. Intangible assets:		BHCK	Amount	
a. Mortgage servicing assets		3164	112463	12.a.
(1) Estimated fair value of mortgage servicing assets	6438	112463		12.a.(1)
b. Goodwill		3163	1327894	12.b.
c. All other intangible assets		JF76	176913	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10)		2143	1617270	12.d.
13. Other real estate owned		2150	251	13.
14. Other borrowed money:		BHCK		
a. Commercial paper		2309	7960	14.a.
b. Other borrowed money with a remaining maturity of one year or less		2332	2503034	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	9017814	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)		3190	11528808	14.d.
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.)	0=No 1=Yes	BHCK B569	1	15.
16. Assets under management in proprietary mutual funds and annuities		BHCK	Amount	
		B570	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		32515065	20.a.
b. Balances due from related institutions:				
(1) Due from the holding company (parent company only), gross.....	4832		45804	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross	4833		28221	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		1257995	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043		31763	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)) ¹	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)	F064		0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	F065		2148696	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:				
a. Senior perpetual preferred stock or similar items	G234		0	24.a.
b. Warrants to purchase common stock or similar items	G235		0	24.b.
25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ¹ and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding			Number	
	LG26		3239	25.a.
b. Outstanding balance of PPP loans			Amount	
	LG27		908898	25.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28		0	25.c.
d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30	LL57		0	25.d.

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

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C.I. _____

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans...	F173	58470	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	5457	5399	0	5400	11915	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	79823	C237	811	C229	134244	1.c.(2)(a)
(b) Secured by junior liens.....	C238	144	C239	0	C230	319	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices..	3499	16109	3500	0	3501	4392	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties..	F178	34006	F180	0	F182	18790	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	42517	F181	0	F183	144270	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. Foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	22	1583	20	3.
4. Commercial and industrial loans	1606	25465	1607	16955	1608	194065	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	3171	B576	3379	B577	0	5.a.
b. Automobile loans.....	K213	32	K214	21	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	11389	K217	5030	K218	102	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	1057	5460	1137	5461	95	7.

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	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.¹</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) ²	1406	277640	1407	27355	1403	508212	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	36793	K037	17185	K038	16616	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	33268	K040	16136	K041	11203	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ..	K042	1875	K043	1049	K044	2251	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1) (a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): ¹							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans	BHDM		BHDM		BHDM		
(b) Other construction loans and all land development and other land loans	K045	0	K046	0	K047	0	12.a.(1)(a)
(2) Secured by farmland.....	K048	0	K049	0	K050	0	12.a.(1)(b)
	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.¹</i>							
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans ...	K108	0	K109	0	K110	0	M.1.a.(2)

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	2845	F662	0	F663	50062	
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	3116	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	39693	K118	0	K119	82543	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.¹</i>							
1. e. Commercial and industrial loans:	BHCK		BHCK		BHCK		
(1) To U.S. addressees (domicile).....	K120	177	K121	0	K122	50790	M.1.e.(1)
(2) To non-U.S. addressees (domicile)...	K123	0	K124	0	K125	1922	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addresses (domicile)	KX66		KX67		KX68		M.1.e.(3)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	K126	0	K127	49	K128	50	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

	(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		
Dollar Amounts in Thousands	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.) ¹ ..	HK26	42715	HK27	49	HK28	188483	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above	6558	0	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	59451	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).. 	C240	277640	C241	27355	C226	376551	M.5.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
<i>Item 6 is to be reported only by holding companies with total consolidated assets² of \$5 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>				
6. Derivative contracts:				
Fair value of amounts carried as assets	3529	0	3530	0

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>				
7. Additions to nonaccrual assets during the previous six months	C410		110889	M.7.
8. Nonaccrual assets sold during the previous six months	C411		79113	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands	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): ³						
a. Outstanding balance	L183		L184		L185	
b. Amount included in Schedule HC-N, items 1 through 7, above						
	L186		L187		L188	

M.9.a.

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^{1,2} at which either 1–4 family residential mortgage loan originations and purchases for resale¹ from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices that exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: ¹	HT81		4311049	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: ¹	HT82		265217	2.
3. 1–4 family residential mortgages sold during the quarter	FT04		623887	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		25198984	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		4268	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 ³	L191			7.a.
b. For representations and warranties made to other parties ³	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 assets² that:

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading ¹											
JA36	27999438	G474	0	G475	31151	G476	27121311	G477	846976		
2. Federal funds sold and securities purchased under agreements to resell											
G478	0	G479	0	G480	0	G481	0	G482	0		
G483	0	G484	0	G485	0	G486	0	G487	0		
G488	0	G489	0	G490	0	G491	0	G492	0		
4. Loans and leases held for investment											
BHCT											
5. Trading assets:											
3543	940600	G493	422300	G494	9318	G495	1353582	G496	0		
a. Derivative assets											
BHCK											
G497	8445357	G498	0	G499	1053	G500	8444304	G501	0		
b. Other trading assets											
(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	117294	G392	1071	G395	0	G396	2735	G804	115630		
6. All other assets											
G502	37502689	G503	423371	G504	41522	G505	36921932	G506	962606		
7. Total assets measured at fair value on a recurring basis											
Liabilities											
F252	0	F686	0	F694	0	F253	0	F254	0		
8. Deposits											
9. Federal funds purchased and securities sold under agreements to repurchase											
G507	0	G508	0	G509	0	G510	0	G511	0		
10. Trading liabilities:											
a. Derivative liabilities											
3547	308110	G512	381715	G513	5358	G514	684467	G515	0		
BHCK											
G516	3330774	G517	0	G518	0	G519	3330774	G520	0		
b. Other trading liabilities											

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
Liabilities (continued)											
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	5855	G806	31	G807	0	G808	392	G809	5494
14.	Total liabilities measured at fair value on a recurring basis	G531	3644739	G532	381746	G533	5358	G534	4015633	G535	5494

Memoranda

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
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	112463	G537	0	G538	0	G539	0	G540	112463
b.	Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0
c.	BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0
d.	BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0
e.	BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0
f.	BHTX G561	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	5855	G567	31	G568	0	G569	392	G570	5494
c.	BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0
d.	BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0
e.	BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0
f.	BHTX G586	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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C.I. _____

Schedule HC-R—Regulatory Capital**Part I. Regulatory Capital Components and Ratios**

	Dollar Amounts in Thousands	BHCA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	8398132	1.
2. Retained earnings ¹		KW00	10066103	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)				
		BHCA	Amount	
		B530	-307335	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)				
		0=No	BHCA	
		1=Yes	P838	1
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital				
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)				
		BHCA	Amount	
		P839	0	4.
		P840	18156900	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	1322524	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	160632	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	130511	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)				
b. Not applicable.				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)				
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)				
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)				
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)				
		P844	-107775	9.a.
		P846	49976	9.c.
		P847	-249535	9.d.
		P848	0	9.e.
		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	7864	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 ¹		(Column B) Advanced Approaches Holding Companies ¹		
		BHCA	Amount	BHCW	Amount	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments			P851		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	16842703	P852		12.
13.	a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58	0			13.a.
	b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold ..			P853		13.b.
14.	a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59	0			14.a.
	b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P854		14.b.
15.	a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12	LB60	0			15.a.
	b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P855		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold			P856		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital ² to cover deductions.....	P857	0	P857		17.
18.	Total adjustments and deductions for common equity tier 1 capital ³	P858	0	P858		18.
19.	Common equity tier 1 capital (item 12 minus item 18)	P859	16842703	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	
Additional Tier 1 Capital				
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.
Tier 1 Capital				
26. Tier 1 capital ¹	8274		16842703	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets ²	KW03		162681141	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital ³	P875		1613667	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596		-249535	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224		161317009	30.
Leverage Ratio*				
31. Leverage ratio (item 26 divided by item 30)	BHCA		Percentage	
	7204		10.4407	31.
a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)	0=No	BHCA		
	1=Yes	LE74	0	31.a.
If your holding company entered "1" for Yes in item 31.a: • Complete items 32 through 36 • Do <u>not</u> complete items 37 through 53 • Do <u>not</u> complete Part II of Schedule HC-R. If your holding company entered "0" for No in item 31.a: • Skip (do not complete) items 32 through 36, • Complete items 37 through 53 as applicable, and • Complete Part II of Schedule HC-R.				
<i>Item 31.b is to be completed only by non-advanced approaches holding companies that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.⁴</i>				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No)		BHCA		
	1=Yes	NC99		31.b.

* 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 the December 31, 2021, report date only, advanced approaches holding companies that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.

Schedule HC-R—Continued

Part I—Continued

Qualifying Criteria and Other Information for CBLR holding company*

Dollar Amounts in Thousands	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
32. Total assets ¹	2170				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B					
	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79				34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b) ..	KX80				34.b.
c. Other off-balance sheet exposures	KX81				34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B					
	KX82		KX83		34.d.
	Dollar Amounts in Thousands		BHCA	Amount	
35. Unconditionally cancellable commitments			S540		35.
36. Investments in the tier 2 capital of unconsolidated financial institutions			LB61		36.

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

Dollar Amounts in Thousands		BHCA	Amount	
Tier 2 Capital ²				
37. Tier 2 capital instruments plus related surplus	P866		0	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		0	38.
39. Total capital minority interest that is not included in tier 1 capital	P868		0	39.
40. a. Allowance for loan and lease losses includable in tier 2 capital ^{3, 4}	5310		334000	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW			
	5310			40.b.
41. Not applicable.	BHCA			
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a)	P870		334000	42.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b)	BHCW			
	P870			42.b.

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

- 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.
- 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	
43. LESS: Tier 2 capital deductions		P872	0	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero)		5311	334000	44.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital		BHCW		
(greater of item 42.b minus item 43, or zero)		5311		44.b.
Total Capital		BHCA		
45. a. Total capital (sum of items 26 and 44.a)		3792	17176703	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital		BHCW		
(sum of items 26 and 44.b)		3792		45.b.
Total Risk-Weighted Assets				
46. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31)		A223	105224849	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	
Risk-Based Capital Ratios*					
47. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable , divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, column B , divided by item 46.b)	P793	16.0064	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	16.0064	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	16.3238	7205		49.

	BHCA	Percentage	
Capital Buffer* for Holding Companies not Subject to the Capital Plan Rule (items 50-52)			
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 ¹		H313		51.
52. Distributions and discretionary bonus payments during the quarter ²		H314		52.

	BHCA	Percentage	
Supplementary Leverage Ratio*			
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	
Long-Term Debt and Total Loss Absorbing Capacity				
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59.				
54. Outstanding eligible long-term debt		LF21	6705000	54.
55. Total loss absorbing capacity		LF22	23547702	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 I—Continued

		(Column A)		(Column B)	
		BHCA	Percentage	BHCW	Percentage
Long-Term Debt and Total Loss Absorbing Capacity Ratios*					
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a Column B: item 55 divided by item 46.a)		LF23	6.3721	LF23	22.3785
57. Top-tier BHCs of U.S. GSIBs only: LTD and TLAC total risk-weighted assets ratios using advanced approaches rule (Column A: item 54 divided by item 46.b) (Column B: item 55 divided by item 46.b).....		MK66		MK66	
58. IHCs of foreign GSIBs only: LTD and TLAC leverage ratios (Column A: item 54 divided by item 30) (Column B: item 55 divided by item 30).....		LF24	4.1564	LF24	14.5972
59. Holding companies subject to Category I, II, or III standards: LTD and TLAC supplementary leverage ratios (Column A: item 54 divided by FFIEC 101 Schedule A, Table 2, item 2.21) (Column B: item 55 divided by FFIEC 101 Schedule A, Table 2, item 2.21)		LF25		LF25	
		(Column A) Standardized Approach		(Column B) Advanced Approaches	
		BHCA	Percentage	BHCW	Percentage
Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c)		LE85	3.3000	LE85	
a. of which: Stress capital buffer or 2.500% (for advanced approaches)		LE86		LE86	
b. of which: GSIB surcharge (if applicable)		LE87		LE87	
c. of which: Countercyclical capital buffer amount (if applicable)		MK76	8.3238	H311	
61. Capital conservation buffer					
		BHCA	Percentage		
TLAC Buffers*					
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete item 62.a. The top-tier BHCs of U.S. GSIBs must complete item 62.b.					
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments:		LF27	6.3785		
a. TLAC risk-weighted asset buffer		LF28			
b. TLAC leverage buffer					
Dollar Amounts in Thousands					
		BHCA	Amount		
Leverage buffer and requirements for holding companies subject to the capital plan rule:					
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....		LE88			
			Percentage		
64. Leverage buffer requirement (if applicable).....		LE89			
65. Leverage ratio buffer (if applicable).....		LE90			
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:					
66. Eligible retained income		MK77	1234010		
			Percentage		
67. Maximum payout ratio.....		LE91			
			Amount		
68. Maximum payout amount		LE92			
69. Distributions and discretionary bonus payments during the quarter		MK78	2658		

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

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 rules¹ and not deducted from tier 1 or tier 2 capital.

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 I) (Column J)
			(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	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories² <i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.^{3,4}</i>	BHCK D957	BHCK S396	BHCK D958								
	11853816	0	10616547				1233349	0	3920	0	
1. Cash and balances due from depository institutions.....	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400	
	0	0	0	0	0		0	0	0	0	
2. Securities: a. Held-to-maturity securities ^{3,4}											
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77		BHCK D968	BHCK D969	BHCK D970	BHCK S403	
	23548431	-199410	6014688	0	0		16876038	457698	399417	0	
3. Federal funds sold and securities purchased under agreements to resell: a. Federal funds sold (in domestic offices)...	BHCK D971										
	0										
b. Securities purchased under agreements to resell	BHCK H171	BHCK H172					BHCK D973	BHCK S410	BHCK D974	BHCK S411	
	23236286	23236286					0	0	0	0	

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									
Balance Sheet Asset Categories (continued)									
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

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)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands			Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
4. Loans and leases held for sale:												
a. Residential mortgage exposures	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417			
b. High volatility commercial real estate exposures.....	31244080	0	0				62664	30367028	814388			4.a.
c. Exposures past due 90 days or more or on nonaccrual ⁶	BHCK S419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421		
d. All other exposures.....	0	0	0				0	0	0	0		4.b.
5. Loans and leases held for investment: ⁷												
a. Residential mortgage exposures.....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429		
b. High volatility commercial real estate exposures.....	284671	0	50646	0	0	0	9734	0	0	224291		4.c.
c. Exposures past due 90 days or more or on nonaccrual ⁶	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437		
d. All other exposures.....	26172150	0	892295	0	0	0	949585	855588	23474682	0		4.d.
6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.												
7. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443			5.a.
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.	0	0	0				0	0	0			
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.	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447		5.b.
10. 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.	0	0	0				0	0	0	0		
11. 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.	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455		5.c.
12. 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.	356119	0	0	0	0	0	0	0	0	356119		
13. 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.	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463		5.d.
14. 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.	21720779	508956	228289	0	0	0	9788	0	20973746	0		
15. 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.	BHCK S467	BHCK S468	BHCK S469	BHCK HJ86	BHCK HJ87							6.
16. 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.	248000	248000										

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

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

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

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

Schedule HC-R—Continued
Part II—Continued

[illegible]

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

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)	(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	Amount	Amount	Amount	Amount
7. Trading Assets	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467		
	9060465	8952407	106998	0	0		0	0	1060	0		
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185		
8. All other assets ^{13, 14, 15}	9752051	1450613	679802	101520	0		489067	80087	5752231	1472		
8.a. Separate account bank-owned life insurance												
8.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)
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹⁶
250%	Amount	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset 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
	472306	0	0	0				435096	453420
								BHCK H296	BHCK H297
								197970	59792
								BHCK H298	BHCK H299
								91887	2697
Dollar Amounts in Thousands									
7. Trading Assets									
8. All other assets ¹⁷									
a. Separate account bank-owned life insurance									
b. Default fund contributions to central counterparties									

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

Dollar Amounts in Thousands

Securitization Exposures: On-and Off-Balance Sheet

9. On-balance sheet securitization exposures:

a. Held-to-maturity securities ¹⁹	0	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479	9.a.
b. Available-for-sale securities.....	4451007	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484	9.b.
c. Trading assets	325492	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489	9.c.
d. All other on-balance sheet securitization exposures.....	1378291	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494	9.d.
10. Off-balance sheet securitization exposures	249553	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	10.

(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Allocation by Risk-Weight Category									
		0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets ²⁰	BHCT 2170 163135638	BHCK D987 18589265	BHCK HJ90 101520	BHCK HJ91 0	Amount	BHCK D988 19630225	BHCK D989 31760401	BHCK D990 51419444	BHCK S503 581882

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
Allocation by Risk-Weight Category							
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK S504 472306	BHCK S505 0	BHCK S506 0	BHCK S507 0	Amount	Amount	BHCK S510 0	BHCK H300 724953
Dollar Amounts in Thousands							
11. Total balance sheet assets ²⁰							11.

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

Schedule HC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ²¹	(Column B) Credit Equivalent Amount ²²	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category										
	0%		2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)²³											
12. Financial standby letters of credit	BHCK D991		BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	3987461	1.0	3987461	71206	0	0		558792	64793	3292670	0
13. Performance standby letters of credit and transaction-related contingent items											
	BHCK D997		BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	362724	0.5	181362	3267				16939	63	161093	0
14. Commercial and similar letters of credit with an original maturity of one year or less											
	BHCK G606		BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	15610	0.2	3122	0	0	0		40	0	3082	0
15. Retained recourse on small business obligations sold with recourse											
	BHCK G612		BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0	1.0	0	0				0	0	0	0

21. Credit conversion factor.

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

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

Schedule HC-R—Continued
Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ²⁴	(Column B) Credit Equivalent Amount ²⁵	(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	Amount	Amount
Dollar Amounts in Thousands	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523
16. Repo-style transactions ²⁶	3935795	1.0	3935795	53543	492297	0		121689	21312	3246954	0
17. All other off-balance sheet liabilities	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524
17.	250632	1.0	250632	0				0	0	250632	0
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531
	7099150	0.2	1419830	0	320746	0		259589	34531	804964	0
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539
	34707444	0.5	17353722	11150	0	0		974942	79391	16288239	0
18.a.											
18.b.											
19. Unconditionally cancelable commitments.....	BHCK S540		BHCK S541								
	6224176	0.0	0								
19.											
20. Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548
			1334675	0	0	0	0	122743	0	1211932	0
20.			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557
21. Centrally cleared derivatives			268004	0	268004	0		0	0	0	0
				BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197
21.											
22. Unsettled transactions (failed trades) ²⁷	BHCK H191			0				0	0	13	0
22.	13										

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		1250%	Application of Other Risk-Weighting Approaches ²⁸	
	625%	937.5%		Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands				BHCK H301	BHCK H302
16. Repo-style transactions ²⁹				0	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
b. Original maturity exceeding one year				0	0
19. Unconditionally cancelable commitments.....				BHCK H307	BHCK H308
20. Over-the-counter derivatives				0	0
21. Centrally cleared derivatives					
22. Unsettled transactions (failed trades) ³⁰					
	BHCK H198	BHCK H199	BHCK H200		
	0	0	0		

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

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

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

Schedule HC-R—Continued
Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	18728431	1182567	0	0	21684959	31960491	76679023	581882
	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	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	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	0	23651	0	0	4336992	15980246	76679023	872823

Schedule HC-R—Continued

Part II—Continued

	Allocation by Risk-Weight Category									
	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)			
	250%	300%	400%	600%	625%	937.5%	1250%			
	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)										
	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568			
	472306	0	0	0	0	0	0			
24. Risk weight factor	X 250%	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	BHCK S579			
	1180765	0	0	0	0	0	0			

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

	Dollar Amounts in Thousands		Totals	
	BHCK	Amount	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold ³¹	S580	100999711		
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	S581	4225138		
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ^{32, 33}	B704	105224849		
29. LESS: Excess allowance for loan and lease losses ^{34, 35}	A222	0		
30. LESS: Allocated transfer risk reserve	3128	0		
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	105224849		

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 assets¹.

Dollar Amounts in Thousands				BHCK		Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules				G642		1133142	
M.1.							
With a remaining maturity of							
(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over 5 years			
BHCK	Amount	BHCK	Amount	BHCK	Amount		
Dollar Amounts in Thousands							
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	4285528	S583	13317743	S584	12347262	M.2.a.
b. Foreign exchange rate and gold.....	S585	7983916	S586	7344534	S587	68961	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	899	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	42963400	S604	35842316	S605	28953540	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	1000	S610	215000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	35000	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.
Dollar Amounts in Thousands							
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)				BHCK		Amount	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: ²				S624		2041938	
M.4.							
a. Loans and leases held for investment				JJ30		0	
b. Held-to-maturity debt securities				JJ31		0	
c. Other financial assets measured at amortized cost				JJ32		0	
M.5.a.							
M.5.b.							
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.

For Federal Reserve Bank Use Only

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.¹

Dollar Amounts in Thousands		(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
Securitization Activities								
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements		BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
		267990	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1		BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15
		0	0	0	0	0	0	0
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.²</i>								
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1		BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
		0	0	0	0	0	0	0
4. Past due loan amounts included in item 1: a. 30-89 days past due		BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
		1704	0	0	0	0	0	0
b. 90 days or more past due		BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
		134	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): a. Charge-offs		BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
		0	0	0	0	0	0	0
b. Recoveries		BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
		0	0	0	0	0	0	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-S—Continued

Dollar Amounts in Thousands						
(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Amount	Amount	Amount	Amount	Amount	Amount	Amount
	BHCK HU16	BHCK HU17			BHCK HU18	
	0	0			0	
6. Total amount of ownership (or seller's) interest carried as securities or loans						
7.-8. Not applicable.						
6.						
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements						
BHCK B776			BHCK B779	BHCK B780	BHCK B781	BHCK B782
2211			38356	0	362002	550735
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures						
BHCK B783			BHCK B786	BHCK B787	BHCK B788	BHCK B789
0			0	0	0	0
10.						
Asset Sales						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized						
BHCK B790						BHCK B796
0						0
11.						
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11						
BHCK B797						BHCK B803
0						0
12.						

2. 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-S—Continued
Memoranda

	Dollar Amounts in Thousands	BHCK	Amount
1. Not applicable.			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	12304039
c. Other financial assets ¹		A591	3439098
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	1699
Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets. ²			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company ²		B806	0
(2) Conduits sponsored by other unrelated institutions ²		B807	0
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0
(2) Conduits sponsored by other unrelated institutions		B809	0
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) ^{2,3}		C407	

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

Schedule HC-V—Variable Interest Entities¹*To be completed by holding companies with \$5 billion or more in total assets.²*

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions	J981	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	236960	1.c.
d. Other real estate owned	K009	0	JF89	0	1.d.
e. Other assets	JF91	0	JF90	174277	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	2788	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)

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 HC Line 12: Total assets related to discontinued operations: \$2Billion(B) in HC1a, \$10B in HC1b1, \$28B in HC2b, \$58B in HC4a, \$1B in HC5, \$1B in HC6, \$1B in HC10, \$1B in HC11	5357	101920	2.
3.	5358 HC Line 29 : Total liabilities and equity related to discontinued operations: \$39B in HC13a(1), \$52B in HC13a(2), \$4B in HC16, \$2B in HC20, \$5B in HC26a	5358	101920	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.