

## 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 \$1 billion or more. In addition, holding companies meeting certain criteria must file this report (FR Y-9C)

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

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

Date of Report: June 30, 2018  
Month / Date / Year (BHCK 9999)

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

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

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

CONF  
Date of Signature (MM/DD/CCYY) (BHTX J196)

Citigroup Inc.  
Legal Title of Holding Company (RSSD 9017)

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

New York NY 10013  
City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

CONF  
Name / Title (BHTX 8901)  
CONF  
Area Code / Phone Number (BHTX 8902)  
CONF  
Area Code / FAX Number (BHTX 9116)  
CONF  
E-mail Address of Contact (BHTX 4086)

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 47.11 hours per response for non-Advanced Approaches HCs and 50.39 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

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

# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1-4 family residential properties.....		4435	1,718,000	1.a.(1)(a)
(b) All other loans secured by real estate.....		4436	415,000	1.a.(1)(b)
(c) All other loans.....		F821	12,113,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		4059	8,470,000	1.a.(2)
b. Income from lease financing receivables.....		4065	40,000	1.b.
c. Interest income on balances due from depository institutions (1).....		4115	925,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....		B488	1,108,000	1.d.(1)
(2) Mortgage-backed securities.....		B489	890,000	1.d.(2)
(3) All other securities.....		4060	2,467,000	1.d.(3)
e. Interest income from trading assets.....		4069	3,135,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....		4020	2,376,000	1.f.
g. Other interest income.....		4518	267,000	1.g.
h. Total interest income (sum of items 1.a through 1.g).....		4107	<b>33,924,000</b>	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less.....		HK03	48,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....		HK04	156,000	2.a.(1)(b)
(c) Other deposits.....		6761	1,205,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		4172	2,303,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....		4180	2,173,000	2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....		4185	4,473,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....		4397	657,000	2.d.
e. Other interest expense.....		4398	100,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e).....		4073	<b>11,115,000</b>	2.f.
3. Net interest income (item 1.h minus 2.f).....		4074	<b>22,809,000</b>	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....		4230	<b>3,598,000</b>	4.
5. Noninterest income:				
a. Income from fiduciary activities.....		4070	1,126,000	5.a.
b. Service charges on deposit accounts in domestic offices.....		4483	459,000	5.b.
c. Trading revenue (2).....		A220	4,577,000	5.c.
d.(1) Fees and commissions from securities brokerage.....		C886	1,202,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....		C888	2,182,000	5.d.(2)
(3) Fees and commissions from annuity sales.....		C887	26,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....		C386	63,000	5.d.(4)
(5) Income from other insurance activities.....		C387	279,000	5.d.(5)
e. Venture capital revenue.....		B491	0	5.e.
f. Net servicing fees.....		B492	150,000	5.f.
g. Net securitization income.....		B493	24,000	5.g.

(1) Includes interest income on time certificates of deposit not held for trading.

(2) 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	
5. h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	8560	270,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	(1,000)	5.j.
k. Net gains (losses) on sales of other assets (3).....	B496	111,000	5.k.
l. Other noninterest income (4).....	B497	4,134,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	<b>14,602,000</b>	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	225,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	11,259,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	1,163,000	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	268,000	7.c.(2)
d. Other noninterest expense (5).....	4092	9,549,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	<b>22,239,000</b>	7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	<b>11,799,000</b>	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (6).....	HT70	236,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	<b>12,035,000</b>	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	2,885,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	<b>9,150,000</b>	10.
11. Discontinued operations, net of applicable income taxes (7).....	FT28	8,000	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	<b>9,158,000</b>	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	48,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	<b>9,110,000</b>	14.

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

(4) See Schedule HI, memoranda item 6.

(5) See Schedule HI, memoranda item 7.

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

(7) Describe on Schedule HI, memoranda item 8.

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
1. Net Interest income (item 3 above) on a fully taxable equivalent basis.....	4519	22,839,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....	4592	12,044,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....	4313	4,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.3, above).....	4507	228,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number	
	4150	220,141	M.5.
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):	BHCK	Amount	
a. Income and fees from the printing and sale of checks.....	C013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	C014	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.

# Schedule HI—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount			
6.	f.	Bank card and credit card interchange fees.....			F555	0	M.6.f.	
	g.	Income and fees from wire transfers.....			T047	0	M.6.g.	
	h.	TEXT						
		8562				8562	0	M.6.h.
	i.	TEXT	Other banking related fees					
		8563				8563	1,682,000	M.6.i.
	j.	TEXT						
		8564				8564	0	M.6.j.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):							
	a.	Data processing expenses.....			C017	2,914,000	M.7.a.	
	b.	Advertising and marketing expenses.....			0497	792,000	M.7.b.	
	c.	Directors' fees.....			4136	0	M.7.c.	
	d.	Printing, stationery, and supplies.....			C018	0	M.7.d.	
	e.	Postage.....			8403	0	M.7.e.	
	f.	Legal fees and expenses.....			4141	0	M.7.f.	
	g.	FDIC deposit insurance assessments.....			4146	CONF	M.7.g.	
	h.	Accounting and auditing expenses.....			F556	0	M.7.h.	
	i.	Consulting and advisory expenses.....			F557	0	M.7.i.	
	j.	Automated teller machine (ATM) and interchange expenses.....			F558	0	M.7.j.	
	k.	Telecommunications expenses.....			F559	0	M.7.k.	
	l.	Other real estate owned expenses.....			Y923	0	M.7.l.	
	m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....			Y924	0	M.7.m.	
	n.	TEXT						
		8565				8565	0	M.7.n.
	o.	TEXT						
		8566				8566	0	M.7.o.
	p.	TEXT						
		8567				8567	0	M.7.p.
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):							
	a.(1)	TEXT	Discontinued Operations					
		FT29				FT29	(9,000)	M.8.a.(1)
	(2)	Applicable income tax effect.....			BHCK	FT30	(17,000)	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)							
	a.	Interest rate exposures.....			8757	2,408,000	M.9.a.	
	b.	Foreign exchange exposures.....			8758	919,000	M.9.b.	
	c.	Equity security and index exposures.....			8759	731,000	M.9.c.	
	d.	Commodity and other exposures.....			8760	125,000	M.9.d.	
	e.	Credit exposures.....			F186	394,000	M.9.e.	

Memorandum items 9.a through 9.e are to be completed by holding companies that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:

# Schedule HI—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)</i>						
9.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	(52,000)			M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above).....						
		K094	97,000			M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. (1)</i>						
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading.....						
		C889	0			M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....						
		C890	(71,000)			M.10.b.
11. Credit losses on derivatives (see instructions).....						
		A251	0			M.11.
<i>Memorandum item 12.a is to be completed by holding companies with \$1 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	23,000			M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....						
		C242	0			M.12.b.1.
(2) All other insurance premiums.....						
		C243	76,000			M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....						
		B983	51,000			M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No).....						
		0=NO	BHCK			
		1=YES	A530	0		M.13.

		Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</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	(155,000)			M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....						
		F552	15,000			M.14.a.1.
b. Net gains (losses) on liabilities.....						
		F553	961,000			M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....						
		F554	0			M.14.b.1.
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....						
		C409	360,000			M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only.</i>						
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....						
		F228	0			M.16.
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).....						
		J321	39,000			M.17.

(1) The asset size test is generally based on the total assets reported as of June 30, 2017.

**Schedule HI-A—Changes in Holding Company Equity Capital**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217	200,740,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507	(87,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	<b>200,653,000</b>	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	<b>9,110,000</b>	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	(218,000)	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross.....	3579	0	6.a.
b. Conversion or retirement of common stock.....	3580	(285,000)	6.b.
7. Sale of treasury stock.....	4782	946,000	7.
8. LESS: Purchase of treasury stock.....	4783	5,050,000	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	590,000	10.
11. LESS: Cash dividends declared on common stock.....	4460	1,650,000	11.
12. Other comprehensive income (1).....	B511	(2,823,000)	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....	4591	0	13.
14. Other adjustments to equity capital (not included above).....	3581	1,000	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC).....	BHCT		
	3210	<b>200,094,000</b>	15.

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

### Schedule HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<b>I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)</b>					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	17,000	5412	8,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	68,000	C217	4,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	36,000	C218	46,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	2,000	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices.....	B512	30,000	B513	15,000	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	152,000	4617	29,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	188,000	4618	81,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	3,498,000	B515	533,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	572,000	K206	94,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	34,000	4628	22,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	<b>4,597,000</b>	4605	<b>832,000</b>	9.

(1) Include write-downs arising from transfers to a held-for-sale account.

### Schedule HI-B—Continued

**Memoranda**

	(Column A) Chart-offs (1)		(Column B) Recoveries		
	Year-to-date				
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652	30,000	4662	14,000	M.2.

*Memorandum item 3 is 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).*

	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).....	C388	730,000	M.3.

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>II. Changes in allowance for loan and lease losses</b>			
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income).....	B522	12,355,000	1.
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above).....	BHCT		
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less Schedule HI-B, part II, item 4).....	4605	832,000	2.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	BHCK		
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	C079	4,404,000	3.
6. Adjustments (see instructions for this schedule).....	5523	193,000	4.
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c).....	BHCT		
	4230	3,598,000	5.
	BHCK		
	C233	(62,000)	6.
	BHCT		
	3123	12,126,000	7.

(1) Include write-downs arising from transfers to a held-for-sale account.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7.....	C435	1,000	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7).....	C390	458,000	M.3.
<i>Memorandum item 4 is to be completed by all holding companies.</i>			
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, above).....	C781	3,000	M.4.



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

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets.<sup>1</sup>

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	1,000	M709	0	M710	6,094,000	M711	33,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	131,000	M715	21,000	M716	19,581,000	M717	164,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	3,330,000	M722	399,000	M723	130,491,000	M724	358,000	M725	121,000	M726	3,000	1.c.
2. Commercial loans <sup>2</sup> .....	M727	4,098,000	M728	347,000	M729	333,935,000	M730	2,228,000	M731	0	M732	0	2.
3. Credit Cards.....	M733	1,769,000	M734	631,000	M735	151,705,000	M736	6,972,000	M737	8,000	M738	0	3.
4. Other consumer loans.....	M739	377,000	M740	119,000	M741	28,565,000	M742	851,000	M743	20,000	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of 1.a through 5).....	M746	<b>9,706,000</b>	M747	<b>1,517,000</b>	M748	<b>670,371,000</b>	M749	<b>10,606,000</b>	M750	<b>149,000</b>	M751	<b>3,000</b>	6.

(1) The asset size test is based on the total assets reported as of June 30, 2017.

(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

### 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	NR	1.
a. Interest income on loans and leases.....	4094	NR	1.a.
b. Interest income on investment securities.....	4218	NR	1.b.
2. Total interest expense.....	4073	NR	2.
a. Interest expense on deposits.....	4421	NR	2.a.
3. Net interest income.....	4074	NR	3.
4. Provision for loan and lease losses.....	4230	NR	4.
5. Total noninterest income.....	4079	NR	5.
a. Income from fiduciary activities.....	4070	NR	5.a.
b. Trading revenue.....	A220	NR	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490	NR	5.c.
d. Venture capital revenue.....	B491	NR	5.d.
e. Net securitization income.....	B493	NR	5.e.
f. Insurance commissions and fees.....	B494	NR	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091	NR	6.
7. Total noninterest expense.....	4093	NR	7.
a. Salaries and employee benefits.....	4135	NR	7.a.
b. Goodwill impairment losses.....	C216	NR	7.b.
8. Income (loss) before applicable income taxes and discontinued operations.....	4301	NR	8.
9. Applicable income taxes.....	4302	NR	9.
10. Noncontrolling (minority) interest.....	4484	NR	10.
	BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....	FT41	NR	11.
	BHBC		
12. Net income (loss).....	4340	NR	12.
13. Cash dividends declared.....	4475	NR	13.
14. Net charge-offs.....	6061	NR	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519	NR	15.

### 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	1,350

### Notes to the Income Statement (Other)

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
1.	5351				
			5351	0	1.
2.	5352	6.m Letters-of-credit committment fees			
			5352	299,000	2.
3.	5353				
			5353	0	3.
4.	5354				
			5354	0	4.
5.	5355				
			5355	0	5.
6.	B042				
			B042	0	6.
7.	B043				
			B043	0	7.
8.	B044				
			B044	0	8.
9.	B045				
			B045	0	9.
10.	B046				
			B046	0	10.

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

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

Citigroup Inc.  
Name of Holding Company

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

FR Y-9C  
Page 13 of 65

### Consolidated Financial Statements for Holding Companies

Report at the close of business June 30, 2018  
Date

### Schedule HC—Consolidated Balance Sheet

	Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....			0081	21,077,000	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices.....			0395	66,403,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....			0397	117,008,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A).....			1754	<b>52,897,000</b>	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....			1773	<b>285,445,000</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading (3).....			JA22	204,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices.....			BHDM 8987	0	3.a.
b. Securities purchased under agreements to resell (4).....			BHCK 8989	265,526,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale.....			5369	7,593,000	4.a.
b. Loans and leases held for investment.....	B528	683,226,000			4.b.
c. LESS: Allowance for loan and lease losses.....	3123	12,126,000			4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....			B529	<b>671,100,000</b>	4.d.
5. Trading assets (from Schedule HC-D).....			3545	<b>261,232,000</b>	5.
6. Premises and fixed assets (including capitalized leases).....			2145	8,038,000	6.
7. Other real estate owned (from Schedule HC-M).....			2150	<b>101,000</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	7,043,000	8.
9. Direct and indirect investments in real estate ventures.....			3656	19,000	9.
10. Intangible assets (from Schedule HC-M).....			2143	<b>27,415,000</b>	10.
11. Other assets (from Schedule HC-F).....			2160	<b>121,233,000</b>	11.
12. Total assets (sum of items 1 through 11).....			2170	<b>1,912,334,000</b>	12.

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

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

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

(4) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

**Schedule HC—Continued**

Dollar Amounts in Thousands		BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing (1).....	6631		117,537,000	13.a.(1)
(2) Interest-bearing.....	6636		337,228,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing.....	BHFN			
(2) Interest-bearing.....	6631		86,241,000	13.b.(1)
	6636		455,788,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2).....				
	BHDM			
	B993		118,000	14.a.
	BHCK			
b. Securities sold under agreements to repurchase (3).....	B995		177,710,000	14.b.
15. Trading liabilities (from Schedule HC-D).....				
	3548		139,177,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....				
	3190		<b>247,013,000</b>	16.
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures (4).....				
	4062		25,330,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....				
	C699		1,712,000	19.b.
20. Other liabilities (from Schedule HC-G).....				
	2750		<b>123,512,000</b>	20.
21. Total liabilities (sum of items 13 through 20).....				
	2948		<b>1,711,366,000</b>	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....				
	3283		18,851,000	23.
24. Common stock (par value).....				
	3230		31,000	24.
25. Surplus (exclude all surplus related to preferred stock).....				
	3240		107,908,000	25.
26. a. Retained earnings.....				
	3247		145,211,000	26.a.
b. Accumulated other comprehensive income (5).....				
	B530		(37,494,000)	26.b.
c. Other equity capital components (6).....				
	A130		(34,413,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c.).....				
	3210		<b>200,094,000</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....				
	3000		874,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....				
	G105		<b>200,968,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....				
	3300		<b>1,912,334,000</b>	29.

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

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

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

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

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

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

### Schedule HC—Continued

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

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

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

b. CONF  
(1) Name of Engagement Partner (TEXT C704)

NR  
(2) City (TEXT C708)

CONF  
(2) E-mail Address (TEXT C705)

NR  
(3) State Abbrev. (TEXT C714)

NR  
(4) Zip Code (TEXT C715)

(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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	0211	0	0213	0	1286	108,616,000	1287	106,897,000	1.
<b>2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....</b>	HT50	0	HT51	0	HT52	11,557,000	HT53	11,374,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	7,480,000	8497	7,529,000	8498	6,378,000	8499	6,257,000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,757,000	G301	1,762,000	G302	2,725,000	G303	2,685,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	21,429,000	G305	20,804,000	G306	31,279,000	G307	30,263,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	480,000	G311	482,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	1,391,000	G313	1,373,000	G314	7,492,000	G315	7,489,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	1,356,000	G321	1,376,000	G322	1,370,000	G323	1,374,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	211,000	K143	206,000	K144	784,000	K145	764,000	4.c.1a
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	K150	152,000	K151	144,000	K152	1,828,000	K153	1,771,000	4.c.2a
(b) All other commercial MBS.....	K154	264,000	K155	264,000	K156	280,000	K157	279,000	4.c.2b

(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 Association (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-B—Continued**

	Held-to-Maturity				Available-for-Sale			
	(Column A)		(Column B)		(Column C)		(Column D)	
	Amortized Cost		Fair value		Amortized Cost		Fair value	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands								
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	60,000	C988	60,000	C989	1,196,000	C027	1,197,000
<b>b. Structured financial products</b> .....	HT58	17,449,000	HT59	17,493,000	HT60	675,000	HT61	675,000
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	5,133,000	1741	5,108,000
b. Other foreign debt securities.....	1742	1,348,000	1743	1,334,000	1744	109,245,000	1746	108,830,000
7. Investments in mutual funds and other equity securities with readily determinable fair values. (1).....					A510	NR	A511	NR
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b).....	BHCT						BHCT	
	1754	<b>52,897,000</b>	1771	<b>52,345,000</b>	1772	<b>289,038,000</b>	1773	<b>285,445,000</b>

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities (2).....	0416	140,783,000
2. Remaining maturity or next repricing date of debt securities (3) (4) (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less.....	0383	100,506,000
b. Over 1 year to 5 years.....	0384	148,186,000
c. Over 5 years.....	0387	89,650,000
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>		
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	3,669,000
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost.....	8782	0
b. Fair value.....	8783	0

(1) Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

(2) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(3) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(4) Report fixed-rate debt securities by remaining maturity and floating debt securities by next repricing date.

## Schedule HC-B—Continued

### Memoranda—Continued

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
	Dollar Amounts in Thousands								
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum item 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	19,000	B841	18,000	M.5.a.
b. Home equity lines.....	B842	60,000	B843	60,000	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	655,000	B849	654,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	272,000	B853	275,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	250,000	B861	250,000	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets. (1)</i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	17,449,000	G357	17,493,000	G358	675,000	G359	675,000	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

(1) The \$10 billion asset size test is based on the total assets reported as of June 30, 2017.

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

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

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	163,148,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans.....			F158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	5,699,000	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1-4 family residential properties:			1420	96,000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	11,479,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	74,798,000	1.c.(2)(a)
(b) Secured by junior liens.....			5368	3,062,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	5,607,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
(2) Loans secured by other nonfarm nonresidential properties.....			F160	1,574,000	1.e.(1)
			F161	8,486,000	1.e.(2)
			BHDM		
			1288	8,182,000	2.
2. Loans to depository institutions and acceptances of other banks.....					
a. To U.S. banks and other U.S. depository institutions.....	1292	51,000			2.a.
b. To foreign banks.....	1296	18,616,000			2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	1,061,000	1590	143,000	3.
4. Commercial and industrial loans.....			1766	71,130,000	4.
a. To U.S. addressees (domicile).....	1763	57,725,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	124,527,000			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	132,757,000	6.
a. Credit cards.....	B538	153,487,000			6.a.
b. Other revolving credit plans.....	B539	9,990,000			6.b.
c. Automobile loans.....	K137	71,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	18,913,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	7,494,000	2081	210,000	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	59,498,000	J454	34,456,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	15,868,000	1545	11,297,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	59,378,000	J451	29,877,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....			2165	1,445,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	1,638,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	646,000	2123	433,000	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	690,819,000	2122	399,880,000	12.

# Schedule HC-C—Continued

## Memoranda

	Dollar Amounts in Thousands		BHDM	Amount	
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	1,748,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....			K162	0	M.1.d.2
e. Commercial and industrial loans:			BHCK		
(1) To U.S. addressees (domicile).....	K163	39,000			M.1.e.1
(2) To non-U.S. addressees (domicile).....	K164	31,000			M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) (1).....			K165	2,017,000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% 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>			BHDM		
(1) Loans secured by farmland in domestic offices.....			K166	0	M.1.f.1
(2) Loans to finance agricultural production and other loans to farmers.....			BHCK		
(3) Loans to individuals for household, family, and other personal expenditures:			K168	0	M.1.f.2
(a) Credit cards.....			K098	1,539,000	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.
<b>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).....</b>			HK25	<b>3,835,000</b>	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....			2746	7,524,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....			B837	54,235,000	M.3.
<i>Memorandum item 4 is 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>					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....			C391	3,686,000	M.4.
<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.</i>					
5. Purchased credit-impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance.....			C779	183,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....			C780	149,000	M.5.b.

### Schedule HC-C—Continued

#### Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount	
<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, 2017, 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>						
6.b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
		F231	NR			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	NR			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	1,069,000			M.9.
10.–11. Not applicable.						

	(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 contractual cash flows not expected to be collected			
	BHCK	Amount	BHCK	Amount	BHCK	Amount		
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>								
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) 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	M.12.a.
b. Commercial and industrial loans.....								
		G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....								
		G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....								
		G100	0	G101	0	G102	0	M.12.d.

		Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable						
		G378	219,728,000			M.14.

## Schedule HC-D—Trading Assets and Liabilities

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

		Dollar Amounts in Thousands	BHCM	Amount	
<b>Assets</b>					
1.	U.S. Treasury securities.....		3531	24,753,000	1.
2.	U.S. government agency obligations (exclude mortgage-backed securities).....		3532	2,178,000	2.
3.	Securities issued by states and political subdivisions in the U.S.....		3533	3,372,000	3.
4.	Mortgage-backed securities (MBS):				
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....		BHCK G379	21,938,000	4.a.
b.	Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....		G380	2,389,000	4.b.
c.	All other residential mortgage-backed securities.....		G381	852,000	4.c.
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K197	827,000	4.d.
e.	All other commercial MBS.....		K198	631,000	4.e.
5.	Other debt securities				
a.	Structured financial products.....		HT62	2,173,000	5.a.
b.	All other debt securities.....		G386	83,361,000	5.b.
6.	Loans:				
a.	Loans secured by real estate:				
(1)	Loans secured by 1-4 family residential properties.....		HT63	1,290,000	6.a.(1)
(2)	All other loans secured by real estate.....		HT64	314,000	6.a.(2)
b.	Commercial and industrial loans.....		F614	6,853,000	6.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d.	Other loans.....		F618	1,293,000	6.d.
7.-8.	Not applicable				
9.	Other trading assets.....		3541	54,810,000	9.
10.	Not applicable				
11.	Derivatives with a positive fair value.....		3543	54,198,000	11.
12.	Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....		BHCT 3545	261,232,000	12.
<b>Liabilities</b>					
13. a.	Liability for short positions:				
(1)	Equity securities.....		G209	16,935,000	13.a.1.
(2)	Debt securities.....		G210	68,864,000	13.a.2.
(3)	All other assets.....		G211	1,473,000	13.a.3.
b.	All other trading liabilities.....		F624	250,000	13.b.
14.	Derivatives with a negative fair value.....		3547	51,655,000	14.
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....		BHCT 3548	139,177,000	15.

(1) 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 Association (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	1,635,000	M.1.a.1.
(2) All other loans secured by real estate.....	HT67	335,000	M.1.a.2.
b. Commercial and industrial loans.....	F632	6,629,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.
d. Other loans.....	F636	1,512,000	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets. (1)</i>			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value.....	F639	93,000	M.2.a.
b. Unpaid principal balance.....	F640	288,000	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.(1) through (3)):			
a. Trust preferred securities issued by financial institutions.....	G299	86,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	1,042,000	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	1,045,000	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	117,395,000	M.4.a.
b. Pledged loans.....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	229,000	M.5.a.
b. Home equity lines.....	F644	311,000	M.5.b.
c. Automobile loans.....	F645	112,000	M.5.c.
d. Other consumer loans.....	F646	256,000	M.5.d.
e. Commercial and industrial loans.....	F647	0	M.5.e.
f. Other.....	F648	184,000	M.5.f.
6. Not applicable.....			
7. Equity securities:			
a. Readily determinable fair values.....	F652	13,477,000	M.7.a.
b. Other.....	F653	38,104,000	M.7.b.
8. Loans pending securitization.....	F654	1,031,000	M.8.

(1) The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2017.

### Schedule HC-D—Continued

#### Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1)	Gross fair value of commodity contracts.....		G212	17,582,000	M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory.....		G213	787,000	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% of item 9 less Memoranda items 9.a.1 and 9.a.2):				
(1)	BHTX F655		F655	0	M.9.b.(1)
(2)	BHTX F656		F656	0	M.9.b.(2)
(3)	BHTX F657		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% of the item)				
a.	BHTX F658 Revaluation Losses on Foreign Exchange Spot Contracts		F658	250,000	M.10.a.
b.	BHTX F659		F659	0	M.10.b.
c.	BHTX F660		F660	0	M.10.c.

### Schedule HC-E—Deposit Liabilities (1)

		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	54,720,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	92,169,000	1.b.
c.	Money market deposit accounts and other savings accounts.....		2389	269,251,000	1.c.
d.	Time deposits of \$250,000 or less.....		HK29	11,164,000	1.d.
e.	Time deposits of more than \$250,000.....		J474	27,461,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		BHOD 3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
c.	Money market deposit accounts and other savings accounts.....		2389	0	2.c.
d.	Time deposits of \$250,000 or less.....		HK29	0	2.d.
e.	Time deposits of more than \$250,000.....		J474	0	2.e.

#### Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....		HK06	39,713,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	304,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	26,147,000	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	129,562,000	M.4.

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

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



### Schedule HC-F—Other Assets

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable (1).....	B556	5,295,000	1.
2. Net deferred tax assets (2).....	2148	23,763,000	2.
3. Interest-only strips receivable (not in the form of a security) (3).....	HT80	0	3.
4. Equity investments without readily determinable fair values (4).....	1752	7,565,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	295,000	5.a.
b. Separate account life insurance assets.....	K202	9,260,000	5.b.
c. Hybrid account life insurance assets.....	K270	0	5.c.
6. Other.....	2168	75,055,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	<b>121,233,000</b>	7.

(1) Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) 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.

(4) 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	893,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures.....	B557	1,278,000	3.
4. Other.....	B984	121,341,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	<b>123,512,000</b>	5.

(1) See discussion of deferred income taxes in Glossary entry on "income taxes."

### Schedule HC-H—Interest Sensitivity (1)

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....	3197	1,043,963,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.2 and 13.b.2 on Schedule HC, Balance Sheet.....	3296	163,066,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	39,558,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	16,945,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	952,000	5.

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

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

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

### I. Property and Casualty Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Reinsurance recoverables.....	B988	11,000			1.
2.	Total assets.....	C244	536,000			2.
<b>Liabilities</b>						
3.	Claims and claims adjustment expense reserves.....	B990	134,000			3.
4.	Unearned premiums.....	B991	54,000			4.
5.	Total equity.....	C245	313,000			5.
6.	Net income.....	C246	7,000			6.

### II. Life and Health Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Reinsurance recoverables.....	C247	0			1.
2.	Separate account assets.....	B992	4,377,000			2.
3.	Total assets.....	C248	8,693,000			3.
<b>Liabilities</b>						
4.	Policyholder benefits and contractholder funds.....	B994	967,000			4.
5.	Separate account liabilities.....	B996	4,377,000			5.
6.	Total equity.....	C249	1,490,000			6.
7.	Net income.....	C250	66,000			7.

### Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....	B558	119,545,000	1.a.
b. Mortgage-backed securities (1).....	B559	71,973,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....	B560	149,681,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365	271,371,000	2.
3. a. Total loans and leases in domestic offices.....			
(1) Loans secured by 1–4 family residential properties.....	3516	396,300,000	3.a.
(2) All other loans secured by real estate.....	3465	90,510,000	3.a.(1)
(3) Loans to finance agricultural production and other loans to farmers.....	3466	20,897,000	3.a.(2)
(4) Commercial and industrial loans.....	3386	146,000	3.a.(3)
(5) Loans to individuals for household, family, and other personal expenditures:	3387	71,530,000	3.a.(4)
(a) Credit cards.....	B561	126,823,000	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards).....	B562	4,151,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	BHFN		
	3360	292,853,000	3.b.
<i>Item 4(a) is to be completed by holding companies with total trading assets of \$10 million or more in any of the four preceding calendar quarters.</i>			
4. a. Trading assets.....			
b. Other earning assets.....	BHCK		
	3401	263,596,000	4.a.
5. Total consolidated assets (3).....	B985	235,676,000	4.b.
	3368	1,920,533,000	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) (4).....	3517	332,595,000	6.
7. Interest-bearing deposits (foreign) (4).....	3404	453,025,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	171,073,000	8.
9. All other borrowed money.....	2635	245,162,000	9.
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock).....	3519	200,053,000	11.

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

(2) For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value.

For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

(3) The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

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

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

(4) Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines).....				3814	11,725,000	1.a.
<i>Items 1.b(1) and 1.b(2) are to be completed semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines.....				J455	644,439,000	1.b.(1)
(2) Other unused credit card lines.....				J456	48,856,000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....				3816	5,977,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....		F164	141,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	5,836,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....				6550	7,339,000	1.c.(2)
d. Securities underwriting .....				3817	1,000	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....				J457	195,134,000	1.e.(1)
(2) Loans to financial institutions.....				J458	45,369,000	1.e.(2)
(3) All other unused commitments.....				J459	108,021,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....				6566	94,025,000	2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others .....				3820	23,678,000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....				6570	11,903,000	3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others .....				3822	975,000	3.a.
4. Commercial and similar letters of credit .....				3411	5,556,000	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....				3433	144,404,000	6.a.
b. Securities borrowed.....				3432	134,967,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....		(Column A) Sold Protection		(Column B) Purchased Protection		
		BHCK	Amount	BHCK	Amount	
(2) Total return swaps.....		C968	621,612,000	C969	651,533,000	7.a.(1)
(3) Credit options.....		C970	12,865,000	C971	23,891,000	7.a.(2)
(4) Other credit derivatives.....		C972	69,427,000	C973	74,138,000	7.a.(3)
		C974	0	C975	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value .....		C219	12,370,000	C221	3,931,000	7.b.(1)
(2) Gross negative fair value.....		C220	3,541,000	C222	13,018,000	7.b.(2)
c. Notional amounts by regulatory capital treatment:						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....				G401	703,904,000	7.c.(1)(a)
(b) Purchased protection.....				G402	728,046,000	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	21,199,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....				G405	318,000	7.c.(2)(c)

(1) The \$1 billion asset size test is based on the total assets reported as of June 30, 2017.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

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	
7.	d. Notional amounts by remaining maturity:							
	(1) Sold credit protection:							
	(a) Investment grade.....	G406	158,047,000	G407	343,757,000	G408	36,060,000	7.d.(1)(a)
	(b) Subinvestment grade.....	G409	57,237,000	G410	103,859,000	G411	4,944,000	7.d.(1)(b)
	(2) Purchased credit protection:							
	(a) Investment grade.....	G412	166,326,000	G413	370,372,000	G414	43,980,000	7.d.(2)(a)
	(b) Subinvestment grade.....	G415	61,749,000	G416	101,666,000	G417	5,469,000	7.d.(2)(b)

Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets. (1)

		BHCK	Amount	
8.	Spot foreign exchange contracts.....	8765	1,002,677,000	8.
9.	All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% 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% of Schedule HC, item 27.a) .....			
	a. Commitments to purchase when-issued securities.....	3434	0	9.a.
	b. Commitments to sell when-issued securities.....	3435	0	9.b.
c.	TEXT 6561	6561	0	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.

10. Not applicable

(1) The \$100 billion asset size test is based on the total assets reported as of June 30, 2017.

## Schedule HC-L—Continued

Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)	(Column D)
Derivatives Position Indicators		Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts
		Amount	Amount	Amount	Amount
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 3,787,458,000	BHCK 8694 60,698,000	BHCK 8695 55,653,000	BHCK 8696 58,406,000
b. Forward contracts.....		BHCK 8697 3,885,179,000	BHCK 8698 4,398,951,000	BHCK 8699 837,000	BHCK 8700 101,821,000
c. Exchange-traded option contracts:					
(1) Written options.....		BHCK 8701 2,059,488,000	BHCK 8702 3,300,000	BHCK 8703 588,636,000	BHCK 8704 62,925,000
(2) Purchased options.....		BHCK 8705 2,118,483,000	BHCK 8706 3,524,000	BHCK 8707 579,263,000	BHCK 8708 62,875,000
d. Over-the-counter option contracts:					
(1) Written options.....		BHCK 8709 3,084,637,000	BHCK 8710 1,737,421,000	BHCK 8711 191,768,000	BHCK 8712 40,257,000
(2) Purchased options.....		BHCK 8713 2,491,141,000	BHCK 8714 1,719,758,000	BHCK 8715 107,904,000	BHCK 8716 39,226,000
e. Swaps.....		BHCK 3450 20,943,226,000	BHCK 3826 7,077,754,000	BHCK 8719 253,135,000	BHCK 8720 106,646,000
12. Total gross notional amount of derivative contracts held for trading.....		BHCK A126 38,349,959,000	BHCK A127 14,940,413,000	BHCK 8723 1,777,196,000	BHCK 8724 472,043,000
13. Total gross notional amount of derivative contracts held for purposes other than trading.....		BHCK 8725 19,653,000	BHCK 8726 60,993,000	BHCK 8727 0	BHCK 8728 113,000
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....		BHCK 8733 175,848,000	BHCK 8734 174,159,000	BHCK 8735 27,249,000	BHCK 8736 17,582,000
(2) Gross negative fair value.....		BHCK 8737 157,774,000	BHCK 8738 169,743,000	BHCK 8739 31,900,000	BHCK 8740 21,063,000
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....		BHCK 8741 1,443,000	BHCK 8742 1,131,000	BHCK 8743 0	BHCK 8744 0
(2) Gross negative fair value.....		BHCK 8745 214,000	BHCK 8746 762,000	BHCK 8747 0	BHCK 8748 0

**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	33,450,000		G420	2,407,000	G421	11,874,000	G422	37,344,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	10,777,000		G425	9,238,000	G426	258,000	G427	14,668,000	15.b.1
(2) Cash - Other currencies.....	G428	17,559,000		G430	182,000	G431	4,108,000	G432	6,331,000	15.b.2
(3) U.S. Treasury securities.....	G433	2,451,000		G435	1,734,000	G436	0	G437	2,701,000	15.b.3
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,447,000		G440	0	G441	0	G442	115,000	15.b.4
(5) Corporate bonds.....	G443	1,290,000		G445	33,000	G446	0	G447	602,000	15.b.5
(6) Equity securities.....	G448	462,000		G450	0	G451	0	G452	310,000	15.b.6
(7) All other collateral.....	G453	6,762,000		G455	45,000	G456	62,000	G457	11,376,000	15.b.7
(8) Total fair value of collateral (sum of items 15.b.1 through 15.b.7).....	G458	<b>40,748,000</b>		G460	<b>11,232,000</b>	G461	<b>4,428,000</b>	G462	<b>36,103,000</b>	15.b.8

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2017.

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				
		3459	2,516,605,412			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	34,761,000	2.
3.	Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....			6556	21,617,000	3.
4.	Other assets acquired in satisfaction of debts previously contracted .....			6557	24,000	4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC .....			A288	80,843,000	5.
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.2a
(b)	Secured by junior liens.....	K174			0	6.a.1.c.2b
(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.



**Schedule HC-M—Continued**

	Dollar Amounts in Thousands		
	BHFN	Amount	
6.b. (6) In foreign offices.....	K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.1 through 6 above that is protected by FDIC loss-sharing agreements.....	BHCK		
	K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b).....	J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0	6.d.
<i>Items 7.a and 7.b are to be completed annually in the December report only.</i>			
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1).....	K193	NR	7.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR	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 0
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 0
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 1

TEXT  
6428

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

Area Code and Phone Number (TEXT 9009)

	BHCK	Amount	
12. Intangible assets:			
a. Mortgage servicing assets.....	3164	596,000	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	596,000	12.a.(1)
b. Goodwill.....	3163	22,090,000	12.b.
c. All other intangible assets .....	5507	4,729,000	12.c.
	BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b) .....	2143	27,415,000	12.d.
13. Other real estate owned .....	2150	101,000	13.
14. Other borrowed money:	BHCK		
a. Commercial paper.....	2309	12,034,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less .....	2332	62,376,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	2333	172,603,000	14.c.
	BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	3190	247,013,000	14.d.
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No) .....	0=NO 1=YES	BHCK B569	1 1
16. Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount	
	B570	27,201,000	16.

(1) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting holding company.

### Schedule HC-M—Continued

The following two questions (items 17 and 18) will be used to determine if the reporting holding company must complete the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for Yes; enter "0" for No) ..... 

0=NO	BHCK	
1=YES	C161	1

 17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for Yes; enter "0" for No) ..... 

0=NO	BHCK	
1=YES	C159	1

 18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a and 19.b below.

Items 19.a and 19.b are to be completed by all holding companies that are not required to file the FR Y-12.

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No)..... 

0=NO	BHCK	
1=YES	C700	NR

 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	NR

 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	428,759,000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	4,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	13,122,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	91,320,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	1,080,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	34,171,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	181,529,000	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....	5047	14,593,000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	9,126,000	21.

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

### Schedule HC-M—Continued

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

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

TEXT C497	http:// www.citigroup.com	22.
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Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	74,951,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items .....	G235	0	24.b.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	3,000	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	90,000	5399	0	5400	502,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	651,000	C237	741,000	C229	836,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	28,000	C239	0	C230	128,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	7,000	3500	0	3501	4,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	4,000	F180	0	F182	12,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	8,000	F181	9,000	F183	118,000	1.e.(2)
f. In foreign offices.....	B572	179,000	B573	0	B574	465,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	1,000	3.
4. Commercial and industrial loans.....	1606	640,000	1607	91,000	1608	1,323,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,649,000	B576	1,622,000	B577	312,000	5.a.
b. Automobile loans.....	K213	1,000	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	214,000	K217	39,000	K218	162,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	267,000	5460	80,000	5461	223,000	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	3,000	F170	0	F171	42,000	8.b.
<b>9. Total loans and leases (sum of items 1 through 8.b).....</b>	<b>1406</b>	<b>3,741,000</b>	<b>1407</b>	<b>2,582,000</b>	<b>1403</b>	<b>4,131,000</b>	<b>9.</b>

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.

**Schedule HC-N—Continued**

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
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	244,000	K037	750,000	K038	94,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	46,000	K040	68,000	K041	2,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	187,000	K043	676,000	K044	91,000	11.b.
12. Loans and leases reported in item 8 above which are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(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.b1
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2
(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 nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b.-d. Not applicable							

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	Dollar Amounts in Thousands						
12. e. All other loans and leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

**Memoranda**

	Dollar Amounts in Thousands						
	BHDM	Amount	BHDM	Amount	BHDM	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	BHCK		BHCK		BHCK		
	F661	226,000	F662	464,000	F663	751,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.

# 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. e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	136,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	311,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	128,000	K127	59,000	K128	457,000	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	0	BHDM	0	BHDM	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK	0	BHCK	0	BHCK	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....							
	HK26	354,000	HK27	523,000	HK28	1,657,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....							
	6558	0	6559	0	6560	23,000	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	1,179,000	1912	281,000	1913	1,841,000	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....							
	C240	45,000	C241	68,000	C226	3,000	M.5.

(1) Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.

### Schedule HC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	BHCK	Amount	BHCK	Amount	
	<i>Item 6 is to be reported only by holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>				
6. Derivative contracts: Fair value of amounts carried as assets.....	3529	0	3530	0	M.6.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	C410	3,017,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	193,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	<i>9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):</i>						
a. Outstanding balance.....	L183	3,000	L184	9,000	L185	146,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	1,000	L187	4,000	L188	122,000	M.9.b.

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

Schedule HC-P is to be completed by holding companies assets at which either 1– 4 family residential mortgage loan originations and purchases for resale (1) from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices 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	695,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	1,624,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	HT83	3,172,000	3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....	HT84	2,086,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i).....	HT85	103,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	9,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	L191	CONF	7.a.
b. For representations and warranties made to other parties.....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	CONF	7.c.

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



### 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 that:

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements				
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount			
Dollar Amounts in Thousands													
<b>Assets</b>													
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading (1).....	JA36	285,649,000	G474	0	G475	169,898,000	G476	114,370,000	G477	1,381,000	1.		
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK		G478	169,112,000	G479	52,310,000	G480	0	G481	221,356,000	G482	66,000	2.
3. Loans and leases held for sale.....	G483	386,000	G484	0	G485	0	G486	386,000	G487	0	3.		
4. Loans and leases held for investment.....	G488	3,000,000	G489	0	G490	0	G491	2,619,000	G492	381,000	4.		
5. Trading assets:	BHCT												
a. Derivative assets.....	3543	54,198,000	G493	368,786,000	G494	2,398,000	G495	415,925,000	G496	4,661,000	5.a.		
b. Other trading assets.....	BHCK												
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	G497	207,034,000	G498	2,098,000	G499	116,095,000	G500	89,443,000	G501	3,594,000	5.b.		
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)		
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	24,859,000	G392	508,000	G395	16,779,000	G396	7,374,000	G804	1,214,000	6.		
	G502	744,238,000	G503	423,702,000	G504	305,170,000	G505	851,473,000	G506	11,297,000	7.		
<b>Liabilities</b>													
8. Deposits.....	F252	1,627,000	F686	0	F694	0	F253	1,307,000	F254	320,000	8.		
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	49,247,000	G508	52,310,000	G509	0	G510	100,591,000	G511	966,000	9.		
10. Trading liabilities:	BHCT												
a. Derivative liabilities.....	3547	51,655,000	G512	360,486,000	G513	2,602,000	G514	400,998,000	G515	8,541,000	10.a.		
b. Other trading liabilities.....	BHCK												
11. Other borrowed money.....	G516	87,522,000	G517	2,098,000	G518	75,843,000	G519	13,588,000	G520	189,000	10.b.		
12. Subordinated notes and debentures.....	G521	39,555,000	G522	0	G523	0	G524	25,684,000	G525	13,871,000	11.		
13. All other liabilities.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.		
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G805	19,387,000	G806	0	G807	17,657,000	G808	1,728,000	G809	2,000	13.		
	G531	248,993,000	G532	414,894,000	G533	96,102,000	G534	543,896,000	G535	23,889,000	14.		

(1) For holding companies that have adopted ASU 2016-01, which includes provisions for governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule HC, items 2.b and 2.c. For holding companies that have not adopted ASU 2106-01, the amount reported in item 1, column A, must equal Schedule HC, item 2.b.

### Schedule HC-Q—Continued

**Memoranda**

		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		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% of item 6):											
a.	Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b.	Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c.	BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d.	BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e.	BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f.	BHTX G561 Collateral in Security for Security Lending Transactions	G561	16,941,000	G562	0	G563	16,779,000	G564	162,000	G565	0	M.1.f.
2.	All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25% of item 13):											
a.	Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b.	Nontrading derivative liabilities.....	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c.	BHTX G571 Payable Under Security Lending Agreements	G571	17,819,000	G572	0	G573	17,657,000	G574	162,000	G575	0	M.2.c.
d.	BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e.	BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f.	BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

**Schedule HC-Q—Continued**

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	407,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	1,904,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	44,000	M.3.c.
d. Other loans.....	F589	1,029,000	M.3.d.
4. Unpaid principal balance 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	397,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	1,898,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	44,000	M.4.c.
d. Other loans.....	F601	1,077,000	M.4.d.

# Schedule HC-R—Regulatory Capital

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FR Y-9C  
Page 44 of 65

## Part I – Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount
<b>Common Equity Tier 1 Capital</b>					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	73,526,000		1.
		BHCT			
2.	Retained earnings.....	3247	145,211,000		2.
		BHCA			
3.	Accumulated other comprehensive income (AOCI).....	B530	(37,494,000)		3.
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	BHCA P838	0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	145,000		4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	181,388,000		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	21,809,000		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,461,000		7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	12,551,000		8.
9.	AOCI-related adjustments (items 9.a. through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e.; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1).....	P844	NR		9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (2).....	P845	NR		9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	NR		9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	NR		9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	NR		9.e.
f.	To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	(1,021,000)		9.f.
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	(162,000)		10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	882,000		10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0		11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	142,868,000		12.

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

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

**Schedule HC-R — Continued**

**Part I - Continued**

		Dollar Amounts in Thousands		BHCA	Amount	
13.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P853	0			13.
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0			14.
15.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855	0			15.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856	0			16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	0			17.
18.	Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	0			18.
19.	<b>Common equity tier 1 capital (item 12 minus item 18).....</b>	P859	<b>142,868,000</b>			19.
<b>Additional Tier 1 Capital</b>						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	20,231,000			20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	62,000			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	<b>20,293,000</b>			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	1,497,000			24.
25.	<b>Additional tier 1 capital (greater of item 23 minus item 24, or zero).....</b>	P865	<b>18,796,000</b>			25.
<b>Tier 1 Capital</b>						
26.	<b>Tier 1 capital (sum of items 19 and 25).....</b>	8274	<b>161,664,000</b>			26.
<b>Tier 2 Capital</b>						
27.	Tier 2 capital instruments plus related surplus.....	P866	23,234,000			27.
28.	Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	326,000			28.
29.	Total capital minority interest that is not included in tier 1 capital.....	P868	49,000			29.
30. a.	Allowance for loan and lease losses includable in tier 2 capital.....	5310	13,403,000			30.a.
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW				
		5310	1,679,000			30.b.
31.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (3).....	BHCA				
		Q257	NR			31.
32. a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	<b>37,012,000</b>			32.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	BHCW				
		P870	<b>25,288,000</b>			32.b.
		BHCA				
33.	LESS: Tier 2 capital deductions.....	P872	50,000			33.
34. a.	<b>Tier 2 capital (greater of item 32.a minus item 33, or zero).....</b>	5311	<b>36,962,000</b>			34.a.
	b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	BHCW				
		5311	<b>25,238,000</b>			34.b.
<b>Total Capital</b>						
35. a.	<b>Total capital (sum of items 26 and 34.a).....</b>	BHCA				
		3792	<b>198,626,000</b>			35.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW				
		3792	<b>186,902,000</b>			35.b.

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

**Schedule HC-R—Continued**

**Part I - Continued**

		Dollar Amounts in Thousands		BHCX	Amount	
<b>Total Assets for the Leverage Ratio</b>						
36.	Average total consolidated assets.....			3368	1,920,533,000	36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....			BHCA		
				P875	41,200,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....			B596	3,431,000	38.
39.	<b>Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>			A224	1,875,902,000	39.
<b>Total Risk-Weighted Assets</b>						
40. a.	<b>Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....</b>			A223	1,176,863,000	40.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....			BHCW		
				A223	1,147,865,354	40.b.

		Column A		Column B		
		BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios *</b>						
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	12.1397	P793	12.4464	41.
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	13.7369	7206	14.0839	42.
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	16.8776	7205	16.2826	43.

		BHCA	Percentage	
<b>Leverage Capital Ratios *</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	8.6179	44.
45.	Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.5900	45.

		BHCA	Percentage	
<b>Capital Buffer *</b>				
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
	a. Capital conservation buffer .....	H311	7.6397	46.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer .....	H312	8.6250	46.b.

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

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

# Schedule HC-R—Continued

## Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (2)</b>										
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958				BHCK D959	BHCK S397	BHCK D960	BHCK S398
	<b>204,488,000</b>	0	177,123,000				14,852,000	3,982,000	6,453,000	2,078,000
2. Securities:	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400
a. Held-to-maturity securities.....	<b>33,767,000</b>	0	3,749,000	0	0		24,857,000	4,135,000	1,000,000	26,000
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
	<b>282,390,000</b>	1,000	210,964,000	239,000	0		54,521,000	5,456,000	10,069,000	1,116,000
3. Federal funds sold and securities purchased under agreements to resell:	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCK S411
a. Federal funds sold (in domestic offices).....	<b>0</b>		0				0	0	0	0
b. Securities purchased under agreements to resell.....	BHCK H171	BHCK H172								
	<b>265,526,000</b>	265,526,000								
4. Loans and leases held for sale:	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417	
a. Residential mortgage exposures.....	<b>786,000</b>	0	0				22,000	507,000	257,000	
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174				BHCK H175	BHCK H176	BHCK H177	BHCK S421
	<b>0</b>	0	0				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.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (3)	
	250% (4)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406			BHCK H271	BHCK H272	
	0	0		2,000			22,000	21,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold (in domestic offices).....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....							BHCK H273	BHCK H274	
b. High volatility commercial real estate exposures.....							0	0	4.a.
							BHCK H275	BHCK H276	
							0	0	4.b.

<sup>3</sup> Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

<sup>4</sup> Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.



Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	51,000	0	0	0	0		0	0	0	51,000
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	6,713,000	0	0	17,000	0		9,000	0	6,477,000	210,000
d. All other exposures.....	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	127,007,000	0	0				1,781,000	90,718,000	34,508,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	25,000	0	0				0	0	0	25,000
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	5,735,000	0	51,000	19,000	0		2,000	66,000	264,000	5,333,000
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
d. All other exposures.....	511,260,000	0	12,173,000	2,270,000	0		9,553,000	4,740,000	457,636,000	6,138,000
	BHCK 3123	BHCK 3123								
	12,126,000	12,126,000								
6. LESS: Allowance for loan and lease losses.....										

<sup>5</sup> 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.

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column 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 (7)	
	250% (8)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (9).....								BHCK H277 0	BHCK H278 0
d. All other exposures.....								BHCK H279 0	BHCK H280 0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0
c. Exposures past due 90 days or more or on nonaccrual (10).....								BHCK H285 0	BHCK H286 0
d. All other exposures.....								BHCK H287 18,750,000	BHCK H288 3,334,000
6. LESS: Allowance for loan and lease losses.....									

7 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

9 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.

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(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
7. Trading assets.....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467
	<b>260,501,000</b>	236,899,000	11,692,000	10,000	0		667,000	263,000	10,923,000	38,000
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185
8. All other assets (11).....	<b>163,514,000</b>	44,267,000	40,735,000	1,000	0		3,915,000	428,000	40,133,000	600,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

<sup>11</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column 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 (12)	
	250% (13)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
7. Trading assets.....	0	9,000	0	0				0	0
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets (14).....	13,935,000	0	0	21,000				220,000	748,785
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
b. Default fund contributions to central counterparties.....								9,555,000	2,265,000
								BHCK H298	BHCK H299
								9,704,000	3,210,000

<sup>12</sup> Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

<sup>13</sup> Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

<sup>14</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (15)	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	<b>19,130,000</b>	19,130,000	0	4,401,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	<b>3,259,000</b>	3,254,000	5,000	865,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	<b>731,000</b>	688,000	43,000	3,643,000	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	<b>39,577,000</b>	39,576,000	1,000	10,604,000	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	<b>30,575,000</b>	30,573,000	2,000	10,566,000	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (16).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>1,912,334,000</b>	<b>597,215,000</b>	<b>456,487,000</b>	<b>2,556,000</b>	<b>0</b>		<b>110,179,000</b>	<b>110,295,000</b>	<b>567,720,000</b>	<b>15,615,000</b>

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	250% (17)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (14).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>13,935,000</b>	<b>9,000</b>	<b>0</b>	<b>23,000</b>			<b>49,000</b>	<b>38,251,000</b>

15 Simplified Supervisory Formula Approach.

16 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.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (20)</b>											
12. Financial standby letters of credit.....	BHCK D991	1.0	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	45,543,000		<b>45,543,000</b>	2,078,000	607,000	0		8,169,000	2,699,000	30,937,000	1,053,000
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997	0.5	BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	11,893,000		<b>5,946,500</b>	411,500				218,000	29,000	5,222,000	66,000
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606	0.2	BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	5,544,000		<b>1,108,800</b>	77,800	12,000	0		210,000	8,000	734,000	67,000
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612	1.0	BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0		<b>0</b>	0				0	0	0	0

<sup>18</sup> Credit conversion factor.

<sup>19</sup> Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

<sup>20</sup> All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (23).....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.
	96,669,000	1.0	<b>96,669,000</b>	12,536,000	6,964,000	0		18,527,000	7,161,000	49,851,000	1,630,000	
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.
	2,703,000	1.0	<b>2,703,000</b>	270,000				170,000	0	2,189,000	74,000	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531	18.a.
	38,474,000	0.2	<b>7,694,800</b>	28,800	77,000	0		156,000	1,245,000	6,187,000	1,000	
b. Original maturity exceeding one year .....	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.
	295,341,000	0.5	<b>147,670,500</b>	460,500	7,105,000	0		4,126,000	1,553,000	133,232,000	1,194,000	
19. Unconditionally cancelable commitments .....	BHCK S540		BHCK S541									19.
	713,760,000	0.0	<b>0</b>									
20. Over-the-counter derivatives .....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.
			180,093,000	12,628,000	0	0	0	58,281,000	6,644,000	100,625,000	1,915,000	
			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	
			97,860,000	0	95,812,000	1,887,000		0	0	161,000	0	21.
21. Centrally cleared derivatives .....												
22. Unsettled transactions (failed trades) (24) .....	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.
	1,152,000			873,000				0	0	184,000	0	

21 Credit conversion factor.

22 For items 18.b through 19, column A multiplied by credit conversion factor.

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

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (25)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions (26).....				BHCK H301	BHCK H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):				BHCK H303	BHCK H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year .....				0	0	18.b.
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives .....				BHCK H309	BHCK H310	
				0	0	20.
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) (27).....	BHCK H198	BHCK H199	BHCK H200			22.
	25,000	23,000	47,000			

<sup>25</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

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

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



**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	<b>485,850,600</b>	<b>113,133,000</b>	<b>1,887,000</b>	<b>0</b>	<b>200,036,000</b>	<b>129,634,000</b>	<b>897,042,000</b>	<b>21,615,000</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
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
	<b>0</b>	<b>2,262,660</b>	<b>75,480</b>	<b>0</b>	<b>40,007,200</b>	<b>64,817,000</b>	<b>897,042,000</b>	<b>32,422,500</b>

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250% (28)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....							
	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568
	<b>13,935,000</b>	<b>9,000</b>	<b>0</b>	<b>23,000</b>	<b>25,000</b>	<b>23,000</b>	<b>98,000</b>
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
	<b>34,837,500</b>	<b>27,000</b>	<b>0</b>	<b>138,000</b>	<b>156,250</b>	<b>215,625</b>	<b>1,225,000</b>

	Totals	
Dollar Amounts in Thousands	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	1,114,093,000
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	63,980,000
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (29).....	B704	1,176,864,000
29. LESS: Excess allowance for loan and lease losses .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	1,000
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	<b>1,176,863,000</b>

<sup>28</sup> Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

<sup>29</sup> 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).

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets—Continued**

**Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			G642	97,026,000	M.1.

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
2.	Notional principal amounts of over-the-counter derivative contracts:							
	a. Interest rate .....	S582	2,962,116,000	S583	2,386,953,000	S584	1,783,155,000	M.2.a.
	b. Foreign exchange rate and gold .....	S585	11,095,496,000	S586	1,198,560,000	S587	484,552,000	M.2.b.
	c. Credit (investment grade reference asset) .....	S588	262,116,000	S589	360,349,000	S590	52,939,000	M.2.c.
	d. Credit (non-investment grade reference asset) .....	S591	94,177,000	S592	129,304,000	S593	9,214,000	M.2.d.
	e. Equity .....	S594	247,070,000	S595	103,363,000	S596	11,241,000	M.2.e.
	f. Precious metals (except gold) .....	S597	7,430,000	S598	749,000	S599	0	M.2.f.
	g. Other .....	S600	99,192,000	S601	67,789,000	S602	10,875,000	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
	a. Interest rate .....	S603	46,893,000,000	S604	4,636,369,000	S605	148,401,000	M.3.a.
	b. Foreign exchange rate and gold .....	S606	560,417,000	S607	7,221,000	S608	436,000	M.3.b.
	c. Credit (investment grade reference asset) .....	S609	114,359,000	S610	336,249,000	S611	27,105,000	M.3.c.
	d. Credit (non-investment grade reference asset) .....	S612	254,763,000	S613	73,824,000	S614	1,102,000	M.3.d.
	e. Equity .....	S615	776,387,000	S616	77,680,000	S617	1,493,000	M.3.e.
	f. Precious metals (except gold) .....	S618	17,359,000	S619	1,541,000	S620	0	M.3.f.
	g. Other .....	S621	298,136,000	S622	52,943,000	S623	2,327,000	M.3.g.

		Dollar Amounts in Thousands		BHCK	Amount	
4.	Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	37,543,000	M.4.

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

							C000
							◀
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705 10,308,000	BHCK B706 142,000	BHCK B707 26,000	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 5,590,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	BHCK HU09 45,000	BHCK HU10 4,000	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 100,000
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets. (1)</i>							
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 0
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
a. 30-89 days past due.....	925,000	17,000	0	0	0	0	0
b. 90 days or more past due.....	392,000	5,000	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):	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
a. Charge-offs.....	33,000	0	1,000	0	0	0	2,000
b. Recoveries.....	BHCK B754 0	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 0

1 The \$100 billion asset-size test is based on the total assets reported on the June 30, 2017 report.

**Schedule HC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets. (2)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776 46,000			BHCK B779 37,000	BHCK B780 37,000	BHCK B781 0	BHCK B782 1,661,000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 95,000						BHCK B796 4,045,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 95,000						BHCK B803 1,174,000

2 The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2017 report.

# 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	140,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	57,266,000	M.2.b.
c. Other financial assets (1).....	A591	8,622,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699	807,000	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets. (2)</i>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company (2) .....	B806	1,683,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions (2).....	B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....	B808	0	M.3.b1
(2) Conduits sponsored by other unrelated institutions.....	B809	3,752,000	M.3.b2
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) (2,3).....	C407	0	M.4.

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

<sup>2</sup> The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2017 report.

<sup>3</sup> Memorandum item 4 is to be completed by holding companies with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

### Schedule HC-V—Variable Interest Entities

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	3,000	JF84	43,000	1.a.
b. Securities not held for trading.....	HU20	95,000	HU21	1,828,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	48,141,000	HU23	19,073,000	1.c.
d. Other real estate owned.....	K009	1,000	JF89	0	1.d.
e. Other assets.....	JF91	5,000	JF90	1,449,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money.....	JF92	28,727,000	JF85	12,293,000	2.a.
b. Other liabilities.....	JF93	281,000	JF86	553,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	1,683,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	18,548,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	12,035,000			6.

### 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	NR
2.	Average earning assets.....	3402	NR
3.	Average total consolidated assets.....	3368	NR
4.	Average equity capital .....	3519	NR

### Notes to the Balance Sheet (Other)

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

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

TEXT	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
2. 5357		
	5357	0
3. 5358		
	5358	0
4. 5359		
	5359	0
5. 5360		
	5360	0
6. B027		
	B027	0



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

	TEXT	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.