



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	2,498,000			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	829,000			1.a.(1)(b)
(c) All other loans.....	F821	20,649,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	13,057,000			1.a.(2)
b. Income from lease financing receivables.....	4065	38,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	2,079,000			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	1,616,000			1.d.(1)
(2) Mortgage-backed securities.....	B489	1,920,000			1.d.(2)
(3) All other securities.....	4060	3,782,000			1.d.(3)
e. Interest income from trading assets.....	4069	5,720,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	5,421,000			1.f.
g. Other interest income.....	4518	356,000			1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	57,965,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	502,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	371,000			2.a.(1)(b)
(c) Other deposits.....	6761	3,621,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	4,864,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	4,944,000			2.b.
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185	7,845,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397	875,000			2.d.
e. Other interest expense.....	4398	168,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	23,190,000			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	34,775,000			3.
4. Provision for loan and lease losses (2).....	JJ33	6,095,000			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	1,648,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	738,000			5.b.
c. Trading revenue (3).....	A220	11,767,000			5.c.
d.(1) Fees and commissions from securities brokerage.....	C886	1,616,000			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	3,196,000			5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	58,000			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	76,000			5.d.(4)
(5) Income from other insurance activities.....	C387	408,000			5.d.(5)
e. Venture capital revenue.....	B491	0			5.e.
f. Net servicing fees.....	B492	(2,000)			5.f.
g. Net securitization income.....	B493	45,000			5.g.

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

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

(3) 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	385,000	5.i.
j.	Net gains (losses) on sales of other real estate owned.....		8561	31,000	5.j.
k.	Net gains (losses) on sales of other assets (4).....		B496	472,000	5.k.
l.	Other noninterest income (5).....		B497	(238,000)	5.l.
m.	Total noninterest income (sum of items 5.a through 5.l).....		4079	<b>20,200,000</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	895,000	6.b.
7. Noninterest expense:					
a.	Salaries and employee benefits.....		4135	16,367,000	7.a.
b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	1,710,000	7.b.
c. (1) Goodwill impairment losses.....					
			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....					
			C232	426,000	7.c.(2)
d.	Other noninterest expense (6).....		4092	13,433,000	7.d.
e.	Total noninterest expense (sum of items 7.a through 7.d).....		4093	<b>31,936,000</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>17,839,000</b>	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (7).....					
			HT70	360,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....					
			4301	<b>18,199,000</b>	8.c.
9. Applicable income taxes (foreign and domestic).....					
			4302	3,727,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....					
			4300	<b>14,472,000</b>	10.
11. Discontinued operations, net of applicable income taxes (8).....					
			FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....					
			G104	<b>14,472,000</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	50,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....					
			4340	<b>14,422,000</b>	14.

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

(5) See Schedule HI, Memoranda item 6.

(6) See Schedule HI, Memoranda item 7.

(7) 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.

(8) 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	34,806,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....					
			4592	18,206,000	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	282,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....					
			BHCK	Number	
			4150	209,653	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):					
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	162,000	M.6.b.
c. Income and fees from automated teller machines (ATMs).....					
			C016	24,000	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	168,000	M.6.f.												
	g.	Income and fees from wire transfers.....	T047	0	M.6.g.												
	h.	<table border="1"> <tr> <td>TEXT</td> <td>Translation of Foreign Debt</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8562</td> <td></td> <td>8562</td> <td></td> <td>(100,000)</td> <td>M.6.h.</td> </tr> </table>	TEXT	Translation of Foreign Debt					8562		8562		(100,000)	M.6.h.			
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8562		8562		(100,000)	M.6.h.												
	i.	<table border="1"> <tr> <td>TEXT</td> <td>Other banking related fees</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8563</td> <td></td> <td>8563</td> <td></td> <td>2,574,000</td> <td>M.6.i.</td> </tr> </table>	TEXT	Other banking related fees					8563		8563		2,574,000	M.6.i.			
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8563		8563		2,574,000	M.6.i.												
	j.	<table border="1"> <tr> <td>TEXT</td> <td>Mark-to-market on hedging transactions</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8564</td> <td></td> <td>8564</td> <td></td> <td>(901,000)</td> <td>M.6.j.</td> </tr> </table>	TEXT	Mark-to-market on hedging transactions					8564		8564		(901,000)	M.6.j.			
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8564		8564		(901,000)	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	4,313,000	M.7.a.												
	b.	Advertising and marketing expenses.....	0497	1,171,000	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.	<table border="1"> <tr> <td>TEXT</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>8565</td> <td></td> <td>8565</td> <td></td> <td>0</td> <td>M.7.n.</td> </tr> </table>	TEXT						8565		8565		0	M.7.n.			
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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)	<table border="1"> <tr> <td>TEXT</td> <td>Discontinued Operations</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>FT29</td> <td></td> <td>FT29</td> <td></td> <td>(27,000)</td> <td>M.8.a.(1)</td> </tr> </table>	TEXT	Discontinued Operations					FT29		FT29		(27,000)	M.8.a.(1)			
TEXT	Discontinued Operations																
FT29		FT29		(27,000)	M.8.a.(1)												
	(2)	Applicable income tax effect.....	BHCK	FT30	(27,000)	M.8.a.(2)											
	b.(1)	<table border="1"> <tr> <td>TEXT</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>FT31</td> <td></td> <td>FT31</td> <td></td> <td>0</td> <td>M.8.b.(1)</td> </tr> </table>	TEXT						FT31		FT31		0	M.8.b.(1)			
TEXT																	
FT31		FT31		0	M.8.b.(1)												
	(2)	Applicable income tax effect.....	BHCK	FT32	0	M.8.b.(2)											
9.		Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)															
		<i>Memorandum items 9.a through 9.e are to be completed by holding companies that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>															
	a.	Interest rate exposures.....	8757	7,651,000	M.9.a.												
	b.	Foreign exchange exposures.....	8758	1,388,000	M.9.b.												
	c.	Equity security and index exposures.....	8759	2,089,000	M.9.c.												
	d.	Commodity and other exposures.....	8760	247,000	M.9.d.												
	e.	Credit exposures.....	F186	392,000	M.9.e.												

**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	45,000			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	(36,000)			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	(265,000)			M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	(361,000)			M.10.b.
11. Credit losses on derivatives (see instructions).....	A251	12,000			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	34,000			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	52,000			M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No).....	0=NO 1=YES	BHCK A530		0	M.13.

	Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum 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	(331,000)			M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	95,000			M.14.a.1.
b. Net gains (losses) on liabilities.....	F553	(3,430,000)			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	491,000			M.15.

*Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only.*

	Year-to-date		BHCK	Amount	
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	NR			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) (2).....	J321	18,000			M.17.

(1) The asset size test is generally based on the total assets reported as of June 30, 2018.  
 (2) Memorandum item 17 is to be completed only by institutions that have not adopted ASU 2016-13.

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217	196,220,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507	151,000	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	<b>196,371,000</b>	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	<b>14,422,000</b>	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross.....	3577	1,496,000	5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578	(467,000)	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	(201,000)	6.b.
7. Sale of treasury stock.....	4782	940,000	7.
8. LESS: Purchase of treasury stock.....	4783	13,111,000	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	812,000	10.
11. LESS: Cash dividends declared on common stock.....	4460	3,299,000	11.
12. Other comprehensive income (1).....	B511	1,035,000	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>196,373,000</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 Allowances for Credit Losses

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	8,000	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	46,000	C217	4,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	3,000	C218	16,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	16,000	C898	0	1.e.(2)
f. In foreign offices.....	B512	36,000	B513	14,000	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	260,000	4617	33,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	233,000	4618	67,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	5,550,000	B515	855,000	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	732,000	K206	140,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	104,000	4628	19,000	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>6,988,000</b>	4605	<b>1,156,000</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	36,000	4662	12,000	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) (2).....	C388	

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

**(2) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).**

## Schedule HI-B—Continued

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

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities (2)		(Column C) Available-for-Sale Debt Securities (2)	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
	1. Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	12,315,000	JH88	NR	JH94
2. Recoveries (column A must equal Part I, item 9, column B, above).....	BHCT					
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, column A).....	4605	1,156,000	JH89	NR	JH95	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	C079	6,928,000	JH92	NR	JH98	NR
5. Provisions for credit losses (4,5).....	5523	60,000	JJ00	NR	JJ01	NR
6. Adjustments (see instructions for this schedule).....	4230	6,095,000	JH90	NR	JH96	NR
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	C233	(48,000)	JH91	NR	JH97	NR
	BHCT					
	3123	12,530,000	JH93	NR	JH99	NR

- (1) Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.
- (2) Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- (3) Institutions that have not adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
- (4) Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule HI, item 4.
- (5) For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum item 5, below, must equal Schedule HI, item 4.

### Memoranda

Dollar Amounts in Thousands	BHCK	Amount
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	1,000
<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
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	507,000
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, Part II, item 7, column A, above) (2).....	C781	1,000
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	NR
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	JJ03	NR

- (1) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- (2) Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- (3) Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

### Part I. Disaggregated Data on the Allowance for Loan and Lease Losses<sup>1</sup>

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets.<sup>2</sup>

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	1,000	M709	0	M710	5,727,000	M711	43,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	36,000	M715	2,000	M716	20,302,000	M717	148,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	2,679,000	M722	327,000	M723	133,611,000	M724	246,000	M725	109,000	M726	1,000	1.c.
2. Commercial loans (3).....	M727	3,623,000	M728	233,000	M729	341,324,000	M730	2,425,000	M731	0	M732	0	2.
3. Credit Cards.....	M733	1,845,000	M734	747,000	M735	156,655,000	M736	7,466,000	M737	6,000	M738	0	3.
4. Other consumer loans.....	M739	365,000	M740	126,000	M741	30,883,000	M742	766,000	M743	2,000	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of 1.a through 5) (4).....	M746	<b>8,549,000</b>	M747	<b>1,435,000</b>	M748	<b>688,502,000</b>	M749	<b>11,094,000</b>	M750	<b>117,000</b>	M751	<b>1,000</b>	6.

(1) Only institutions that have not adopted ASU 2016-13 are to complete Schedule HI-C, Part I.

(2) The asset size test is based on the total assets reported as of June 30, 2018.

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

(4) The sum of item 6, columns B, D, and F, must equal Schedule HC, item 4.c. Item 6, column E, must equal Schedule HC-C, Memorandum item 5.b. Item 6, column F, must equal Schedule HI-B, Part II, Memorandum item 4.

## Schedule HI-C—Continued

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

Schedule HI-C, Part II is to be completed by holding companies with \$1 billion or more in total assets.<sup>2</sup>

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

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

(1) Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II.

(2) The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

(3) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule HI-C, Part II.

(4) Item 6, column B, must equal Schedule HC, item 4.c.

(5) Item 11 must equal Schedule HI-B, Part II, item 7, column B.

**Notes to the Income Statement - Predecessor Financial Items**

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

	Dollar Amounts in Thousands		
	BHBC	Amount	
1. Total interest income.....	4107	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 (1).....	JJ33	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 (2).....	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.

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

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

### Notes to the Income Statement (Other)

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

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

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

#### Example

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

TEXT	BHCK	Amount
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country		
	0000	1,350

### Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
1. Adoption of Current Expected Credit Losses Methodology – ASU 2016-13 (1,2).....		JJ26	NR	1.
2. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....		JJ27	NR	2.
3. Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2).....		JJ28	NR	3.

	Dollar Amounts in Thousands	BHCK	Amount	
4. 5351 6. k Earnings in minority owned affiliates				
		5351	161,000	4.
5. 5352 6.m Letters-of-credit committment fees				
		5352	435,000	5.
6. 5353				
		5353	0	6.
7. 5354				
		5354	0	7.
8. 5355				
		5355	0	8.
9. B042				
		B042	0	9.
10. B043 6.l Other translation				
		B043	(256,000)	10.
11. B044				
		B044	0	11.
12. B045				
		B045	0	12.

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

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

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

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

Citigroup Inc.  
Name of Holding Company

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

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## Consolidated Financial Statements for Holding Companies

Report at the close of business September 30, 2019  
Date

### Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin (1).....	0081	24,086,000			1.a.
b.	Interest-bearing balances: (2)					
(1)	In U.S. offices.....	0395	83,473,000			1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	116,790,000			1.b.(2)
2.	Securities:					
a.	Held-to-maturity securities (from Schedule HC-B, column A) (3).....	JJ34	75,841,000			2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D).....	1773	271,519,000			2.b.
c.	Equity securities with readily determinable fair values not held for trading (4).....	JA22	510,000			2.c.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold in domestic offices.....	BHDM	B987	0		3.a.
b.	Securities purchased under agreements to resell (5,6).....	BHCK	B989	261,125,000		3.b.
4.	Loans and lease financing receivables:					
a.	Loans and leases held for sale.....			5369	6,390,000	4.a.
b.	Loans and leases held for investment.....	B528	701,024,000			4.b.
c.	LESS: Allowance for loan and lease losses (7).....	3123	12,530,000			4.c.
d.	Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....	B529	688,494,000			4.d.
5.	Trading assets (from Schedule HC-D).....	3545	305,078,000			5.
6.	Premises and fixed assets (including capitalized leases).....	2145	13,543,000			6.
7.	Other real estate owned (from Schedule HC-M).....	2150	72,000			7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130	7,673,000			8.
9.	Direct and indirect investments in real estate ventures.....	3656	22,000			9.
10.	Intangible assets (from Schedule HC-M).....	2143	26,666,000			10.
11.	Other assets (from Schedule HC-F) (6).....	2160	133,520,000			11.
12.	Total assets (sum of items 1 through 11).....	2170	2,014,802,000			12.

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

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

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

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

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

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

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

## Schedule HC—Continued

		Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing (1).....	6631	99,787,000			13.a.(1)
(2) Interest-bearing.....	6636	407,872,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....	6631	82,723,000			13.b.(1)
(2) Interest-bearing.....	6636	497,443,000			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2).....					
	BHDM				
	B993	0			14.a.
	BHCK				
b. Securities sold under agreements to repurchase (3).....	B995	195,047,000			14.b.
15. Trading liabilities (from Schedule HC-D).....					
	3548	133,248,000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....					
	3190	<b>254,194,000</b>			16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures (4).....					
	4062	25,863,000			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>119,843,000</b>			20.
21. Total liabilities (sum of items 13 through 20).....					
	2948	<b>1,817,732,000</b>			21.
22. Not applicable					
<b>Equity Capital</b>					
<b>Holding Company Equity Capital</b>					
23. Perpetual preferred stock and related surplus.....					
	3283	19,321,000			23.
24. Common stock (par value).....					
	3230	31,000			24.
25. Surplus (exclude all surplus related to preferred stock).....					
	3240	107,900,000			25.
26. a. Retained earnings.....					
	3247	161,797,000			26.a.
b. Accumulated other comprehensive income (5).....					
	B530	(36,135,000)			26.b.
c. Other equity capital components (6).....					
	A130	(56,541,000)			26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....					
	3210	<b>196,373,000</b>			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....					
	3000	697,000			27.b.
28. Total equity capital (sum of items 27.a and 27.b).....					
	G105	<b>197,070,000</b>			28.
29. Total liabilities and equity capital (sum of items 21 and 28).....					
	3300	<b>2,014,802,000</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-B—Securities**

	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	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	102,384,000	1287	101,966,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	6,293,000	HT53	6,267,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,823,000	8497	9,348,000	8498	4,298,000	8499	4,255,000	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	2,628,000	G301	2,708,000	G302	406,000	G303	409,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	36,163,000	G305	36,887,000	G306	31,203,000	G307	31,433,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	504,000	G311	505,000	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	1,797,000	G313	1,836,000	G314	5,208,000	G315	5,289,000	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	724,000	G321	729,000	G322	285,000	G323	287,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,380,000	K143	1,459,000	K144	395,000	K145	429,000	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	1,168,000	K151	1,197,000	K152	1,524,000	K153	1,641,000	4.c.2a
(b) All other commercial MBS.....	K154	502,000	K155	502,000	K156	84,000	K157	85,000	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	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	138,000	C988	141,000	C989	541,000	C027	541,000
b. Structured financial products.....	HT58	20,649,000	HT59	20,603,000	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	2,840,000	1741	2,847,000
b. Other foreign debt securities.....	1742	1,869,000	1743	1,907,000	1744	115,106,000	1746	115,565,000
7. Investments in mutual funds and other equity securities with readily determinable fair values (1).....					A510	NR	A511	NR
							BHCT	
8. Total (sum of 1 through 7) (2).....	1754	75,841,000	1771	77,317,000	1772	271,071,000	1773	271,519,000

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities (3).....	0416	150,920,000
2. Remaining maturity or next repricing date of debt securities (4,5) (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less.....	0383	127,249,000
b. Over 1 year to 5 years.....	0384	121,937,000
c. Over 5 years.....	0387	98,174,000
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	NR
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

Memorandum item 3 is to be completed semiannually in the June and December reports only.

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

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

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

(5) 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) Amortized Cost		(Column B) Fair value		(Column C) Amortized Cost		(Column D) Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
<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	14,000	B841	14,000	M.5.a.
b. Home equity lines.....	B842	138,000	B843	141,000	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	402,000	B849	402,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	80,000	B853	83,000	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	45,000	B861	42,000	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	20,649,000	G357	20,603,000	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

(1) The \$10 billion asset size test is based on the total assets reported as of June 30, 2018.

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

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

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	165,933,000			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	5,142,000	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1-4 family residential properties:			1420	78,000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	9,034,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	77,085,000	1.c.(2)(a)
(b) Secured by junior liens.....			5368	2,441,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	8,375,000	1.d.
e. Secured by nonfarm nonresidential properties:			BHCK		
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	1,518,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	9,963,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....			BHDM		
a. To U.S. banks and other U.S. depository institutions.....	1292	43,000	1288	5,542,000	2.
b. To foreign banks.....	1296	13,788,000			2.a.
3. Loans to finance agricultural production and other loans to farmers.....	1590	744,000	1590	84,000	2.b.
4. Commercial and industrial loans.....			1766	70,454,000	3.
a. To U.S. addressees (domicile).....	1763	59,541,000			4.
b. To non-U.S. addressees (domicile).....	1764	125,999,000			3.a.
5. Not applicable					3.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	137,768,000	4.a.
a. Credit cards.....	B538	158,514,000			4.b.
b. Other revolving credit plans.....	B539	11,351,000			6.
c. Automobile loans.....	K137	45,000			6.a.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	19,921,000			6.b.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	4,987,000	2081	247,000	6.c.
8. Not applicable					6.d.
9. Loans to nondepository financial institutions and other loans:					7.
a. Loans to nondepository financial institutions.....	J454	74,006,000	J454	46,334,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	13,013,000	1545	7,277,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	58,673,000	J451	27,753,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....			2165	1,314,000	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	1,440,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	584,000	2123	461,000	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	707,414,000	2122	409,963,000	12.

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

# 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	1,313,000	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:					
(1) To U.S. addressees (domicile).....		K163	28,000		M.1.e.1
(2) To non-U.S. addressees (domicile).....		K164	49,000		M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) (1).....					
<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>					
(1) Loans secured by farmland in domestic offices.....			K165	2,085,000	M.1.f.
<i>(2) Loans to finance agricultural production and other loans to farmers.....</i>					
<i>(3) Loans to individuals for household, family, and other personal expenditures:</i>					
<i>(a) Credit cards.....</i>			K166	0	M.1.f.1
<i>(b) Automobile loans.....</i>			BHCK		
<i>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....</i>			K168	0	M.1.f.2
<i>(a) Credit cards.....</i>			K098	1,651,000	M.1.f.3.a.
<i>(b) Automobile loans.....</i>			K203	0	M.1.f.3.b.
<i>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....</i>			K204	0	M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....					
			HK25	3,475,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....					
			2746	9,298,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....					
			B837	53,764,000	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	4,022,000	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. (1)</i>					
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....			C779	NR	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....			C780	NR	M.5.b.

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

**Schedule HC-C—Continued**

**Memoranda—Continued**

		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		NR		M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
		F231		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	515,000			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		
		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
		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 FASB ASC 310-30 (former AICPA Statement of Position 03-3)) (1) 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	NR	G092	NR	G093	NR	M.12.a.
b. Commercial and industrial loans.....								
		G094	NR	G095	NR	G096	NR	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....								
		G097	NR	G098	NR	G099	NR	M.12.c.
d. All other loans and all leases.....								
		G100	NR	G101	NR	G102	NR	M.12.d.

		Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable						
		G378	225,513,000			M.14.

(1) Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated per ASC 326 in Memorandum item 12.

## 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	35,858,000			1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	2,700,000			2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	3,338,000			3.
4. Mortgage-backed securities (MBS):	BHCK				
a. Residential pass-through securities issued or guaranteed by FNMA,FHLMC, or GNMA.....	G379	28,113,000			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	2,796,000			4.b.
c. All other residential mortgage-backed securities.....	G381	809,000			4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	775,000			4.d.
e. All other commercial MBS.....	K198	736,000			4.e.
5. Other debt securities					
a. Structured financial products.....	HT62	1,813,000			5.a.
b. All other debt securities.....	G386	100,554,000			5.b.
6. Loans:					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT63	1,423,000			6.a.(1)
(2) All other loans secured by real estate.....	HT64	15,000			6.a.(2)
b. Commercial and industrial loans.....	F614	5,652,000			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	1,662,000			6.d.
7.–8. Not applicable					
9. Other trading assets.....	3541	62,211,000			9.
10. Not applicable					
11. Derivatives with a positive fair value.....	3543	56,623,000			11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT				
	3545	<b>305,078,000</b>			12.
<b>Liabilities</b>					
13. a. Liability for short positions:					
(1) Equity securities.....	BHCK				
(2) Debt securities.....	G209	19,260,000			13.a.(1)
(3) All other assets.....	G210	62,853,000			13.a.(2)
b. All other trading liabilities.....	G211	0			13.a.(3)
14. Derivatives with a negative fair value.....	F624	38,000			13.b.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	3547	51,097,000			14.
	BHCT				
	3548	<b>133,248,000</b>			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	1,574,000	M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	76,000	M.1.a.(2)
b. Commercial and industrial loans.....	F632	6,279,000	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	1,776,000	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	126,000	M.2.a.
b. Unpaid principal balance.....	F640	330,000	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, item 5.a):			
a. Trust preferred securities issued by financial institutions.....	G299	87,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	884,000	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	1,000	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	841,000	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	154,850,000	M.4.a.
b. Pledged loans.....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	194,000	M.5.a.
b. Home equity lines.....	F644	467,000	M.5.b.
c. Automobile loans.....	F645	172,000	M.5.c.
d. Other consumer loans.....	F646	243,000	M.5.d.
e. Commercial and industrial loans.....	F647	0	M.5.e.
f. Other.....	F648	190,000	M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652	6,901,000	M.7.a.
b. Other.....	F653	49,986,000	M.7.b.
8. Loans pending securitization.....	F654	799,000	M.8.

(1) The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2018.

## Schedule HC-D—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9.	a.	(1) Gross fair value of commodity contracts.....	G212	13,893,000	M.9.a.(1)
		(2) Gross fair value of physical commodities held in inventory.....	G213	1,606,000	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)): (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	38,000	M.10.a.
	b.	BHTX F659	F659	0	M.10.b.
	c.	BHTX F660	F660	0	M.10.c.

(2) Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.		Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances (2).....	2210	37,209,000	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	96,111,000	1.b.
	c.	Money market deposit accounts and other savings accounts.....	2389	314,147,000	1.c.
	d.	Time deposits of \$250,000 or less.....	HK29	27,875,000	1.d.
	e.	Time deposits of more than \$250,000.....	J474	32,317,000	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	56,022,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	1,596,000	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	31,562,000	M.3.
			BHFN		
4.		Foreign office time deposits with a remaining maturity of one year or less.....	A245	161,220,000	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<sup>1</sup>

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable (2).....	B556	6,095,000	1.
2. Net deferred tax assets (3).....	2148	23,421,000	2.
3. Interest-only strips receivable (not in the form of a security) (4).....	HT80	0	3.
4. Equity investments without readily determinable fair values (5).....	1752	6,586,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	292,000	5.a.
b. Separate account life insurance assets.....	K202	9,466,000	5.b.
c. Hybrid account life insurance assets.....	K270	0	5.c.
6. Other.....	2168	87,660,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	133,520,000	7.

(1) Institutions that have adopted ASU 2016-13 should report assets reported in HC-F net of any applicable allowance for credit losses.

(2) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on interest-bearing assets that are reported elsewhere on the balance sheet.

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

(4) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

(5) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable			
2. Net deferred tax liabilities (1).....	3049	873,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....	B557	1,385,000	3.
4. Other.....	B984	117,585,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	119,843,000	5.

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

(2) Holding companies that have adopted ASU 2016-13 should report in Schedule HC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the standard.

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....	3197	1,110,789,000	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	210,321,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	34,036,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	18,445,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	0	5.

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

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

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

### I. Property and Casualty Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Reinsurance recoverables.....			B988	11,000	1.
2.	Total assets.....			C244	589,000	2.
<b>Liabilities</b>						
3.	Claims and claims adjustment expense reserves.....			B990	118,000	3.
4.	Unearned premiums.....			B991	56,000	4.
5.	Total equity.....			C245	404,000	5.
6.	Net income.....			C246	22,000	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	5,334,000	2.
3.	Total assets.....			C248	8,907,000	3.
<b>Liabilities</b>						
4.	Policyholder benefits and contractholder funds.....			B994	958,000	4.
5.	Separate account liabilities.....			B996	5,334,000	5.
6.	Total equity.....			C249	1,677,000	6.
7.	Net income.....			C250	104,000	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	106,914,000	1.a.
b. Mortgage-backed securities (1).....					
			B559	80,905,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....					
			B560	152,823,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....					
			3365	264,008,000	2.
			BHDM		
3. a. Total loans and leases in domestic offices.....					
			3516	406,581,000	3.a.
(1) Loans secured by 1–4 family residential properties.....					
			3465	88,271,000	3.a.(1)
(2) All other loans secured by real estate.....					
			3466	24,167,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....					
			3386	121,000	3.a.(3)
(4) Commercial and industrial loans.....					
			3387	74,117,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
			B561	133,782,000	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	3,970,000	3.a.(5)(b)
			BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....					
			3360	293,635,000	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>					
			BHCK		
4. a. Trading assets.....					
			3401	308,242,000	4.a.
b. Other earning assets.....					
			B985	253,944,000	4.b.
5. Total consolidated assets (3).....					
			3368	1,999,671,000	5.
<b>Liabilities</b>					
6. Interest-bearing deposits (domestic) (4).....					
			3517	400,445,000	6.
7. Interest-bearing deposits (foreign) (4).....					
			3404	491,472,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....					
			3353	199,499,000	8.
9. All other borrowed money.....					
			2635	252,009,000	9.
10. Not applicable					
<b>Equity Capital</b>					
11. Total equity capital (excludes limited-life preferred stock).....					
			3519	196,034,000	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	10,852,000	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	NR	1.b.(1)
(2) Other unused credit card lines.....						
				J456	NR	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	4,416,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....						
	F164	106,000				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
	F165	4,310,000				1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				6550	7,793,000	1.c.(2)
d. Securities underwriting .....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....						
				J457	186,936,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	46,957,000	1.e.(2)
(3) All other unused commitments.....						
				J459	122,075,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....						
				6566	94,947,000	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	26,723,000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....						
				6570	12,027,000	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	942,000	3.a.
4. Commercial and similar letters of credit .....						
				3411	5,458,000	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....						
				3433	117,270,000	6.a.
b. Securities borrowed.....						
				3432	144,105,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
				C968	616,913,000	7.a.(1)
(2) Total return swaps.....						
				C970	11,295,000	7.a.(2)
(3) Credit options.....						
				C972	52,601,000	7.a.(3)
(4) Other credit derivatives.....						
				C974	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value .....						
				C219	7,014,000	7.b.(1)
(2) Gross negative fair value.....						
				C220	3,805,000	7.b.(2)
c. Notional amounts by regulatory capital treatment:						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....						
				G401	680,809,000	7.c.(1)(a)
(b) Purchased protection.....						
				G402	750,386,000	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	23,020,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....						
				G405	223,000	7.c.(2)(c)

(1) The \$1 billion asset size test is based on the total assets reported as of June 30, 2018.

### 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	124,754,000	G407	323,327,000	G408	71,494,000	7.d.(1)(a)
	G409	51,224,000	G410	95,348,000	G411	14,662,000	7.d.(1)(b)
(2) Purchased credit protection:							
(a) Investment grade.....							
	G412	160,382,000	G413	355,517,000	G414	81,102,000	7.d.(2)(a)
	G415	63,361,000	G416	98,478,000	G417	14,789,000	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	416,266,000	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.....	3430	41,803,000	9.
	b. Commitments to sell when-issued securities.....	3434	0	9.a.
		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, 2018.

## 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 807,927,000	BHCK 8694 23,318,000	BHCK 8695 57,143,000	BHCK 8696 55,617,000
b. Forward contracts.....		BHCK 8697 5,154,670,000	BHCK 8698 4,741,309,000	BHCK 8699 4,282,000	BHCK 8700 98,971,000
c. Exchange-traded option contracts:					
(1) Written options.....		BHCK 8701 398,356,000	BHCK 8702 4,834,000	BHCK 8703 685,307,000	BHCK 8704 109,233,000
(2) Purchased options.....		BHCK 8705 425,361,000	BHCK 8706 3,361,000	BHCK 8707 698,022,000	BHCK 8708 99,910,000
d. Over-the-counter option contracts:					
(1) Written options.....		BHCK 8709 2,247,509,000	BHCK 8710 1,296,145,000	BHCK 8711 310,652,000	BHCK 8712 55,015,000
(2) Purchased options.....		BHCK 8713 1,912,214,000	BHCK 8714 1,328,948,000	BHCK 8715 137,990,000	BHCK 8716 59,040,000
e. Swaps.....		BHCK 3450 19,716,097,000	BHCK 3826 7,182,367,000	BHCK 8719 242,202,000	BHCK 8720 77,152,000
12. Total gross notional amount of derivative contracts held for trading.....		BHCK A126 30,604,117,000	BHCK A127 14,533,423,000	BHCK 8723 2,135,598,000	BHCK 8724 554,747,000
13. Total gross notional amount of derivative contracts held for purposes other than trading.....		BHCK 8725 58,017,000	BHCK 8726 46,859,000	BHCK 8727 0	BHCK 8728 191,000
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....		BHCK 8733 235,914,000	BHCK 8734 140,149,000	BHCK 8735 28,709,000	BHCK 8736 13,894,000
(2) Gross negative fair value.....		BHCK 8737 215,912,000	BHCK 8738 141,406,000	BHCK 8739 30,928,000	BHCK 8740 17,266,000
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....		BHCK 8741 2,072,000	BHCK 8742 664,000	BHCK 8743 0	BHCK 8744 0
(2) Gross negative fair value.....		BHCK 8745 918,000	BHCK 8746 387,000	BHCK 8747 0	BHCK 8748 0

**Schedule HC-L—Continued**

	(Column A)		(Column B)	(Column C)		(Column D)		(Column E)		
	Banks and Securities Firms			Hedge Funds		Sovereign Governments		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	31,697,000		G420	1,947,000	G421	13,188,000	G422	51,583,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	12,690,000		G425	8,262,000	G426	359,000	G427	22,570,000	15.b.1
(2) Cash - Other currencies.....	G428	20,340,000		G430	69,000	G431	5,104,000	G432	9,185,000	15.b.2
(3) U.S. Treasury securities.....	G433	3,177,000		G435	1,949,000	G436	0	G437	2,050,000	15.b.3
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,835,000		G440	0	G441	0	G442	58,000	15.b.4
(5) Corporate bonds.....	G443	685,000		G445	47,000	G446	9,000	G447	809,000	15.b.5
(6) Equity securities.....	G448	407,000		G450	8,000	G451	0	G452	1,962,000	15.b.6
(7) All other collateral.....	G453	7,256,000		G455	54,000	G456	177,000	G457	9,472,000	15.b.7
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	<b>46,390,000</b>		G460	<b>10,389,000</b>	G461	<b>5,649,000</b>	G462	<b>46,106,000</b>	15.b.8

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2018.

### Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				1.
	3459	2,183,193,940			
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	26,344,000			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	22,704,000			3.
4. Other assets acquired in satisfaction of debts previously contracted .....	6557	37,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC .....	A288	105,893,000			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
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
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

TEXT  
6428

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

CONF  
Area Code and Phone Number (TEXT 9009)

		BHCK	Amount	
12.	Intangible assets:			
a.	Mortgage servicing assets.....	3164	472,000	12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438	472,000	12.a.(1)
b.	Goodwill.....	3163	21,822,000	12.b.
c.	All other intangible assets .....	JF76	4,372,000	12.c.
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....	BHCT 2143	26,666,000	12.d.
13.	Other real estate owned .....	2150	72,000	13.
14.	Other borrowed money:			
a.	Commercial paper.....	BHCK 2309	14,683,000	14.a.
b.	Other borrowed money with a remaining maturity of one year or less .....	2332	55,905,000	14.b.
c.	Other borrowed money with a remaining maturity of more than one year .....	2333	183,606,000	14.c.
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	BHCT 3190	254,194,000	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
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK B570	0	16.

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

### Schedule HC-M—Continued

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

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

0=NO	BHCK	
1=YES	C161	1

 17.

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

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

0=NO	BHCK	
1=YES	C159	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	461,264,000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	21,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	20,630,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	102,930,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	641,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	46,877,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	199,209,000	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	20,676,000	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	9,401,000	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](http://www.examplebhc.com/riskdisclosures))

TEXT C497	<a href="http://www.citigroup.com/citi/investor/reg.htm">http:// www.citigroup.com/citi/investor/reg.htm</a>	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	60,601,000	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	2,000	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	87,000	5399	0	5400	388,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	707,000	C237	371,000	C229	771,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	24,000	C239	0	C230	78,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	5,000	3500	0	3501	5,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,000	F180	0	F182	6,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	96,000	F181	0	F183	0	1.e.(2)
f. In foreign offices.....	B572	190,000	B573	0	B574	451,000	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	6,000	5381	2,000	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	3,000	3.
4. Commercial and industrial loans.....	1606	739,000	1607	82,000	1608	1,566,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,985,000	B576	1,862,000	B577	287,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	205,000	K217	37,000	K218	170,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	2,000	6.
7. All other loans.....	5459	653,000	5460	214,000	5461	93,000	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	7,000	F170	9,000	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	1406	<b>4,705,000</b>	1407	<b>2,577,000</b>	1403	<b>3,822,000</b>	9.

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**

	(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							
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	198,000	K037	390,000	K038	91,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	91,000	K040	153,000	K041	1,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	91,000	K043	227,000	K044	89,000	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**

	BHDM		BHDM		BHDM		
	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands							
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	166,000	F662	237,000	F663	598,000	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

	(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. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	62,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	333,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	135,000	K127	65,000	K128	393,000	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 K130	0	BHDM K131	0	BHDM K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile 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	301,000	HK27	302,000	HK28	1,388,000	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	1,000	6559	0	6560	2,000	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	976,000	1912	267,000	1913	1,587,000	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	0	C241	0	C226	0	M.5.

(1) 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	NR	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	NR	M.8.

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

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

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

Schedule HC-P is to be completed by holding companies 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	681,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	2,666,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	3,384,000	3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....	FT05	2,486,000	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	41,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	5,000	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.

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading (1).....	JA36	272,029,000	G474	0	G475	173,768,000	G476	97,149,000	G477	1,112,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK										
3. Loans and leases held for sale.....	G478	148,368,000	G479	94,504,000	G480	0	G481	242,754,000	G482	118,000	2.
4. Loans and leases held for investment.....	G483	730,000	G484	0	G485	0	G486	730,000	G487	0	3.
5. Trading assets:	G488	3,856,000	G489	0	G490	0	G491	3,541,000	G492	315,000	4.
a. Derivative assets.....	BHCT										
3543	56,623,000	G493	388,046,000	G494	138,000	G495	439,653,000	G496	4,878,000	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	248,455,000	G498	420,000	G499	142,680,000	G500	102,946,000	G501	3,249,000	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	21,595,000	G392	840,000	G395	9,262,000	G396	12,251,000	G804	922,000	6.
	G502	751,656,000	G503	483,810,000	G504	325,848,000	G505	899,024,000	G506	10,594,000	7.
<b>Liabilities</b>											
8. Deposits.....	F252	2,657,000	F686	0	F694	0	F253	1,515,000	F254	1,142,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	52,273,000	G508	70,783,000	G509	0	G510	122,222,000	G511	834,000	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	51,097,000	G512	383,244,000	G513	310,000	G514	428,055,000	G515	5,976,000	10.a.
b. Other trading liabilities.....	BHCK										
11. Other borrowed money.....	G516	82,151,000	G517	420,000	G518	68,639,000	G519	13,890,000	G520	42,000	10.b.
12. Subordinated notes and debentures.....	G521	56,314,000	G522	0	G523	0	G524	40,430,000	G525	15,884,000	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	10,868,000	G806	7,000	G807	9,262,000	G808	1,609,000	G809	4,000	13.
	G531	255,360,000	G532	454,454,000	G533	78,211,000	G534	607,721,000	G535	23,882,000	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	
		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands											
1.	All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25% of item 6):										
a.	Mortgage servicing assets.....										
b.	Nontrading derivative assets.....										
c.	BHTX G546										
d.	BHTX G551										
e.	BHTX G556										
f.	BHTX G561	Collateral in Security-for-Security Lending Transactions									
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).....										
b.	Nontrading derivative liabilities.....										
c.	BHTX G571	Payable Under Security Lending Agreements									
d.	BHTX G576										
e.	BHTX G581										
f.	BHTX G586										

### Schedule HC-Q—Continued

#### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	748,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	1,350,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....	F589	2,488,000	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	736,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	1,357,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....	F601	2,518,000	M.4.d.

# Schedule HC-R—Regulatory Capital

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## 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	51,390,000		1.
2.	Retained earnings (1).....	KW00	161,797,000		2.
<b>a. To be completed only by institutions that have adopted ASU 2016-13:</b>					
<b>Does your institution have a CECL transition election in effect as of the quarter-end report date?</b>					
<b>(enter "1" for Yes; enter "0" for No.) .....</b>					
		0=No	BHCA		
		1=Yes	JJ29	NR	2.a.
<b>3. Accumulated other comprehensive income (AOCI).....</b>					
		BHCA	Amount		
		B530	(36,135,000)		3.
<b>a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)</b>					
<b>(Advanced approaches institutions must enter "0" for No.).....</b>					
		0=No	BHCA		
		1=Yes	P838	0	3.a.
<b>4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....</b>					
		BHCA	Amount		
		P839	145,000		4.
<b>5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....</b>					
		P840	177,197,000		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	21,498,000		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,132,000		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	11,487,000		8.
<b>9. AOCI-related adjustments ((if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):</b>					
<b>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) (2).....</b>					
		P844	NR		9.a.
<b>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) (3).....</b>					
		P845	NR		9.b.
<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).....</b>					
		P846	NR		9.c.
<b>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).....</b>					
		P847	NR		9.d.
<b>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).....</b>					
		P848	NR		9.e.
<b>f. To be completed only by holding companies that entered "0" for No in item 3.a:</b>					
<b>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).....</b>					
		P849	328,000		9.f.
<b>10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:</b>					
<b>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).....</b>					
		Q258	181,000		10.a.
<b>b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....</b>					
		P850	990,000		10.b.
<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.....</b>					
		P851	0		11.
<b>12. Subtotal (item 5 minus items 6 through 11).....</b>					
		P852	138,581,000		12.

(1) Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

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

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

**Schedule HC-R — Continued**

**Part I.—Continued**

	Dollar Amounts in Thousands	BHCA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	138,581,000	19.
<b>Additional Tier 1 Capital</b>				
20. Additional tier 1 capital instruments plus related surplus.....		P860	20,710,000	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	42,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	20,752,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	1,300,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	19,452,000	25.
<b>Tier 1 Capital</b>				
26. Tier 1 capital (sum of items 19 and 25).....		8274	158,033,000	26.
<b>Tier 2 Capital</b>				
27. Tier 2 capital instruments plus related surplus.....		P866	24,081,000	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	317,000	28.
29. Total capital minority interest that is not included in tier 1 capital.....		P868	44,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital (4,5).....		5310	13,914,000	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		BHCW		
		5310	1,556,000	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 (6).....		BHCA		
		Q257	NR	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	38,356,000	32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....		BHCW		
		P870	25,998,000	32.b.
		BHCA		
33. LESS: Tier 2 capital deductions.....		P872	35,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	38,321,000	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		BHCW		
		5311	25,963,000	34.b.
<b>Total Capital</b>				
35. a. Total capital (sum of items 26 and 34.a).....		BHCA		
		3792	196,354,000	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....		BHCW		
		3792	183,996,000	35.b.

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

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

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

**Schedule HC-R—Continued**

**Part I.—Continued**

		Dollar Amounts in Thousands		BHCA	Amount	
<b>Total Assets for the Leverage Ratio</b>						
36.	Average total consolidated assets (7).....			KW03	1,999,671,000	36.
37.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....			P875	39,407,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....			B596	(411,000)	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....			A224	1,960,675,000	39.
<b>Total Risk-Weighted Assets</b>						
40. a.	Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....			A223	1,197,050,000	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	1,145,091,056	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	11.5769	P793	12.1022	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	13.2019	7206	13.8009	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	16.4032	7205	16.0682	43.

		BHCA	Percentage	
<b>Leverage Capital Ratios *</b>				
44.	Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	8.0601	44.
45.	Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.2703	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	7.0769	46.a.
b.	(Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer .....	H312	10.0000	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.

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

# 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								
	Amount	Amount	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 <b>224,349,000</b>	BHCK S396 0	BHCK D958 194,154,000				BHCK D959 17,580,000	BHCK S397 3,886,000	BHCK D960 6,164,000	BHCK S398 2,565,000	1.
2. Securities:	BHCK D961 <b>53,688,000</b>	BHCK S399 0	BHCK D962 5,317,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 41,146,000	BHCK D964 4,010,000	BHCK D965 3,189,000	BHCK S400 26,000	2.a.
a. Held-to-maturity securities (3).....											
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 <b>271,102,000</b>	BHCK S402 0	BHCK D967 213,342,000	BHCK HJ76 320,000	BHCK HJ77 0		BHCK D968 42,683,000	BHCK D969 5,796,000	BHCK D970 8,053,000	BHCK S403 883,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 <b>0</b>		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 <b>261,125,000</b>	BHCK H172 261,125,000									3.b.
4. Loans and leases held for sale:	BHCK S413 <b>1,669,000</b>	BHCK S414 0	BHCK H173 0				BHCK S415 21,000	BHCK S416 943,000	BHCK S417 705,000		4.a.
a. Residential mortgage exposures.....											
b. High volatility commercial real estate exposures.....	BHCK S419 <b>0</b>	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

(1) For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

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

**Schedule HC-R—Continued**

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (4)	
	250% (5)	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			23,000	22,000	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:							BHCK H273	BHCK H274	
a. Residential mortgage exposures.....							0	0	4.a.
b. High volatility commercial real estate exposures.....							BHCK H275	BHCK H276	
							0	0	4.b.

(4) 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.

(5) 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 (6).....	BHCK S423 <b>74,000</b>	BHCK S424 0	BHCK S425 0	BHCK HJ78 0	BHCK HJ79 0		BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429 74,000
d. All other exposures.....	BHCK S431 <b>4,541,000</b>	BHCK S432 0	BHCK S433 0	BHCK HJ80 0	BHCK HJ81 0		BHCK S434 274,000	BHCK S435 0	BHCK S436 4,244,000	BHCK S437 23,000
5. Loans and leases held for investment: (7)										
a. Residential mortgage exposures.....	BHCK S439 <b>126,865,000</b>	BHCK S440 0	BHCK H178 0				BHCK S441 1,290,000	BHCK S442 96,337,000	BHCK S443 29,238,000	
b. High volatility commercial real estate exposures.....	BHCK S445 <b>6,000</b>	BHCK S446 0	BHCK H179 0				BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447 6,000
c. Exposures past due 90 days or more or on nonaccrual (8).....	BHCK S449 <b>6,358,000</b>	BHCK S450 0	BHCK S451 479,000	BHCK HJ82 30,000	BHCK HJ83 0		BHCK S452 13,000	BHCK S453 0	BHCK S454 53,000	BHCK S455 5,783,000
d. All other exposures.....	BHCK S457 <b>520,015,000</b>	BHCK S458 0	BHCK S459 4,279,000	BHCK HJ84 4,210,000	BHCK HJ85 0		BHCK S460 12,504,000	BHCK S461 4,323,000	BHCK S462 469,945,000	BHCK S463 4,534,000
6. LESS: Allowance for loan and lease losses (9).....	BHCX 3123 <b>12,530,000</b>	BHCY 3123 <b>12,530,000</b>								

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

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

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

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

**Schedule HC-R—Continued**

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)		
	250% (11)	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 (12).....								BHCK H277 0	BHCK H278 0	4.c.
d. All other exposures.....								BHCK H279 0	BHCK H280 0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0	5.a.
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (13).....								BHCK H285 0	BHCK H286 0	5.c.
d. All other exposures.....								BHCK H287 20,220,000	BHCK H288 5,322,000	5.d.
6. LESS: Allowance for loan and lease losses.....										6.

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

(11) 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.

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

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

**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	7.
	<b>304,228,000</b>	268,256,000	19,518,000	28,000	0		2,223,000	374,000	12,919,000	910,000	
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets (14,15,16).....	<b>181,119,000</b>	50,516,143	47,037,157	6,000	0		2,224,000	355,000	46,929,310	493,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

(14) 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.

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

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

**Schedule HC-R—Continued**

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (17)	
	250% (18)	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	0	0	0				0	0
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets (19).....	14,529,390	0	0	11,000				249,000	848,234
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
								9,758,000	2,292,000
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
								9,011,000	3,104,000

(17) 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.

(18) 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.

(19) 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		
	Amount	Amount	1250%	SSFA (20)	Gross-Up	
Dollar Amounts in Thousands						
<b>Securitization Exposures: On-and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities (21).....		BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	<b>22,153,000</b>	22,138,000	15,000	5,010,000	0	9.a.
b. Available-for-sale securities.....		BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	<b>927,000</b>	924,000	3,000	250,000	0	9.b.
c. Trading assets.....		BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	<b>850,000</b>	844,000	6,000	3,980,000	0	9.c.
d. All other on-balance sheet securitization exposures.....		BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	<b>48,263,000</b>	48,207,000	56,000	13,772,000	0	9.d.
10. Off-balance sheet securitization exposures.....		BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	<b>35,843,000</b>	35,842,000	1,000	9,176,000	0	10.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (22).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>2,014,802,000</b>	<b>639,480,143</b>	<b>484,126,157</b>	<b>4,594,000</b>	<b>0</b>		<b>119,958,000</b>	<b>116,024,000</b>	<b>581,439,310</b>	<b>15,297,000</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% (23)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
11. Total balance sheet assets (22).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>14,529,390</b>	<b>0</b>	<b>0</b>	<b>13,000</b>			<b>80,000</b>	<b>39,261,000</b>

(20) Simplified Supervisory Formula Approach.

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

(22) 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.

(23) 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 (24)	(Column B) Credit Equivalent Amount (25)	(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) (26)</b>												
12. Financial standby letters of credit.....	BHCK D991 43,697,000	1.0	BHCK D992 <b>43,697,000</b>	BHCK D993 854,000	BHCK HJ92 1,146,000	BHCK HJ93 0		BHCK D994 6,889,000	BHCK D995 2,542,000	BHCK D996 31,319,000	BHCK S511 947,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 12,007,000	0.5	BHCK D998 <b>6,003,500</b>	BHCK D999 0				BHCK G603 727,500	BHCK G604 34,000	BHCK G605 5,166,000	BHCK S512 76,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 5,688,000	0.2	BHCK G607 <b>1,137,600</b>	BHCK G608 0	BHCK HJ94 62,600	BHCK HJ95 0		BHCK G609 146,000	BHCK G610 15,000	BHCK G611 848,000	BHCK S513 66,000	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 <b>0</b>	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

(24) Credit conversion factor.

(25) 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.

(26) 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 (27)	(Column B) Credit Equivalent Amount (28)	(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 (29).....	BHCK S515 118,701,000	1.0	BHCK S516 <b>118,701,000</b>	BHCK S517 15,812,000	BHCK S518 10,180,000	BHCK S519 0		BHCK S520 20,214,000	BHCK S521 2,226,000	BHCK S522 67,753,000	BHCK S523 2,516,000	16.			
17. All other off-balance sheet liabilities.....	BHCK G618 1,841,000	1.0	BHCK G619 <b>1,841,000</b>	BHCK G620 245,000				BHCK G621 142,000	BHCK G622 0	BHCK G623 1,438,000	BHCK S524 16,000		17.		
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):															
a. Original maturity of one year or less.....	BHCK S525 44,906,000	0.2	BHCK S526 <b>8,981,200</b>	BHCK S527 124,000	BHCK HJ96 368,200	BHCK HJ97 0			BHCK S528 255,000	BHCK S529 814,000	BHCK S530 7,299,000	BHCK S531 121,000		18.a.	
b. Original maturity exceeding one year .....	BHCK G624 287,755,000	0.5	BHCK G625 <b>143,877,500</b>	BHCK G626 1,840,500	BHCK HJ98 16,349,000	BHCK HJ99 0			BHCK G627 10,171,000	BHCK G628 603,000	BHCK G629 114,270,000	BHCK S539 644,000		18.b.	
19. Unconditionally cancelable commitments .....	BHCK S540 729,826,000	0.0	BHCK S541 <b>0</b>											19.	
20. Over-the-counter derivatives .....				BHCK S542 170,924,000	BHCK S543 13,354,000	BHCK HK00 10,000		BHCK HK01 0	BHCK S544 0	BHCK S545 50,302,000	BHCK S546 5,345,000	BHCK S547 100,499,000	BHCK S548 1,371,000		20.
				BHCK S549 116,992,000	BHCK S550 0	BHCK S551 114,578,000		BHCK S552 990,000		BHCK S554 0	BHCK S555 0	BHCK S556 1,424,000	BHCK S557 0		21.
21. Centrally cleared derivatives .....															
22. Unsettled transactions (failed trades) (30) .....	BHCK H191 2,150,000			BHCK H193 1,779,000						BHCK H194 43,000	BHCK H195 0	BHCK H196 224,000	BHCK H197 13,000		22.

(27) Credit conversion factor.

(28) For items 18.b through 19, column A multiplied by credit conversion factor.

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

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

**Schedule HC-R—Continued**

**Part II. 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 (31)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (32).....				BHCK H301	BHCK H302
				0	0
17. All other off-balance sheet liabilities.....					
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
b. Original maturity exceeding one year .....				0	0
19. Unconditionally cancelable commitments .....					
20. Over-the-counter derivatives .....				BHCK H309	BHCK H310
				43,000	543,000
21. Centrally cleared derivatives .....					
22. Unsettled transactions (failed trades) (33).....	BHCK H198	BHCK H199	BHCK H200		
	15,000	9,000	67,000		

(31) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.  
 (32) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 (33) 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>518,134,657</b>	<b>147,287,800</b>	<b>990,000</b>	<b>0</b>	<b>208,847,500</b>	<b>127,603,000</b>	<b>911,679,310</b>	<b>21,067,000</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>2,945,756</b>	<b>39,600</b>	<b>0</b>	<b>41,769,500</b>	<b>63,801,500</b>	<b>911,679,310</b>	<b>31,600,500</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% (34)	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>14,529,390</b>	<b>0</b>	<b>0</b>	<b>13,000</b>	<b>15,000</b>	<b>9,000</b>	<b>148,000</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>36,323,475</b>	<b>0</b>	<b>0</b>	<b>78,000</b>	<b>93,750</b>	<b>84,375</b>	<b>1,850,000</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 (35).....	S580	1,135,920,000
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	62,466,000
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (36, 37).....	B704	<b>1,197,051,000</b>
29. LESS: Excess allowance for loan and lease losses (38, 39) .....	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>1,197,050,000</b>

(34) 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.

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

(36) 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).

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

(38) Institutions that have adopted ASU 2016-13 should report the excess AACL.

(39) Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

**Schedule HC-R—Continued**

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

**Memoranda**

	Dollar Amounts in Thousands		BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			G642	120,284,000	M.1.

	Dollar Amounts in Thousands						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	2,886,444,000	S583	1,823,758,000	S584	1,514,515,000				M.2.a.
b. Foreign exchange rate and gold .....	S585	12,299,234,000	S586	596,259,000	S587	226,119,000				M.2.b.
c. Credit (investment grade reference asset) .....	S588	220,103,000	S589	301,528,000	S590	76,568,000				M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	95,826,000	S592	103,413,000	S593	13,566,000				M.2.d.
e. Equity .....	S594	269,192,000	S595	108,775,000	S596	6,362,000				M.2.e.
f. Precious metals (except gold) .....	S597	7,627,000	S598	450,000	S599	0				M.2.f.
g. Other .....	S600	64,308,000	S601	72,434,000	S602	12,295,000				M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:										
a. Interest rate .....	S603	40,988,130,000	S604	1,969,435,000	S605	296,386,000				M.3.a.
b. Foreign exchange rate and gold .....	S606	281,230,000	S607	7,429,000	S608	468,000				M.3.b.
c. Credit (investment grade reference asset) .....	S609	508,043,000	S610	46,305,000	S611	4,455,000				M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	466,019,000	S613	14,958,000	S614	193,000				M.3.d.
e. Equity .....	S615	827,056,000	S616	108,367,000	S617	1,891,000				M.3.e.
f. Precious metals (except gold) .....	S618	10,485,000	S619	93,000	S620	0				M.3.f.
g. Other .....	S621	284,798,000	S622	58,552,000	S623	5,450,000				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	41,189,000	M.4.
5. <b>Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)</b>					
a. <b>Loans and leases held for investment</b> .....			JJ30	NR	M.5.a.
b. <b>Held-to-maturity debt securities</b> .....			JJ31	NR	M.5.b.
c. <b>Other financial assets measured at amortized cost</b> .....			JJ32	NR	M.5.c.

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

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

							<b>C000</b>
							◀
	(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 8,405,000	BHCK B706 100,000	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 8,766,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	BHCK HU09 0	BHCK HU10 0	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 14,000
<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.....	867,000	3,000	0	0	0	0	0
b. 90 days or more past due.....	264,000	1,000	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.....	40,000	0	0	0	0	0	0
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, 2018 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 62,000			BHCK B779 95,000	BHCK B780 71,000	BHCK B781 0	BHCK B782 1,391,104
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 71,000						BHCK B796 3,683,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 72,000						BHCK B803 1,067,000

(2) The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2018 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	72,000	M.2.a.
b.	1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	53,642,000	M.2.b.
c.	Other financial assets (1).....		A591	9,672,000	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	414,000	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	1,331,000	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	3,639,000	M.3.b2
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) (2,3).....					
			C407	0	M.4.

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

(2) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018 report.

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

# Schedule HC-V—Variable Interest Entities<sup>1</sup>

	(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	39,000	JF84	71,000	1.a.
b. Securities not held for trading.....	HU20	102,000	HU21	1,152,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	43,728,000	HU23	15,723,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	4,000	JF90	6,183,000	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	22,680,000	JF85	13,584,000	2.a.
b. Other liabilities.....	JF93	257,000	JF86	681,000	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	1,331,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	14,628,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	10,037,000			6.

<sup>(1)</sup> Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

### 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 1.
2. Average earning assets.....		3402		NR 2.
3. Average total consolidated assets.....		3368		NR 3.
4. Average equity capital .....		3519		NR 4.

### Notes to the Balance Sheet (Other)

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

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

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

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

	TEXT	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.