

Board of Governors of the Federal Reserve System



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

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

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

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

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

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

Date of Report: December 31, 2019
 Month / Date / Year (BHCK 9999)

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

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

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

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

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

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

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

Person to whom questions about this report should be directed:

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

For Federal Reserve Bank Use Only		
RSSD ID	_____	
C.I.	_____	S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 46.34 hours per response for non-Advanced Approaches HCs with \$5 billion or more in total assets and an average of 40.48 hours per response for non-Advanced Approaches HCs with less than \$5 billion in total assets and 47.59 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

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

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

		Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1-4 family residential properties.....	4435	3,290,000			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	1,091,000			1.a.(1)(b)
(c) All other loans.....	F821	27,427,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	17,298,000			1.a.(2)
b. Income from lease financing receivables.....	4065	55,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	2,682,000			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	1,975,000			1.d.(1)
(2) Mortgage-backed securities.....					
	B489	2,605,000			1.d.(2)
(3) All other securities.....					
	4060	5,097,000			1.d.(3)
e. Interest income from trading assets (2).....	4069	7,673,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	6,871,000			1.f.
g. Other interest income.....	4518	446,000			1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	76,510,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	679,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	483,000			2.a.(1)(b)
(c) Other deposits.....	6761	4,714,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	6,328,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	6,264,000			2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....					
	4185	10,063,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....	4397	1,166,000			2.d.
e. Other interest expense.....	4398	221,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	29,918,000			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	46,592,000			3.
4. Provision for loan and lease losses (3).....	JJ33	8,218,000			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	2,183,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	995,000			5.b.
c. Trading revenue (2,4).....	A220	13,130,000			5.c.

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

(2) To be completed by holding companies with \$5 billion or more in total assets (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.i, respectively by holding companies with less than \$5 billion in total assets.

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

(4) For holding companies required to complete Schedule HI, Memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of Memoranda items 9.a through 9.e.

Schedule HI—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.			
d.(1) Fees and commissions from securities brokerage.....	C886	2,110,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	4,335,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	83,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	103,000	5.d.(4)
(5) Income from other insurance activities.....	C387	537,000	5.d.(5)
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions.....	KX46	NR	5.d.(6)
(7) Income from insurance activities (5).....	KX47	NR	5.d.(7)
5. e. Venture capital revenue (6).....	B491	0	5.e.
f. Net servicing fees.....	B492	58,000	5.f.
g. Net securitization income (6).....	B493	62,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	8560	571,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	32,000	5.j.
k. Net gains (losses) on sales of other assets (7).....	B496	778,000	5.k.
l. Other noninterest income (8).....	B497	1,324,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	26,301,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	1,331,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	21,432,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	2,323,000	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	566,000	7.c.(2)
d. Other noninterest expense (9).....	4092	18,277,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	42,598,000	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	23,408,000	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	493,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	23,901,000	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	4,430,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	19,471,000	10.
11. Discontinued operations, net of applicable income taxes (11).....	FT28	(4,000)	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	19,467,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	66,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	19,401,000	14.

(5) Includes underwriting income from insurance and reinsurance activities.

(6) To be completed by holding companies with \$5 billion or more in total assets (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories.

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

(8) See Schedule HI, Memoranda item 6.

(9) See Schedule HI, Memoranda item 7.

(10) 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.

(11) Describe on Schedule HI, Memoranda item 8.

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
Memoranda items 1 and 2 are to be completed by holding companies with \$5 billion or more in total assets.¹					
1.	Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	46,636,000	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	23,913,000	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	5,000	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	350,000	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
			4150	211,495	M.5.
Memoranda items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.¹					
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):		BHCK	Amount	
a.	Income and fees from the printing and sale of checks.....		C013	0	M.6.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....		C014	208,000	M.6.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	M.6.c.
d.	Rent and other income from other real estate owned.....		4042	0	M.6.d.
e.	Safe deposit box rent.....		C015	0	M.6.e.
f.	Bank card and credit card interchange fees.....		F555	270,000	M.6.f.
g.	Income and fees from wire transfers.....		T047	0	M.6.g.
h.	TEXT 8562		8562	0	M.6.h.
i.	TEXT 8563 Other banking related fees		8563	3,516,000	M.6.i.
j.	TEXT 8564 Mark-to-market on hedging transactions		8564	(1,115,000)	M.6.j.
Memoranda items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.¹					
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	5,861,000	M.7.a.
b.	Advertising and marketing expenses.....		0497	1,516,000	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.

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

Schedule HI—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		BHCK	Amount	
7.m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....	Y924			0	M.7.m.
n.	TEXT 8565			8565	0	M.7.n.
o.	TEXT 8566			8566	0	M.7.o.
p.	TEXT 8567			8567	0	M.7.p.
Memoranda items 8.a.(1) through 8.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.¹						
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a.(1)	TEXT Discontinued Operations			FT29	(31,000)	M.8.a.(1)
(2)	Applicable income tax effect.....	BHCK	FT30		(27,000)	M.8.a.(2)
b.(1)	TEXT FT31			FT31	0	M.8.b.(1)
(2)	Applicable income tax effect.....	BHCK	FT32		0	M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)					
Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets¹ that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:						
a.	Interest rate exposures.....	8757			8,912,000	M.9.a.
b.	Foreign exchange exposures.....	8758			1,817,000	M.9.b.
c.	Equity security and index exposures.....	8759			2,251,000	M.9.c.
d.	Commodity and other exposures.....	8760			28,000	M.9.d.
e.	Credit exposures.....	F186			122,000	M.9.e.
Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.¹						
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			206,000	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			(141,000)	M.9.g.
Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.¹						
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a.	Net gains (losses) on credit derivatives held for trading.....	C889			(447,000)	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			(361,000)	M.10.b.
Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.¹						
11.	Credit losses on derivatives (see instructions).....	A251			12,000	M.11.

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

Schedule HI—Continued

Memoranda—Continued

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.¹			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	42,000	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	103,000	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....	B983	81,000	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 0

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
Memorandum items 14.a through 14.b.(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.¹			
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	(133,000)	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	(3,740,000)	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.1.
Memoranda item 15 is to be completed by holding companies with \$5 billion or more in total assets.¹			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	634,000	M.15.
Memoranda item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memoranda items 6.b and 6.c and is to be completed semiannually in the June and December reports only by holding companies with \$5 billion or more in total assets and annually on a year-to-date basis in the December report by holding companies with less than \$5 billion in total assets.¹			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....	F228	NR	M.16.
Memoranda item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly.)¹			
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) (2).....	J321	21,000	M.17.

(1) The asset size test is based on the total assets reported as of June 30, 2018.
 (2) Memoranda 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	196,371,000	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	19,401,000	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	(1,960,000)	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	(112,000)	6.b.
7. Sale of treasury stock.....	4782	948,000	7.
8. LESS: Purchase of treasury stock.....	4783	18,238,000	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	1,109,000	10.
11. LESS: Cash dividends declared on common stock.....	4460	4,403,000	11.
12. Other comprehensive income (1).....	B511	852,000	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	(4,000)	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	193,242,000	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

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	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.....	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	11,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	79,000	C217	5,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	5,000	C218	20,000	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	50,000	B513	21,000	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
Holding companies with less than \$5 billion in total assets should report item 4.c only and leave items 4.a and 4.b blank.²					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	384,000	4617	40,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	339,000	4618	112,000	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX48	NR	KX49	NR	4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	7,399,000	B515	1,143,000	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	969,000	K206	186,000	5.c.
Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.²					
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	133,000	4628	35,000	7.

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

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

Schedule HI-B—Continued

Part I.—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Holding companies with less than \$5 billion in total assets should report item 8.c only and leave items 8.a and 8.b blank.²					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....					
	F185	0	F187	0	8.a.
b. All other leases					
	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases.....					
	KX50	NR	KX51	NR	8.c.
9. Total (sum of items 1 through 8) (3).....					
	4635	9,382,000	4605	1,573,000	9.

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

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

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

Memoranda

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	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.
Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.³					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....					
	4652	50,000	4662	20,000	M.2.

Memorandum item 3 is to be completed by (1) holding companies with \$5 billion or more in total assets³ that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....			
	C388	1,637,000	M.3.

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

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

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

Schedule HI-B—Continued

Part II. Changes in Allowance for Credit Losses¹

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities (2)		(Column C) Available-for-Sale Debt Securities (2)	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
	1. Balance 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	1,573,000	JH89	NR	JH95	NR
4. LESS: Write-downs arising from transfers of financial assets (3).....	C079	9,284,000	JH92	NR	JH98	NR
5. Provisions for credit losses (4,5).....	5523	98,000	JJ00	NR	JJ01	NR
6. Adjustments (see instructions for this schedule).....	4230	8,218,000	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	59,000	JH91	NR	JH97	NR
	BHCT					
	3123	12,783,000	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
Memorandum items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.¹		
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 (2).....	C390	533,000
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) (3).....	C781	1,000
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (4).....	JJ02	NR
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4).....	JJ03	NR

- (1) The asset-size test is based on the total assets reported as of June 30, 2018.
- (2) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
- (3) Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- (4) Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

Dollar Amounts in Thousands

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	0	M709	0	M710	5,398,000	M711	23,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	43,000	M715	1,000	M716	20,737,000	M717	137,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	2,211,000	M722	296,000	M723	136,221,000	M724	251,000	M725	112,000	M726	1,000	1.c.
2. Commercial loans (3).....	M727	4,969,000	M728	283,000	M729	336,020,000	M730	2,463,000	M731	0	M732	0	2.
3. Credit Cards.....	M733	2,221,000	M734	773,000	M735	165,720,000	M736	7,618,000	M737	14,000	M738	0	3.
4. Other consumer loans.....	M739	349,000	M740	136,000	M741	32,430,000	M742	801,000	M743	2,000	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of 1.a through 5) (4).....	M746	9,793,000	M747	1,489,000	M748	696,526,000	M749	11,293,000	M750	128,000	M751	1,000	6.

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

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

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

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

Schedule HI-C—Continued

Part II. Disaggregated Data on the Allowances for Credit Losses^{1, 2}

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

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

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

(2) The asset-size test is based on 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 in items 1, 3, or 4 of Schedule HI-C, Part II.

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

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

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

Notes to the Income Statement - Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income.....	4107		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	221,000	4.
5. 5352 6.m Letters-of-credit commitment fees		5352	572,000	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	(260,000)	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. _____

FR Y-9C
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Consolidated Financial Statements for Holding Companies

Report at the close of business December 31, 2019
Date

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Amount	
Assets						
1. Cash and balances due from depository institutions:						
a. Noninterest-bearing balances and currency and coin (1).....						
				0081	23,967,000	1.a.
b. Interest-bearing balances: (2)						
(1) In U.S. offices.....						
				0395	72,579,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....						
				0397	101,815,000	1.b.(2)
2. Securities:						
a. Held-to-maturity securities (from Schedule HC-B, column A) (3).....						
				JJ34	80,775,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....						
				1773	275,823,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....						
				JA22	458,000	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	251,322,000	3.b.
4. Loans and lease financing receivables:						
a. Loans and leases held for sale.....						
				5369	7,585,000	4.a.
b. Loans and leases held for investment.....						
		B528	710,532,000			4.b.
c. LESS: Allowance for loan and lease losses (7).....						
		3123	12,783,000			4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....						
				B529	697,749,000	4.d.
5. Trading assets (from Schedule HC-D).....						
				3545	274,638,000	5.
6. Premises and fixed assets (including capitalized leases).....						
				2145	13,884,000	6.
7. Other real estate owned (from Schedule HC-M).....						
				2150	61,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....						
				2130	7,965,000	8.
9. Direct and indirect investments in real estate ventures.....						
				3656	21,000	9.
10. Intangible assets (from Schedule HC-M).....						
				2143	26,948,000	10.
11. Other assets (from Schedule HC-F) (6).....						
				2160	115,568,000	11.
12. Total assets (sum of items 1 through 11).....						
				2170	1,951,158,000	12.

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

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

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

(4) Item 2.c is to be completed 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	
Liabilities			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing (1).....	6631	98,867,000	13.a.(1)
(2) Interest-bearing.....	6636	401,418,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:			
(1) Noninterest-bearing.....	BHFN	85,692,000	13.b.(1)
(2) Interest-bearing.....	6636	484,669,000	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	166,339,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548	118,431,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	269,969,000	16.
17. Not applicable			
18. Not applicable			
19. a. Subordinated notes and debentures (4).....	4062	25,463,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699	1,722,000	19.b.
20. Other liabilities (from Schedule HC-G).....	2750	104,642,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	1,757,212,000	21.
22. Not applicable			
Equity Capital			
Holding Company Equity Capital			
23. Perpetual preferred stock and related surplus.....	3283	17,828,000	23.
24. Common stock (par value).....	3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240	107,992,000	25.
26. a. Retained earnings.....	3247	165,369,000	26.a.
b. Accumulated other comprehensive income (5).....	B530	(36,318,000)	26.b.
c. Other equity capital components (6).....	A130	(61,660,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	193,242,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	704,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	193,946,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	1,951,158,000	29.

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

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

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

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

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

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

Schedule HC—Continued

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

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

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

New York
 (2) City (TEXT C708)

NY 10022
 (3) State Abbrev. (TEXT C714) (4) Zip Code (TEXT C715)

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

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

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

Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	0211	0	0213	0	1286	106,429,000	1287	106,099,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	5,336,000	HT53	5,319,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	9,104,000	8497	9,531,000	8498	3,856,000	8499	3,810,000	3.
Holding companies with less than \$5 billion in total assets should report item 4.a.(4) and should leave items 4.a.(1) through 4.a.(3) blank.²									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	2,331,000	G301	2,396,000	G302	40,000	G303	38,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	40,137,000	G305	40,994,000	G306	29,386,000	G307	29,577,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	527,000	G311	527,000	4.a.3.
(4) Guaranteed by GNMA, issued by FNMA and FHLMC, and other pass-through securities.....	KX52	NR	KX53	NR	KX54	NR	KX55	NR	4.a.4.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G312	1,707,000	G313	1,738,000	G314	4,768,000	G315	4,831,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	1,055,000	G321	1,061,000	G322	263,000	G323	265,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,318,000	K143	1,369,000	K144	387,000	K145	413,000	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 (3).....	K150	1,144,000	K151	1,166,000	K152	380,000	K153	370,000	4.c.2a
(b) All other commercial MBS.....	K154	566,000	K155	566,000	K156	74,000	K157	74,000	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) The asset-size test is based on the total assets reported as of June 30, 2018.

(3) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Association (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC), and the Federal National Mortgage Association (FNMA).

Schedule HC-B—Continued

	Held-to-Maturity				Available-for-Sale			
	(Column A)		(Column B)		(Column C)		(Column D)	
	Amortized Cost		Fair value		Amortized Cost		Fair value	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands								
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	159,000	C988	163,000	C989	523,000	C027	522,000
b. Structured financial products.....	HT58	21,320,000	HT59	21,269,000	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	2,416,000	1741	2,427,000
b. Other foreign debt securities.....	1742	1,934,000	1743	1,970,000	1744	121,264,000	1746	121,551,000
7. Investments in mutual funds and other equity securities with readily determinable fair values (1).....					A510	NR	A511	NR
8. Total (sum of 1 through 7) (2).....	1754	80,775,000	1771	82,223,000	1772	275,649,000	1773	275,823,000

Memoranda

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities (3).....	0416	152,352,000
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	117,738,000
b. Over 1 year to 5 years.....	0384	140,352,000
c. Over 5 years.....	0387	98,508,000
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>		
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost.....	8782	0
b. Fair value.....	8783	0

- (1) Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.
- (2) 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-rate 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	159,000	B843	163,000	B844	4,000	B845	4,000	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	401,000	B849	401,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	62,000	B853	64,000	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	42,000	B861	39,000	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	21,320,000	G357	21,269,000	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 losses¹ from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	169,802,000			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	4,920,000	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1-4 family residential properties:			1420	70,000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	8,831,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	79,585,000	1.c.(2)(a)
(b) Secured by junior liens.....			5368	2,468,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	7,916,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
(2) Loans secured by other nonfarm nonresidential properties.....			F160	1,484,000	1.e.(1)
			F161	10,732,000	1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks.....			1288	5,344,000	2.
a. To U.S. banks and other U.S. depository institutions.....	1292	30,000			2.a.
b. To foreign banks.....	1296	13,526,000			2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	1,316,000	1590	93,000	3.
4. Commercial and industrial loans.....			1766	66,989,000	4.
Holding companies with less than \$5 billion in total assets should report item 4.c and leave items 4.a and 4.b blank.²					
a. To U.S. addressees (domicile).....	1763	57,443,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	119,593,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX56	NR			4.c.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	145,467,000	6.
a. Credit cards.....	B538	167,962,000			6.a.
b. Other revolving credit plans.....	B539	11,813,000			6.b.
c. Automobile loans.....	K137	44,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	20,723,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	5,144,000	2081	171,000	7.
8. Not applicable					

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

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

Schedule HC-C—Continued

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
Holding companies with less than \$5 billion in total assets should report item 9.b.(3) and leave items 9.b.(1) and 9.b.(2) blank.²					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	76,955,000	J454	46,817,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	15,234,000	1545	8,893,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	57,740,000	J451	28,391,000	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans.....	KX57	NR	KX57	NR	9.b.(3)
Holding companies with less than \$5 billion in total assets should report item 10.c and should leave items 10.a and 10.b blank.¹					
10. Lease financing receivables (net of unearned income).....			2165	1,290,000	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	1,385,000			10.b.
c. Lease finance receivables.....	KX58	NR			10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	593,000	2123	477,000	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	718,117,000	2122	418,999,000	12.

Memoranda

	Dollar Amounts in Thousands		
	BHDM	Amount	
Memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.¹			
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	1,351,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2
e. Commercial and industrial loans:	BHCK		
Holding companies with less than \$5 billion in total assets should report Memorandum item 1.e.(3) (semiannually in June and December) and leave items 1.e.(1) and 1.e.(2) blank.¹			
(1) To U.S. addressees (domicile).....	K163	23,000	M.1.e.1
(2) To non-U.S. addressees (domicile).....	K164	5,000	M.1.e.2
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX59	NR	M.1.e.3

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

Schedule HC-C—Continued

Dollar Amounts in Thousands	BHDM	Amount	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	2,128,000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices.....	K166	0	M.1.f.1
	BHCK		
(2) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	1,689,000	M.1.f.3.a.
(b) Automobile loans.....	K203	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204	352,000	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	3,507,000	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	9,144,000	M.2.
To be completed by holding companies with \$5 billion or more in total assets.¹			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	55,431,000	M.3.
Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets¹ that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....	C391	4,064,000	M.4.

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

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.¹</i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779	146,000	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780	128,000	M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230	0	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231	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	475,000	M.9.
10.–11. Not applicable.			

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

Schedule HC-C—Continued

Memoranda—Continued

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.¹							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) ² and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.
e. Loans and leases.....	KX60	NR	KX61	NR	KX62	NR	M.12.e.

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable			
14. Pledged loans and leases.....	G378	236,033,000	M.14.

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

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

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by holding companies with \$5 billion or more in total assets¹ that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

		Dollar Amounts in Thousands		BHCM	Amount	
Assets						
1.	U.S. Treasury securities.....	3531	28,043,000			1.
2.	U.S. government agency obligations (exclude mortgage-backed securities).....	3532	1,852,000			2.
3.	Securities issued by states and political subdivisions in the U.S.....	3533	2,637,000			3.
4.	Mortgage-backed securities (MBS):	BHCK				
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	25,268,000			4.a.
b.	Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (2) (include CMOs, REMICs, and stripped MBS).....	G380	2,423,000			4.b.
c.	All other residential mortgage-backed securities.....	G381	676,000			4.c.
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	K197	1,054,000			4.d.
e.	All other commercial MBS.....	K198	639,000			4.e.
5.	Other debt securities					
a.	Structured financial products.....	HT62	1,610,000			5.a.
b.	All other debt securities.....	G386	91,176,000			5.b.
6.	Loans:					
a.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....	HT63	1,145,000			6.a.(1)
(2)	All other loans secured by real estate.....	HT64	10,000			6.a.(2)
b.	Commercial and industrial loans.....	F614	5,504,000			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	55,536,000			9.
10.	Not applicable					
11.	Derivatives with a positive fair value.....	3543	55,403,000			11.
12.	Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	BHCT				
		3545	274,638,000			12.
Liabilities						
13.	a. Liability for short positions:	BHCK				
(1)	Equity securities.....	G209	17,913,000			13.a.(1)
(2)	Debt securities.....	G210	54,531,000			13.a.(2)
(3)	All other assets.....	G211	0			13.a.(3)
b.	All other trading liabilities.....	F624	52,000			13.b.
14.	Derivatives with a negative fair value.....	3547	45,935,000			14.
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	BHCT				
		3548	118,431,000			15.

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

(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-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	1,309,000	M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	11,000	M.1.a.(2)
b. Commercial and industrial loans.....	F632	6,196,000	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	1,754,000	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	149,000	M.2.a.
b. Unpaid principal balance.....	F640	358,000	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	37,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	821,000	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	751,000	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	131,392,000	M.4.a.
b. Pledged loans.....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	147,000	M.5.a.
b. Home equity lines.....	F644	442,000	M.5.b.
c. Automobile loans.....	F645	49,000	M.5.c.
d. Other consumer loans.....	F646	292,000	M.5.d.
e. Commercial and industrial loans.....	F647	0	M.5.e.
f. Other.....	F648	174,000	M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652	9,766,000	M.7.a.
b. Other.....	F653	41,874,000	M.7.b.
8. Loans pending securitization.....	F654	556,000	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	14,211,000	M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory.....		G213	1,596,000	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	52,000	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 Liabilities¹

		Dollar Amounts in Thousands	BHCB	Amount	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		2210	34,758,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	84,520,000	1.b.
c.	Money market deposit accounts and other savings accounts.....		2389	324,369,000	1.c.
d.	Time deposits of \$250,000 or less.....		HK29	28,205,000	1.d.
e.	Time deposits of more than \$250,000.....		1474	28,433,000	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.....		1474	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	59,257,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	1,581,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	27,941,000	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	141,662,000	M.4.

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

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

Schedule HC-F—Other Assets¹

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable (2).....	B556	6,068,000	1.
2. Net deferred tax assets (3).....	2148	24,007,000	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	7,043,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	293,000	5.a.
b. Separate account life insurance assets.....	K202	9,515,000	5.b.
c. Hybrid account life insurance assets.....	K270	0	5.c.
6. Other.....	2168	68,642,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	115,568,000	7.

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

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

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

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

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

Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable			
2. Net deferred tax liabilities (1).....	3049	913,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....	B557	1,455,000	3.
4. Other.....	B984	102,274,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	104,642,000	5.

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

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

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repricable within one year or mature within one year.....	3197	1,064,132,000	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	188,007,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	33,557,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	16,945,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409	0	5.

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

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

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

I. Property and Casualty Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
Assets						
1.	Reinsurance recoverables.....	B988	16,000			1.
2.	Total assets.....	C244	598,000			2.
Liabilities						
3.	Claims and claims adjustment expense reserves.....	B990	118,000			3.
4.	Unearned premiums.....	B991	58,000			4.
5.	Total equity.....	C245	391,000			5.
6.	Net income.....	C246	28,000			6.

II. Life and Health Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
Assets						
1.	Reinsurance recoverables.....	C247	0			1.
2.	Separate account assets.....	B992	5,886,000			2.
3.	Total assets.....	C248	9,318,000			3.
Liabilities						
4.	Policyholder benefits and contractholder funds.....	B994	1,006,000			4.
5.	Separate account liabilities.....	B996	5,886,000			5.
6.	Total equity.....	C249	1,717,000			6.
7.	Net income.....	C250	137,000			7.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands	BHCK	Amount	
Assets			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....	B558	109,151,000	1.a.
b. Mortgage-backed securities (1).....	B559	85,499,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....	B560	160,060,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365	256,022,000	2.
3. a. Total loans and leases in domestic offices.....			
(1) Loans secured by 1–4 family residential properties.....	3465	91,539,000	3.a.(1)
(2) All other loans secured by real estate.....	3466	23,284,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	96,000	3.a.(3)
(4) Commercial and industrial loans.....	3387	71,866,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B561	137,463,000	3.a.(5)(a)
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards).....	B562	4,611,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	BHFN 3360	297,236,000	3.b.
Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.³			
4. a. Trading assets.....			
b. Other earning assets.....	BHCK 3401	294,971,000	4.a.
5. Total consolidated assets (4).....	B985	248,579,000	4.b.
5. Total consolidated assets (4).....			
3368 1,996,158,000 5.			
Liabilities			
6. Interest-bearing deposits (domestic) (5).....	3517	411,452,000	6.
7. Interest-bearing deposits (foreign) (5).....	3404	499,587,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	188,152,000	8.
9. All other borrowed money.....	2635	261,156,000	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock).....	3519	194,470,000	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 asset-size test is based on the total assets reported as of June 30, 2018.

(4) 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.

(5) Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines).....						
				3814	10,799,000	1.a.
Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets¹ semiannually in the June and December reports only.						
b. (1) Unused consumer credit card lines.....						
				J455	653,731,000	1.b.(1)
(2) Other unused credit card lines.....						
				J456	54,291,000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....						
				3816	5,041,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....						
	F164	91,000				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
	F165	4,950,000				1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				6550	7,940,000	1.c.(2)
Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.¹						
d. Securities underwriting						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans						
				J457	200,912,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	45,935,000	1.e.(2)
(3) All other unused commitments.....						
				J459	113,371,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....						
				6566	94,250,000	2.
Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.¹						
a. Amount of financial standby letters of credit conveyed to others						
				3820	26,147,000	2.a.
3. Performance standby letters of credit and foreign office guarantees						
				6570	12,437,000	3.
Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.¹						
a. Amount of performance standby letters of credit conveyed to others						
				3822	1,000,000	3.a.
4. Commercial and similar letters of credit						
				3411	4,533,000	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....						
				3433	98,361,000	6.a.
b. Securities borrowed.....						
				3432	132,726,000	6.b.
Items 7.a through 7.d.(2)(b) are to be completed by holding companies with \$5 billion or more in total assets.¹						
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
				C968	563,469,000	7.a.(1)
(2) Total return swaps.....						
				C970	9,537,000	7.a.(2)
(3) Credit options.....						
				C972	30,382,000	7.a.(3)
(4) Other credit derivatives.....						
				C974	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value						
				C219	6,942,000	7.b.(1)
(2) Gross negative fair value.....						
				C220	2,941,000	7.b.(2)

(1) The 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		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....		G401	603,388,000			7.c.(1)(a)
(b) Purchased protection.....		G402	675,775,000			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	27,887,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	264,000			7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: (2)								
(a) Investment grade.....		G406	131,514,000	G407	300,854,000	G408	38,410,000	7.d.(1)(a)
(b) Subinvestment grade.....		G409	44,675,000	G410	79,061,000	G411	8,874,000	7.d.(1)(b)
(2) Purchased credit protection: (3)								
(a) Investment grade.....		G412	181,109,000	G413	330,378,000	G414	49,319,000	7.d.(2)(a)
(b) Subinvestment grade.....		G415	50,026,000	G416	83,858,000	G417	9,236,000	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. (4)

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	262,184,000	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).....				
		3430	38,201,000	9.
a. Commitments to purchase when-issued securities.....		3434	0	9.a.
b. Commitments to sell when-issued securities.....		3435	0	9.b.
c.	TEXT 6561	6561	0	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.

10. Not applicable

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

(4) The \$100 billion asset-size test is based on the total assets reported as of June 30, 2018.

Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators	Amount	Amount	Amount	Amount
Items 11.a through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.¹				
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 715,145,000	BHCK 8694 28,961,000	BHCK 8695 54,001,000	BHCK 8696 54,671,000
b. Forward contracts.....	BHCK 8697 2,867,782,000	BHCK 8698 3,726,318,000	BHCK 8699 4,165,000	BHCK 8700 80,093,000
c. Exchange-traded option contracts:				
(1) Written options.....	BHCK 8701 244,105,000	BHCK 8702 3,383,000	BHCK 8703 754,451,000	BHCK 8704 80,644,000
(2) Purchased options.....	BHCK 8705 299,446,000	BHCK 8706 1,743,000	BHCK 8707 762,923,000	BHCK 8708 71,126,000
d. Over-the-counter option contracts:				
(1) Written options.....	BHCK 8709 1,960,817,000	BHCK 8710 904,859,000	BHCK 8711 286,476,000	BHCK 8712 43,061,000
(2) Purchased options.....	BHCK 8713 1,648,735,000	BHCK 8714 957,587,000	BHCK 8715 139,827,000	BHCK 8716 47,576,000
e. Swaps.....	BHCK 3450 17,381,362,000	BHCK 3826 6,126,957,000	BHCK 8719 197,893,000	BHCK 8720 69,445,000
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 25,070,274,000	BHCK A127 11,698,664,000	BHCK 8723 2,199,736,000	BHCK 8724 446,373,000
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 47,118,000	BHCK 8726 51,144,000	BHCK 8727 0	BHCK 8728 243,000
14. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value.....	BHCK 8733 195,835,000	BHCK 8734 106,518,000	BHCK 8735 28,471,000	BHCK 8736 14,212,000
(2) Gross negative fair value.....	BHCK 8737 176,958,000	BHCK 8738 109,558,000	BHCK 8739 30,487,000	BHCK 8740 17,315,000
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value.....	BHCK 8741 1,834,000	BHCK 8742 604,000	BHCK 8743 0	BHCK 8744 0
(2) Gross negative fair value.....	BHCK 8745 697,000	BHCK 8746 721,000	BHCK 8747 0	BHCK 8748 0

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

Schedule HC-L—Continued

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands										
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.¹</i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	33,403,000		G420	2,195,000	G421	11,622,000	G422	38,438,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	12,578,000		G425	8,258,000	G426	262,000	G427	15,432,000	15.b.1
(2) Cash - Other currencies.....	G428	16,065,000		G430	71,000	G431	4,423,000	G432	5,491,000	15.b.2
(3) U.S. Treasury securities.....	G433	3,258,000		G435	1,805,000	G436	0	G437	1,782,000	15.b.3
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,437,000		G440	0	G441	0	G442	507,000	15.b.4
(5) Corporate bonds.....	G443	745,000		G445	43,000	G446	10,000	G447	712,000	15.b.5
(6) Equity securities.....	G448	1,022,000		G450	9,000	G451	0	G452	1,678,000	15.b.6
(7) All other collateral.....	G453	7,318,000		G455	35,000	G456	462,000	G457	9,183,000	15.b.7
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	42,423,000		G460	10,221,000	G461	5,157,000	G462	34,785,000	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	2,114,123,355			
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			38,790,000	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			18,267,000	3.
4.	Other assets acquired in satisfaction of debts previously contracted	6557			33,000	4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	A288			119,999,000	5.
Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.¹						
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.

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

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	242,000	7.a.	
b.	Total assets of captive reinsurance subsidiaries (1).....		K194	2,160,000	7.b.	
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....		0=NO 1=YES	BHCK C251	0	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No)		0=NO 1=YES	BHCK 6689	0	9.
10.	Not applicable					
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10		0=NO 1=YES	BHCK 6416	1	11.

TEXT
6428

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

Area Code and Phone Number (TEXT 9009)

		BHCK	Amount		
12.	Intangible assets:				
a.	Mortgage servicing assets.....	3164	495,000	12.a.	
	(1) Estimated fair value of mortgage servicing assets.....	6438	495,000	12.a.(1)	
b.	Goodwill.....	3163	22,126,000	12.b.	
c.	All other intangible assets	JF76	4,327,000	12.c.	
		BHCT			
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....	2143	26,948,000	12.d.	
13.	Other real estate owned	2150	61,000	13.	
14.	Other borrowed money:				
a.	Commercial paper.....	2309	16,476,000	14.a.	
b.	Other borrowed money with a remaining maturity of one year or less	2332	65,628,000	14.b.	
c.	Other borrowed money with a remaining maturity of more than one year	2333	187,865,000	14.c.	
		BHCT			
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	3190	269,969,000	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	15.
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount		
		B570	0	16.	

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

Schedule HC-M—Continued

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

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

0=NO	BHCK	
1=YES	C161	1

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

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).....
 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	BHCK	
1=YES	C700	NR
0=NO		
1=YES	C701	NR

Dollar Amounts in Thousands

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.

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:

	BHCK	Amount	
a. Net assets	C252	415,848,000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	6,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	23,030,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	85,141,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	703,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	48,586,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	171,483,000	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	20,690,000	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)) ¹	C253	10,033,000	21.

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

Schedule HC-M—Continued

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

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

TEXT
C497

[http:// www.citigroup.com/citi/investor/reg.htm](http://www.citigroup.com/citi/investor/reg.htm) 22.

		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		69,773,000	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.

For Federal Reserve Bank Use Only
C.I. _____

Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets¹

	(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	56,000	5399	0	5400	346,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	752,000	C237	336,000	C229	741,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	22,000	C239	0	C230	63,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	73,000	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	3,000	F180	0	F182	7,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	178,000	F181	0	F183	0	1.e.(2)
f. In foreign offices.....	B572	171,000	B573	0	B574	465,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	4,000	5381	1,000	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	709,000	1607	130,000	1608	1,942,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,989,000	B576	2,070,000	B577	310,000	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	200,000	K217	37,000	K218	151,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	54,000	5390	0	5391	2,000	6.
7. All other loans.....	5459	919,000	5460	48,000	5461	94,000	7.

(1) 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							
Holding companies with less than \$5 billion in total assets are to report item 8.c. columns A, B, and C and should leave items 8.a and 8.b columns A, B, and C blank.¹							
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	69,000	F170	9,000	F171	41,000	8.b.
c. Lease finance receivables	KX63	NR	KX64	NR	KX65	NR	8.c.
9. Total loans and leases (sum of items 1 through 8.c) (2).....	1406	5,199,000	1407	2,631,000	1403	4,172,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	217,000	K037	396,000	K038	64,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	91,000	K040	124,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	107,000	K043	260,000	K044	64,000	11.b.
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): (1)							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	BHDM		BHDM		BHDM		
(b) Other construction loans and all land development and other land loans.....	K045	0	K046	0	K047	0	12.a.1.a.
(2) Secured by farmland.....	K048	0	K049	0	K050	0	12.a.1.b.
	K051	0	K052	0	K053	0	12.a.2.

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

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

Schedule HC-N—Continued

	Dollar Amounts in Thousands					
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
(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
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens.....	K057	0	K058	0	K059	0
(2) Secured by junior liens.....	K060	0	K061	0	K062	0
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0
(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0
b.-d. Not applicable						

12.a.3.a.
12.a.3.b1
12.a.3.b2
12.a.4.
12.a.5.a.
12.a.5.b.

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
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

Memoranda

	BHDM		BHDM		BHDM	
	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets.¹						
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
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties in domestic offices.....	BHCK		BHCK		BHCK	
	F661	158,000	F662	219,000	F663	484,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM	
	K111	0	K112	0	K113	1,000
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
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0

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

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						
Holding companies with less than \$5 billion in total assets are to report Memoranda item 1.e.(3) columns A, B, and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B, and C blank.¹						
1. e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	90,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	309,000
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX66	NR	KX67	NR	KX68	NR
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	135,000	K127	57,000	K128	395,000
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>						
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM	
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		BHCK		BHCK	
(3) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(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
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (2).....	HK26	293,000	HK27	276,000	HK28	1,280,000
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	6559	0	6560	0
3. Loans and leases included in Schedule HC-N items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	1,240,000	1912	339,000	1913	1,815,000
4. Not applicable						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	18,000	C241	43,000	C226	52,000

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

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

Schedule HC-N—Continued

Memoranda—Continued

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 \$5 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>				
6. Derivative contracts: Fair value of amounts carried as assets.....	3529	0	3530	0	M.6.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	C410	3,141,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	117,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	<i>9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):</i>						
a. Outstanding balance.....	L183	0	L184	12,000	L185	130,000	M.9.a.
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	0	L187	3,000	L188	112,000	M.9.b.

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

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

Schedule HC-P is to be completed by holding companies with \$5 billion or more in total assets¹ at which either 1– 4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices that exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT81	792,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT82	1,652,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	2,157,000	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	3,144,000	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	76,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	8,000	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) The asset-size test is based on the total assets reported as of June 30, 2018.

(2) 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 with \$5 billion or more in total assets² that:

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

	(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											
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading ¹	JA36	276,281,000	G474	0	G475	181,296,000	G476	94,167,000	G477	818,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK										
	G478	153,193,000	G479	101,363,000	G480	0	G481	254,253,000	G482	303,000	2.
3. Loans and leases held for sale.....	G483	1,254,000	G484	0	G485	0	G486	1,254,000	G487	0	3.
4. Loans and leases held for investment.....	G488	4,085,000	G489	0	G490	0	G491	3,683,000	G492	402,000	4.
5. Trading assets:											
a. Derivative assets.....	BHCT										
	3543	55,403,000	G493	317,967,000	G494	91,000	G495	370,267,000	G496	3,012,000	5.a.
	BHCK										
b. Other trading assets.....	G497	219,235,000	G498	401,000	G499	120,176,000	G500	97,005,000	G501	2,455,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	18,718,000	G392	784,000	G395	5,628,000	G396	12,927,000	G804	947,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	728,169,000	G503	420,515,000	G504	307,191,000	G505	833,556,000	G506	7,937,000	7.
Liabilities											
8. Deposits.....	F252	2,319,000	F686	0	F694	0	F253	2,104,000	F254	215,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	40,651,000	G508	71,673,000	G509	0	G510	111,567,000	G511	757,000	9.
10. Trading liabilities:											
a. Derivative liabilities.....	BHCT										
	3547	45,935,000	G512	313,483,000	G513	134,000	G514	354,469,000	G515	4,815,000	10.a.
	BHCK										
b. Other trading liabilities.....	G516	72,496,000	G517	401,000	G518	60,429,000	G519	12,420,000	G520	48,000	10.b.

(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 2016-01, the amount reported in item 1, column A, must equal Schedule HC, item 2.b.

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

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											
Liabilities (continued)											
11. Other borrowed money.....	G521	60,729,000	G522	0	G523	0	G524	43,547,000	G525	17,182,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	7,805,000	G806	5,000	G807	6,280,000	G808	1,529,000	G809	1,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	229,935,000	G532	385,562,000	G533	66,843,000	G534	525,636,000	G535	23,018,000	14.

Memoranda

	(Column A)		(Column B)		(Column C)		(Column D)		(Column E)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. BHTX G546 Assets Held in Separate Accounts Insurance Related	G546	5,886,000	G547	0	G548	0	G549	5,886,000	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561 Collateral in Security-for-Security Lending Transactions	G561	5,690,000	G562	0	G563	5,628,000	G564	62,000	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. BHTX G571 Payable Under Security Lending Agreements	G571	6,342,000	G572	0	G573	6,280,000	G574	62,000	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule HC-Q—Continued

Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>				
3. Loans measured at fair value:				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties.....				
	HT87		1,272,000	M.3.a.(1)
(2) All other loans secured by real estate.....				
	HT88		0	M.3.a.(2)
b. Commercial and industrial loans.....				
	F585		1,288,000	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		2,780,000	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		1,241,000	M.4.a.(1)
(2) All other loans secured by real estate.....				
	HT92		0	M.4.a.(2)
b. Commercial and industrial loans.....				
	F597		1,306,000	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		2,803,000	M.4.d.

Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only
C.I. _____

Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands			
		BHCA	Amount		
Common Equity Tier 1 Capital					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	46,363,000	1.	
2.	Retained earnings (1).....	KW00	165,369,000	2.	
a. To be completed only by institutions that have adopted ASU 2016-13:					
Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No.)					
		0=No	BHCA		
		1=Yes	JJ29	NR	2.a.
3.	Accumulated other comprehensive income (AOCI).....	BHCA	Amount		
		B530	(36,318,000)	3.	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....					
		0=No	BHCA		
		1=Yes	P838	0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	BHCA	Amount		
		P839	154,000	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	175,568,000	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	21,066,000	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,087,000	7.	
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	12,370,000	8.	
9.	AOCI-related adjustments ((if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (2).....	P844	NR	9.a.	
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (3).....	P845	NR	9.b.	
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	NR	9.c.	
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	NR	9.d.	
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	NR	9.e.	
f.	To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	123,000	9.f.	

(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	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	(679,000)			10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	803,000			10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0			11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	137,798,000			12.
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	137,798,000			19.
Additional Tier 1 Capital						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	19,217,000			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	19,259,000			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	1,252,000			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	18,007,000			25.
Tier 1 Capital						
26.	Tier 1 capital (sum of items 19 and 25).....	8274	155,805,000			26.
Tier 2 Capital						
27.	Tier 2 capital instruments plus related surplus.....	P866	23,673,000			27.
28.	Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	326,000			28.
29.	Total capital minority interest that is not included in tier 1 capital.....	P868	46,000			29.
30.	a. Allowance for loan and lease losses includable in tier 2 capital (4,5).....	5310	13,868,000			30.a.
	b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW				
		5310	1,523,000			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.

(4) Institutions that have adopted ASU 2016-13 should report the amount of 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	
32. a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	37,913,000	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	25,568,000	32.b.
		BHCA		
33.	LESS: Tier 2 capital deductions.....	P872	36,000	33.
34. a.	Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	37,877,000	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	25,532,000	34.b.
Total Capital				
		BHCA		
35. a.	Total capital (sum of items 26 and 34.a).....	3792	193,682,000	35.a.
	b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....	BHCW		
		3792	181,337,000	35.b.
Total Assets for the Leverage Ratio				
		BHCA		
36.	Average total consolidated assets (7).....	KWO3	1,996,158,000	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	39,578,000	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(459,000)	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224	1,957,039,000	39.
Total Risk-Weighted Assets				
		A223	1,166,523,000	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	1,135,552,661	40.b.

		Column A		Column B	
		BHCA	Percentage	BHCW	Percentage
Risk-Based Capital Ratios *					
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	11.8127	P793	12.1349
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	13.3564	7206	13.7206
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	16.6034	7205	15.9691

		BHCA	Percentage
Leverage Capital Ratios *			
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	7.9613
45.	Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.2126

* 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 I.—Continued

		BHCA	Percentage	
Capital Buffer *				
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer		H311	7.3127	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				
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income		H313	NR	47.
48. Distributions and discretionary bonus payments during the quarter		H314	NR	48.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

Items 1 through 25 (columns A through U, as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.²

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories³											
1. Cash and balances due from depository institutions.....	BHCK D957 198,361,000	BHCK S396 0	BHCK D958 171,297,000				BHCK D959 13,838,000	BHCK S397 3,047,000	BHCK D960 6,824,000	BHCK S398 3,355,000	1.
2. Securities:											
a. Held-to-maturity securities (4).....	BHCK D961 57,631,000	BHCK S399 0	BHCK D962 5,188,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 46,745,000	BHCK D964 4,225,000	BHCK D965 1,447,000	BHCK S400 26,000	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 275,477,000	BHCK S402 0	BHCK D967 221,783,000	BHCK HJ76 223,000	BHCK HJ77 0		BHCK D968 41,796,000	BHCK D969 4,932,000	BHCK D970 6,306,000	BHCK S403 413,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 0		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 251,322,000	BHCK H172 251,322,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 1,587,000	BHCK S414 0	BHCK H173 0				BHCK S415 60,000	BHCK S416 860,000	BHCK S417 667,000		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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

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

(3) 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.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (5)	
	250% (6)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406			BHCK H271	BHCK H272	
	0	0		2,000			22,000	21,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold (in domestic offices).....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....							BHCK H273	BHCK H274	
b. High volatility commercial real estate exposures.....							0	0	4.a.
							BHCK H275	BHCK H276	
							0	0	4.b.

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

(6) 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 (7).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	66,000	0	0	0	0		0	0	0	66,000
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
d. All other exposures.....	5,889,000	0	0	0	0		0	0	5,831,000	58,000
5. Loans and leases held for investment: (8)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	129,741,000	0	0				1,184,000	98,420,000	30,137,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	7,000	0	0				0	0	0	7,000
c. Exposures past due 90 days or more or on nonaccrual (9).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	5,525,000	0	461,000	0	0		1,000	0	59,000	5,004,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	524,157,000	0	4,031,000	4,558,000	0		11,293,000	5,194,000	473,830,000	3,450,000
6. LESS: Allowance for loan and lease losses (10).....	BHCX 3123	BHCY 3123								
	12,783,000	12,783,000								

(7) 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.
 (8) 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.
 (9) 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.
 (10) 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 (11)	
	250% (12)	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 (13).....								BHCK H277	BHCK H278
								0	0
d. All other exposures.....								BHCK H279	BHCK H280
								0	0
5. Loans and leases held for investment:								BHCK H281	BHCK H282
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual (14).....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								21,801,000	6,415,000
6. LESS: Allowance for loan and lease losses.....									

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

(12) 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.

(13) 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.

(14) 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
	273,907,000	239,075,000	19,305,000	21,000	0		488,000	241,000	13,631,000	1,102,000
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185
8. All other assets (15,16,17).....	163,998,000	42,203,835	37,776,165	28,000	0	1,961,000	298,000	49,631,524	478,000	
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

(15) 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.

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

(17) 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 (18)	
	250% (19)	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	44,000	0	0				0	0
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets (20).....	14,097,476	0	0	14,000				271,000	1,073,929
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
b. Default fund contributions to central counterparties.....								9,808,000	2,310,000
								BHCK H298	BHCK H299
								7,431,000	6,457,000

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

(19) 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.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (21)	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
Securitization Exposures: On-and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (22).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	23,144,000	23,144,000	0	5,328,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	804,000	802,000	2,000	207,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	731,000	726,000	5,000	3,801,000	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	51,594,000	51,474,000	120,000	13,108,000	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	36,896,000	36,896,000	0	8,894,000	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (23).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	1,951,158,000	595,963,835	459,841,165	4,830,000	0		117,366,000	117,217,000	588,363,524	13,959,000

	(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% (24)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (23).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	14,097,476	44,000	0	16,000			127,000	39,333,000

(21) Simplified Supervisory Formula Approach.

(22) 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.

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

(24) 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 (25)	(Column B) Credit Equivalent Amount (26)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (27)											
12. Financial standby letters of credit.....	BHCK D991	1.0	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	44,163,000		44,163,000	2,737,000	1,525,000	0		5,239,000	2,612,000	31,115,000	935,000
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997	0.5	BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	12,418,000		6,209,000	2,000				865,000	24,000	5,206,000	112,000
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606	0.2	BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	4,980,000		996,000	2,000	24,000	0		62,000	14,000	828,000	66,000
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612	1.0	BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0		0	0				0	0	0	0

(25) Credit conversion factor.

(26) 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.

(27) 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 (28)	(Column B) Credit Equivalent Amount (29)	(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 (30).....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519	16.	BHCK S520	BHCK S521	BHCK S522	BHCK S523	
	101,115,000	1.0	101,115,000	16,442,000	13,086,000	0		16,967,000	2,324,000	51,242,000	1,054,000	
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	
	1,533,000	1.0	1,533,000	102,000				0	16,000	1,399,000	16,000	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97			BHCK S528	BHCK S529	BHCK S530	BHCK S531
	59,278,000	0.2	11,855,600	25,000	514,600	0		320,000	710,000	10,283,000	3,000	
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99			BHCK G627	BHCK G628	BHCK G629	BHCK S539
	281,828,000	0.5	140,914,000	897,000	18,268,000	0		11,465,000	554,000	109,120,000	610,000	
19. Unconditionally cancelable commitments	BHCK S540		BHCK S541									
	732,752,000	0.0	0									
20. Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01		BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548
			151,362,000	11,640,000	200,000	0		0	43,382,000	4,990,000	89,823,000	1,283,000
			BHCK S549	BHCK S550	BHCK S551	BHCK S552			BHCK S554	BHCK S555	BHCK S556	BHCK S557
			109,334,000	0	107,066,000	974,000			0	0	1,294,000	0
21. Centrally cleared derivatives												
22. Unsettled transactions (failed trades) (31)	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	
	769,000			594,000				29,000	1,000	65,000	0	

(28) Credit conversion factor.

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

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

(31) 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 (32)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands					
	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (33).....				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				BHCK H307	BHCK H308
				0	0
19. Unconditionally cancelable commitments					
20. Over-the-counter derivatives				BHCK H309	BHCK H310
				44,000	553,000
21. Centrally cleared derivatives					
22. Unsettled transactions (failed trades) (34).....	BHCK H198	BHCK H199	BHCK H200		
	30,000	3,000	47,000		

(32) Includes, for example, exposures collateralized by securitization exposures or mutual funds.
 (33) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 (34) 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)									23.
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	492,282,165	145,513,600	974,000	0	195,695,000	128,462,000	888,738,524	18,038,000	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)									25.
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	0	2,910,272	38,960	0	39,139,000	64,231,000	888,738,524	27,057,000	

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)		
		Allocation by Risk-Weight Category								
		250% (35)	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		
		14,097,476	44,000	0	16,000	30,000	3,000	174,000	23.	
24.	Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.	
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)									
		BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579		
		35,243,690	132,000	0	96,000	187,500	28,125	2,175,000	25.	

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

		Totals			
		Dollar Amounts in Thousands			
		BHCK	Amount		
26.	Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (36).....	S580	1,109,433,000	26.	
27.	Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	58,748,000	27.	
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (37, 38).....	B704	1,166,893,000	28.	
29.	LESS: Excess allowance for loan and lease losses (39, 40)	A222	369,000	29.	
30.	LESS: Allocated transfer risk reserve	3128	1,000	30.	
31.	Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,166,523,000	31.	

(35) 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.
 (36) 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.
 (37) 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).
 (38) 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.
 (39) Institutions that have adopted ASU 2016-13 should report the excess AACL.
 (40) 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

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

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules			G642	97,924,000	M.1.

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
2.	Notional principal amounts of over-the-counter derivative contracts:							
a.	Interest rate	S582	2,264,380,000	S583	1,768,990,000	S584	1,516,258,000	M.2.a.
b.	Foreign exchange rate and gold	S585	9,695,292,000	S586	637,986,000	S587	288,187,000	M.2.b.
c.	Credit (investment grade reference asset)	S588	215,490,000	S589	246,437,000	S590	57,393,000	M.2.c.
d.	Credit (non-investment grade reference asset)	S591	73,043,000	S592	86,342,000	S593	17,050,000	M.2.d.
e.	Equity	S594	251,243,000	S595	84,131,000	S596	6,512,000	M.2.e.
f.	Precious metals (except gold)	S597	6,126,000	S598	389,000	S599	0	M.2.f.
g.	Other	S600	55,644,000	S601	66,873,000	S602	12,178,000	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
a.	Interest rate	S603	35,555,946,000	S604	2,172,254,000	S605	392,782,000	M.3.a.
b.	Foreign exchange rate and gold	S606	313,577,000	S607	9,279,000	S608	659,000	M.3.b.
c.	Credit (investment grade reference asset)	S609	484,883,000	S610	55,010,000	S611	1,072,000	M.3.c.
d.	Credit (non-investment grade reference asset)	S612	371,964,000	S613	15,837,000	S614	99,000	M.3.d.
e.	Equity	S615	930,765,000	S616	82,439,000	S617	1,395,000	M.3.e.
f.	Precious metals (except gold)	S618	9,213,000	S619	56,000	S620	0	M.3.f.
g.	Other	S621	307,505,000	S622	44,652,000	S623	4,065,000	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	40,865,000	M.4.
5.	Amount of allowances for credit losses on purchased credit-deteriorated assets: (2)					
a.	Loans and leases held for investment.....			JJ30	NR	M.5.a.
b.	Held-to-maturity debt securities.....			JJ31	NR	M.5.b.
c.	Other financial assets measured at amortized cost.....			JJ32	NR	M.5.c.

(1) The asset-size test is based on the total assets reported as of June 30, 2018.
 (2) Memorandum items 5.a through 5.c should be completed only by institutions that have adopted ASU 2016-13.

For Federal Reserve Bank Use Only
C.I. _____

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

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

							C000
(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands							
Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Securitization Activities							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....							
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
	8,062,000	130,000	0	0	0	0	9,127,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....							
	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15
	0	0	0	0	0	0	26,000
<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	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
	926,000	5,000	0	0	0	0	0
b. 90 days or more past due.....	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
	251,000	3,000	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):							
a. Charge-offs.....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
	49,000	0	0	0	0	0	0
b. Recoveries.....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
	0	0	0	0	0	0	0

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

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. - 8. Not applicable.							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776 47,000			BHCK B779 20,000	BHCK B780 45,000	BHCK B781 0	BHCK B782 1,282,000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 70,000						BHCK B796 3,624,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 70,000						BHCK B803 1,036,000

(2) The \$10 billion asset-size test is 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	70,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	52,467,000	M.2.b.
c. Other financial assets (1).....	A591	9,916,000	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	523,000	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	1,419,000	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	3,547,000	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 Entities¹

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

	(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	43,000	JF84	65,000	1.a.
b. Securities not held for trading.....	HU20	66,000	HU21	1,095,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	44,607,000	HU23	16,704,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	5,000	JF90	6,921,000	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	20,648,000	JF85	14,965,000	2.a.
b. Other liabilities.....	JF93	219,000	JF86	698,000	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	1,419,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	15,622,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	10,129,000			6.

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

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

Notes to the Balance Sheet—Predecessor Financial Items

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

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

Notes to the Balance Sheet (Other)

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

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

Example

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

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

Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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