

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

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands		BHCK	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1-4 family residential properties.....	4435	2,223,000			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	700,000			1.a.(1)(b)
(c) All other loans.....	F821	17,838,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	10,539,000			1.a.(2)
b. Income from lease financing receivables.....	4065	(79,000)			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	802,000			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	1,182,000			1.d.(1)
(2) Mortgage-backed securities.....	B489	1,561,000			1.d.(2)
(3) All other securities.....	4060	3,405,000			1.d.(3)
e. Interest income from trading assets (2).....	4069	4,721,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	1,961,000			1.f.
g. Other interest income.....	4518	189,000			1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	45,042,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	422,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	203,000			2.a.(1)(b)
(c) Other deposits.....	6761	1,536,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	2,598,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	1,830,000			2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....	4185	4,732,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....	4397	772,000			2.d.
e. Other interest expense.....	4398	141,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	12,234,000			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	32,808,000			3.
4. Provision for loan and lease losses (3).....	JJ33	16,005,000			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	1,741,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	736,000			5.b.
c. Trading revenue (2,4).....	A220	9,564,000			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.l, 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	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>			
5.d.(1) Fees and commissions from securities brokerage.....	C886	1,908,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	3,756,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	36,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	64,000	5.d.(4)
(5) Income from other insurance activities.....	C387	376,000	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)
e. Venture capital revenue (6).....	B491	0	5.e.
f. Net servicing fees.....	B492	(70,000)	5.f.
g. Net securitization income (6).....	B493	63,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	8560	270,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	(2,000)	5.j.
k. Net gains (losses) on sales of other assets (7).....	B496	0	5.k.
l. Other noninterest income (8).....	B497	5,839,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	24,281,000	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	1,248,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	16,873,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	1,695,000	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	363,000	7.c.(2)
d. Other noninterest expense (9).....	4092	14,851,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	33,782,000	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	8,550,000	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	84,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	8,634,000	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	1,522,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	7,112,000	10.
11. Discontinued operations, net of applicable income taxes (11).....	FT28	(26,000)	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	7,086,000	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	18,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	7,068,000	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	
<i>Memoranda items 1 and 2 are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
1.	Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	32,841,000	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	8,674,000	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	10,000	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	217,000	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
			4150	219,446	M.5.
<i>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</i>					
6.	Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):		BHCK	Amount	
a.	Income and fees from the printing and sale of checks.....		C013	0	M.6.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....		C014	0	M.6.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	M.6.c.
d.	Rent and other income from other real estate owned.....		4042	0	M.6.d.
e.	Safe deposit box rent.....		C015	0	M.6.e.
f.	Bank card and credit card interchange fees.....		F555	0	M.6.f.
g.	Income and fees from wire transfers.....		T047	0	M.6.g.
h.	TEXT 8562		8562	0	M.6.h.
i.	TEXT 8563 Other banking related fees		8563	2,338,000	M.6.i.
j.	TEXT 8564		8564	0	M.6.j.
<i>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</i>					
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):				
a.	Data processing expenses.....		C017	4,464,000	M.7.a.
b.	Advertising and marketing expenses.....		0497	0	M.7.b.
c.	Directors' fees.....		4136	0	M.7.c.
d.	Printing, stationery, and supplies.....		C018	0	M.7.d.
e.	Postage.....		8403	0	M.7.e.
f.	Legal fees and expenses.....		4141	0	M.7.f.
g.	FDIC deposit insurance assessments.....		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, 2019.

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.
<i>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</i>						
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):						
a.(1)	TEXT FT29 Discontinued Operations	FT29			(26,000)	M.8.a.(1)
(2)	Applicable income tax effect.....	BHCK	FT30		0	M.8.a.(2)
b.(1)	TEXT FT31	FT31			0	M.8.b.(1)
(2)	Applicable income tax effect.....	BHCK	FT32		0	M.8.b.(2)
9. Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)						
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets¹ that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures.....	8757			6,604,000	M.9.a.
b.	Foreign exchange exposures.....	8758			2,978,000	M.9.b.
c.	Equity security and index exposures.....	8759			(1,290,000)	M.9.c.
d.	Commodity and other exposures.....	8760			(605,000)	M.9.d.
e.	Credit exposures.....	F186			1,877,000	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.¹</i>						
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....	K090			(357,000)	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			140,000	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.¹</i>						
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a.	Net gains (losses) on credit derivatives held for trading.....	C889			(13,000)	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0	M.10.b.
<i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.¹</i>						
11. Credit losses on derivatives (see instructions).....		A251			32,000	M.11.

(1) The asset size test is based on the total assets reported as of June 30, 2019.

Schedule HI—Continued

Memoranda—Continued

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	24,000	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	64,000	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....	B983	102,000	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			
<i>Memorandum items 14.a through 14.b.(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.¹</i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	774,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(23,000)	M.14.a.1.
b. Net gains (losses) on liabilities.....	F553	1,359,000	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.1.
<i>Memoranda item 15 is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	458,000	M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only 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</i>			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....	F228	NR	M.16.
<i>Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly.)¹</i>			
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) (2).....	J321	NR	M.17.

(1) The asset size test is based on the total assets reported as of June 30, 2019.

(2) Memorandum item 17 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule HI-A—Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....		3217	193,242,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....		B507	(3,076,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	190,166,000	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....		4340	7,068,000	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	(1,495,000)	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	(81,000)	6.b.
7. Sale of treasury stock.....		4782	856,000	7.
8. LESS: Purchase of treasury stock.....		4783	3,333,000	8.
9. Changes incident to business combinations, net.....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....		4598	828,000	10.
11. LESS: Cash dividends declared on common stock.....		4460	3,226,000	11.
12. Other comprehensive income (1).....		B511	3,253,000	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	0	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC).....		BHCT		
		3210	193,876,000	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	9,000	5412	16,000	1.c.(1)
	(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
	(a) Secured by first liens.....	C234	14,000	C217	5,000	1.c.(2)(a)
	(b) Secured by junior liens.....	C235	9,000	C218	14,000	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	48,000	C898	0	1.e.(2)
f.	In foreign offices.....	B512	57,000	B513	16,000	1.f.
2.	Not applicable.					
3.	Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
<i>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</i>						
4.	Commercial and industrial loans:					
a.	To U.S. addressees (domicile).....	4645	440,000	4617	30,000	4.a.
b.	To non-U.S. addressees (domicile).....	4646	444,000	4618	48,000	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	5,537,000	B515	849,000	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	647,000	K206	132,000	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.²</i>						
6.	Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7.	All other loans.....	4644	177,000	4628	37,000	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, 2019.

Schedule HI-B—Continued

Part I.—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<i>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</i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases.....	KX50	NR	KX51	NR	8.c.
9. Total (sum of items 1 through 8) (3).....	4635	7,382,000	4605	1,147,000	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, 2019.

(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) Chart-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Year-to-date					
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.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.³</i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....	4652	57,000	4662	16,000	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	1,210,000	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, 2019.

Schedule HI-B—Continued

Part II. Changes in Allowance for Credit Losses¹

	(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
Dollar Amounts in Thousands						
1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	12,783,000	JH88	0	JH94	0
	BHCT					
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	1,147,000	JH89	0	JH95	1,000
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).....	C079	7,286,000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	96,000	JJ00	0	JJ01	0
5. Provisions for credit losses (4,5).....	4230	15,949,000	JH90	21,000	JH96	4,000
6. Adjustments (see instructions for this schedule).....	C233	3,929,000	JH91	77,000	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	BHCT					
	3123	26,426,000	JH93	98,000	JH99	5,000

- (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
<i>Memorandum items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.¹</i>		
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	0
<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	356,000
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	NR
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (4).....	JJ02	31,000
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4).....	JJ03	79,000

- (1) The asset-size test is based on the total assets reported as of June 30, 2019.
- (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}

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	NR	M709	NR	M710	NR	M711	NR	M712	NR	M713	NR	1.a.
b. Commercial real estate loans.....	M714	NR	M715	NR	M716	NR	M717	NR	M719	NR	M720	NR	1.b.
c. Residential real estate loans.....	M721	NR	M722	NR	M723	NR	M724	NR	M725	NR	M726	NR	1.c.
2. Commercial loans (3).....	M727	NR	M728	NR	M729	NR	M730	NR	M731	NR	M732	NR	2.
3. Credit cards.....	M733	NR	M734	NR	M735	NR	M736	NR	M737	NR	M738	NR	3.
4. Other consumer loans.....	M739	NR	M740	NR	M741	NR	M742	NR	M743	NR	M744	NR	4.
5. Unallocated, if any.....							M745	NR					5.
6. Total (sum of 1.a through 5) (4).....	M746	NR	M747	NR	M748	NR	M749	NR	M750	NR	M751	NR	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, 2019.

(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}

	(Column A)		(Column B)		
	Amortized Cost		Allowance Balance		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Loans and Leases Held for Investment: (1)					
1. Real estate loans:					
a. Construction loans.....	JJ04	6,463,000	JJ12	39,000	1.a.
b. Commercial real estate loans.....	JJ05	21,972,000	JJ13	364,000	1.b.
c. Residential real estate loans.....	JJ06	141,378,000	JJ14	1,616,000	1.c.
2. Commercial loans (3).....	JJ07	329,782,000	JJ15	6,575,000	2.
3. Credit cards.....	JJ08	140,379,000	JJ16	16,417,000	3.
4. Other consumer loans.....	JJ09	29,891,000	JJ17	1,415,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	669,865,000	JJ19	26,426,000	6.

	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	80,000	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	8,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	3,000	9.
10. Other debt securities.....	JJ24	7,000	10.
11. Total (sum of items 7 through 10) (6).....	JJ25	98,000	11.

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

(2) The asset-size test is based on the total assets reported as of June 30, 2019.

(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	(3,076,000)	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	4,000	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	4,271,000	3.

	Dollar Amounts in Thousands	BHCK	Amount	
4.		5351	0	4.
5.		5352	0	5.
6.		5353	0	6.
7.		5354	0	7.
8.		5355	0	8.
9.		B042	0	9.
10.		B043	0	10.
11.		B044	0	11.
12.		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 September 30, 2020
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	25,308,000	1.a.
b. Interest-bearing balances: (2)						
(1) In U.S. offices.....						
				0395	180,291,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....						
				0397	122,625,000	1.b.(2)
2. Securities:						
a. Held-to-maturity securities (from Schedule HC-B, column A) (3).....						
				JJ34	96,065,000	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....						
				1773	339,161,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....						
				JA22	693,000	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	289,358,000	3.b.
4. Loans and lease financing receivables:						
a. Loans and leases held for sale.....						
				5369	6,296,000	4.a.
b. Loans and leases held for investment.....						
		B528	675,389,000			4.b.
c. LESS: Allowance for loan and lease losses (7).....						
		3123	26,426,000			4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....						
				B529	648,963,000	4.d.
5. Trading assets (from Schedule HC-D).....						
				3545	345,971,000	5.
6. Premises and fixed assets (including capitalized leases).....						
				2145	13,539,000	6.
7. Other real estate owned (from Schedule HC-M).....						
				2150	42,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....						
				2130	7,636,000	8.
9. Direct and indirect investments in real estate ventures.....						
				3656	0	9.
10. Intangible assets (from Schedule HC-M).....						
				2143	26,428,000	10.
11. Other assets (from Schedule HC-F) (6).....						
				2160	132,083,000	11.
12. Total assets (sum of items 1 through 11).....						
				2170	2,234,459,000	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	121,237,000	13.a.(1)
	(2) Interest-bearing.....		6636	497,487,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
	(1) Noninterest-bearing.....		6631	94,208,000	13.b.(1)
	(2) Interest-bearing.....		6636	549,745,000	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	207,227,000	14.b.
15. Trading liabilities (from Schedule HC-D).....					
			3548	144,335,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....					
			3190	281,531,000	16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures (4).....					
			4062	27,440,000	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	114,932,000	20.
21. Total liabilities (sum of items 13 through 20).....					
			2948	2,039,864,000	21.
22. Not applicable					
Equity Capital					
Holding Company Equity Capital					
23. Perpetual preferred stock and related surplus.....					
			3283	17,829,000	23.
24. Common stock (par value).....					
			3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock).....					
			3240	107,915,000	25.
26. a. Retained earnings.....					
			3247	165,303,000	26.a.
	b. Accumulated other comprehensive income (5).....		B530	(33,065,000)	26.b.
	c. Other equity capital components (6).....		A130	(64,137,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....					
			3210	193,876,000	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	719,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....					
			G105	194,595,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....					
			3300	2,234,459,000	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	NR

M.1.

2. If response to Memoranda item 1 is yes, indicate below the name and address of the holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner. (7)

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

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

NR
(2) City (TEXT C708)

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

NR
(3) State Abbrev. (TEXT C714)

NR
(4) Zip Code (TEXT C715)

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

Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	0211	14,917,000	0213	14,893,000	1286	157,561,000	1287	160,020,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	96,000	HT53	97,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	9,277,000	8497	9,953,000	8498	3,565,000	8499	3,477,000	3.
<i>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</i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,597,000	G301	1,689,000	G302	514,000	G303	513,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	41,402,000	G305	43,438,000	G306	36,686,000	G307	37,619,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	522,000	G311	523,000	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	1,463,000	G313	1,534,000	G314	3,605,000	G315	3,714,000	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	1,155,000	G321	1,156,000	G322	57,000	G323	58,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,297,000	K143	1,448,000	K144	373,000	K145	426,000	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	1,073,000	K151	1,133,000	K152	444,000	K153	447,000	4.c.2a
(b) All other commercial MBS.....	K154	726,000	K155	726,000	K156	60,000	K157	60,000	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, 2019.

(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	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	148,000	C988	152,000	C989	276,000	C027	275,000
b. Structured financial products.....	HT58	21,362,000	HT59	21,170,000	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	1,290,000	1741	1,303,000
b. Other foreign debt securities.....	1742	1,746,000	1743	1,819,000	1744	129,286,000	1746	130,629,000
7. Investments in mutual funds and other equity securities with readily determinable fair values (1).....					A510	NR	A511	NR
							BHCT	
8. Total (sum of 1 through 7) (2).....	1754	96,163,000	1771	99,111,000	1772	334,335,000	1773	339,161,000

Memoranda

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities (3).....	0416	227,714,000
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	133,156,000
b. Over 1 year to 5 years.....	0384	195,794,000
c. Over 5 years.....	0387	106,374,000
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	NR
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost.....	8782	0
b. Fair value.....	8783	0

- (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	3,000	B841	3,000	M.5.a.
b. Home equity lines.....	B842	148,000	B843	152,000	B844	3,000	B845	3,000	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	191,000	B849	191,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	56,000	B853	55,000	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	23,000	B861	23,000	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	21,362,000	G357	21,170,000	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, 2019.

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	174,877,000		
a. Construction, land development, and other land loans:			BHCK	
(1) 1-4 family residential construction loans.....			F158	15,000
(2) Other construction loans and all land development and other land loans.....			F159	5,846,000
b. Secured by farmland.....			BHDM	
c. Secured by 1-4 family residential properties:			1420	66,000
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	7,420,000
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....			5367	83,889,000
(b) Secured by junior liens.....			5368	2,391,000
d. Secured by multifamily (5 or more) residential properties.....			1460	8,385,000
e. Secured by nonfarm nonresidential properties:			BHCK	
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	1,411,000
(2) Loans secured by other nonfarm nonresidential properties.....			F161	10,001,000
2. Loans to depository institutions and acceptances of other banks.....			BHDM	
a. To U.S. banks and other U.S. depository institutions.....	1292	164,000	1288	3,242,000
b. To foreign banks.....	1296	11,007,000		
3. Loans to finance agricultural production and other loans to farmers.....	1590	745,000	1590	23,000
<i>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</i>				
4. Commercial and industrial loans.....			1766	66,387,000
a. To U.S. addressees (domicile).....	1763	59,872,000		
b. To non-U.S. addressees (domicile).....	1764	111,757,000		
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX56	NR		
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	122,237,000
a. Credit cards.....	B538	140,371,000		
b. Other revolving credit plans.....	B539	9,551,000		
c. Automobile loans.....	K137	30,000		
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	20,391,000		
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	4,258,000	2081	203,000
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, 2019.

Schedule HC-C—Continued

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
<i>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</i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	79,578,000	J454	51,312,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	11,610,000	1545	5,840,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	57,375,000	J451	26,755,000	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans.....	KX57	NR	KX57	NR	9.b.(3)
<i>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</i>					
10. Lease financing receivables (net of unearned income).....			2165	704,000	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	767,000			10.b.
c. Lease finance receivables.....	KX58	NR			10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	668,000	2123	602,000	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	681,685,000	2122	395,525,000	12.

Memoranda

	Dollar Amounts in Thousands		
	BHDM	Amount	
<i>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</i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	1,208,000	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
<i>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</i>			
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile).....	K163	4,000	M.1.e.1
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX59	NR	M.1.e.3

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

Schedule HC-C—Continued

Dollar Amounts in Thousands	BHCK	Amount	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	2,189,000	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.....	BHDM K166	0	M.1.f.1
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K168	0	M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	1,708,000	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	346,000	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	3,401,000	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	6,841,000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.¹</i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	57,144,000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets¹ that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....	C391	3,365,000	M.4.

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

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	NR	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780	NR	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	NR	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2019, 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	476,000	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						
<p><i>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</i></p>						
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	NR	G092	NR	G093	NR
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR
e. Loans and leases.....	KX60	NR	KX61	NR	KX62	NR

	Dollar Amounts in Thousands	
	BHCK	Amount
13. Not applicable		
14. Pledged loans and leases.....	G378	219,673,000
15. Not applicable		
<i>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</i>		
16. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		
a. Number of Section 4013 loans outstanding.....	LG24	CONF
b. Outstanding balance of Section 4013 loans.....	LG25	CONF

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

(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	65,373,000			1.
2.	U.S. government agency obligations (exclude mortgage-backed securities).....	3532	1,727,000			2.
3.	Securities issued by states and political subdivisions in the U.S.....	3533	1,336,000			3.
4.	Mortgage-backed securities (MBS):	BHCK				
a.	Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	34,972,000			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	2,449,000			4.b.
c.	All other residential mortgage-backed securities.....	G381	628,000			4.c.
d.	Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	K197	627,000			4.d.
e.	All other commercial MBS.....	K198	565,000			4.e.
5.	Other debt securities					
a.	Structured financial products.....	HT62	1,732,000			5.a.
b.	All other debt securities.....	G386	108,025,000			5.b.
6.	Loans:					
a.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....	HT63	1,214,000			6.a.(1)
(2)	All other loans secured by real estate.....	HT64	4,000			6.a.(2)
b.	Commercial and industrial loans.....	F614	4,833,000			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	1,362,000			6.d.
7.-8.	Not applicable					
9.	Other trading assets.....	3541	56,234,000			9.
10.	Not applicable					
11.	Derivatives with a positive fair value.....	3543	64,890,000			11.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	BHCT				
		3545	345,971,000			12.
Liabilities						
13.	a. Liability for short positions:	BHCK				
(1)	Equity securities.....	G209	17,886,000			13.a.(1)
(2)	Debt securities.....	G210	72,046,000			13.a.(2)
(3)	All other assets.....	G211	0			13.a.(3)
b.	All other trading liabilities.....	F624	78,000			13.b.
14.	Derivatives with a negative fair value.....	3547	54,325,000			14.
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15).....	BHCT				
		3548	144,335,000			15.

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

(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	1,296,000	M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	2,000	M.1.a.(2)
b. Commercial and industrial loans.....	F632	5,123,000	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	1,435,000	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	208,000	M.2.a.
b. Unpaid principal balance.....	F640	429,000	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	214,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	983,000	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.
g. Other collateral or reference assets.....	G652	535,000	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	163,370,000	M.4.a.
b. Pledged loans.....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	43,000	M.5.a.
b. Home equity lines.....	F644	337,000	M.5.b.
c. Automobile loans.....	F645	141,000	M.5.c.
d. Other consumer loans.....	F646	149,000	M.5.d.
e. Commercial and industrial loans.....	F647	0	M.5.e.
f. Other.....	F648	213,000	M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652	40,357,000	M.7.a.
b. Other.....	F653	10,547,000	M.7.b.
8. Loans pending securitization.....	F654	18,000	M.8.

(1) The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2019.

Schedule HC-D—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9.	a. (1) Gross fair value of commodity contracts.....		G212	14,997,000	M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory.....		G213	1,228,000	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	78,000	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	43,510,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	111,330,000	1.b.
c.	Money market deposit accounts and other savings accounts.....		2389	419,908,000	1.c.
d.	Time deposits of \$250,000 or less.....		HK29	22,766,000	1.d.
e.	Time deposits of more than \$250,000.....		J474	21,210,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		BHOD 3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
c.	Money market deposit accounts and other savings accounts.....		2389	0	2.c.
d.	Time deposits of \$250,000 or less.....		HK29	0	2.d.
e.	Time deposits of more than \$250,000.....		J474	0	2.e.

Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....		HK06	70,674,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	5,808,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	20,831,000	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	138,483,000	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	5,789,000	1.
2. Net deferred tax assets (3).....	2148	25,720,000	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	7,075,000	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	356,000	5.a.
b. Separate account life insurance assets.....	K202	9,565,000	5.b.
c. Hybrid account life insurance assets.....	K270	0	5.c.
6. Other.....	2168	83,578,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	132,083,000	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	941,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....	B557	2,299,000	3.
4. Other.....	B984	111,692,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	114,932,000	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 repriceable within one year or mature within one year.....	3197	1,213,120,000	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	175,456,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	38,386,000	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	0			1.
2.	Total assets.....	C244	532,000			2.
Liabilities						
3.	Claims and claims adjustment expense reserves.....	B990	110,000			3.
4.	Unearned premiums.....	B991	50,000			4.
5.	Total equity.....	C245	361,000			5.
6.	Net income.....	C246	26,000			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	5,732,000			2.
3.	Total assets.....	C248	8,459,000			3.
Liabilities						
4.	Policyholder benefits and contractholder funds.....	B994	929,000			4.
5.	Separate account liabilities.....	B996	5,732,000			5.
6.	Total equity.....	C249	1,663,000			6.
7.	Net income.....	C250	36,000			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	156,795,000	1.a.
b. Mortgage-backed securities (1).....					
			B559	93,894,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....					
			B560	168,159,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....					
			3365	294,949,000	2.
			BHDM		
3. a. Total loans and leases in domestic offices.....					
			3516	399,625,000	3.a.
(1) Loans secured by 1–4 family residential properties.....					
			3465	93,038,000	3.a.(1)
(2) All other loans secured by real estate.....					
			3466	25,142,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....					
			3386	22,000	3.a.(3)
(4) Commercial and industrial loans.....					
			3387	75,359,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
			B561	120,883,000	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	4,163,000	3.a.(5)(b)
			BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....					
			3360	293,667,000	3.b.
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.³</i>					
			BHCK		
4. a. Trading assets.....					
			3401	354,536,000	4.a.
b. Other earning assets.....					
			B985	366,847,000	4.b.
5. Total consolidated assets (4).....					
			3368	2,254,093,000	5.
Liabilities					
6. Interest-bearing deposits (domestic) (5).....					
			3517	505,627,000	6.
7. Interest-bearing deposits (foreign) (5).....					
			3404	553,673,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....					
			3353	216,556,000	8.
9. All other borrowed money.....					
			2635	287,873,000	9.
10. Not applicable					
Equity Capital					
11. Total equity capital (excludes limited-life preferred stock).....					
			3519	192,888,000	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, 2019.

(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	9,908,000	1.a.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets' semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines.....						
				J455	NR	1.b.(1)
(2) Other unused credit card lines.....						
				J456	NR	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....						
				3816	5,529,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....						
	F164	79,000				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
	F165	5,450,000				1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				6550	8,261,000	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.¹</i>						
d. Securities underwriting						
				3817	27,000	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans						
				J457	188,057,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	46,606,000	1.e.(2)
(3) All other unused commitments.....						
				J459	148,501,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....						
				6566	91,281,000	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>						
a. Amount of financial standby letters of credit conveyed to others						
				3820	25,960,000	2.a.
3. Performance standby letters of credit and foreign office guarantees						
				6570	12,911,000	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>						
a. Amount of performance standby letters of credit conveyed to others						
				3822	1,474,000	3.a.
4. Commercial and similar letters of credit						
				3411	4,576,000	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....						
				3433	110,264,000	6.a.
b. Securities borrowed.....						
				3432	129,403,000	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

		(Column A) Sold Protection		(Column B) Purchased Protection		
		BHCK	Amount	BHCK	Amount	
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	610,054,000	C969	673,108,000	7.a.(1)
(2) Total return swaps.....						
		C970	4,422,000	C971	12,795,000	7.a.(2)
(3) Credit options.....						
		C972	6,622,000	C973	14,005,000	7.a.(3)
(4) Other credit derivatives.....						
		C974	0	C975	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value						
		C219	4,689,000	C221	6,195,000	7.b.(1)
(2) Gross negative fair value.....						
		C220	5,830,000	C222	5,664,000	7.b.(2)

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

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	621,098,000			7.c.(1)(a)
(b) Purchased protection.....		G402	665,918,000			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	33,587,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	403,000			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	106,830,000	G407	311,770,000	G408	61,271,000	7.d.(1)(a)
(b) Subinvestment grade.....		G409	40,783,000	G410	85,368,000	G411	15,076,000	7.d.(1)(b)
(2) Purchased credit protection: (3)								
(a) Investment grade.....		G412	129,269,000	G413	345,192,000	G414	76,656,000	7.d.(2)(a)
(b) Subinvestment grade.....		G415	41,757,000	G416	89,868,000	G417	17,166,000	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	489,567,000	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	61,616,000	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 Forward Starting Unsettled Repos	6561	61,616,000	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, 2019.

Schedule HC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Amount	Amount	Amount	Amount	
<i>Items 11.a through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693 513,369,000	BHCK 8694 22,139,000	BHCK 8695 61,968,000	BHCK 8696 55,468,000	11.a.
b. Forward contracts.....	BHCK 8697 4,161,882,000	BHCK 8698 3,797,992,000	BHCK 8699 3,703,000	BHCK 8700 104,760,000	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 117,004,000	BHCK 8702 652,000	BHCK 8703 981,996,000	BHCK 8704 92,087,000	11.c.(1)
(2) Purchased options.....	BHCK 8705 166,752,000	BHCK 8706 529,000	BHCK 8707 984,384,000	BHCK 8708 85,298,000	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 1,564,642,000	BHCK 8710 981,720,000	BHCK 8711 277,524,000	BHCK 8712 53,427,000	11.d.(1)
(2) Purchased options.....	BHCK 8713 1,353,017,000	BHCK 8714 982,292,000	BHCK 8715 142,354,000	BHCK 8716 57,971,000	11.d.(2)
e. Swaps.....	BHCK 3450 18,057,510,000	BHCK 3826 6,169,045,000	BHCK 8719 237,127,000	BHCK 8720 79,079,000	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 25,864,336,000	BHCK A127 11,904,721,000	BHCK 8723 2,689,056,000	BHCK 8724 527,306,000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 69,840,000	BHCK 8726 49,648,000	BHCK 8727 0	BHCK 8728 784,000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 248,379,000	BHCK 8734 108,916,000	BHCK 8735 41,791,000	BHCK 8736 14,997,000	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 227,474,000	BHCK 8738 109,995,000	BHCK 8739 52,599,000	BHCK 8740 19,024,000	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 2,789,000	BHCK 8742 474,000	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 1,707,000	BHCK 8746 925,000	BHCK 8747 0	BHCK 8748 0	14.b.(2)

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

Schedule HC-L—Continued

	(Column A)		(Column B)	(Column C)		(Column D)		(Column E)		
	Banks and Securities Firms			Hedge Funds		Sovereign Governments		Corporations and All Other Counterparties		
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands										
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.¹</i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	37,008,000		G420	2,132,000	G421	13,742,000	G422	46,424,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	13,126,000		G425	8,716,000	G426	401,000	G427	22,259,000	15.b.1.
(2) Cash - Other currencies.....	G428	19,053,000		G430	71,000	G431	5,564,000	G432	7,165,000	15.b.2.
(3) U.S. Treasury securities.....	G433	2,351,000		G435	1,536,000	G436	0	G437	3,335,000	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	2,049,000		G440	0	G441	0	G442	406,000	15.b.4.
(5) Corporate bonds.....	G443	1,414,000		G445	0	G446	0	G447	856,000	15.b.5.
(6) Equity securities.....	G448	980,000		G450	24,000	G451	0	G452	1,129,000	15.b.6.
(7) All other collateral.....	G453	5,842,000		G455	28,000	G456	658,000	G457	5,812,000	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	44,815,000		G460	10,375,000	G461	6,623,000	G462	40,962,000	15.b.8.

(1) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2019.

Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				1.
	3459	2,081,959,678			
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	29,226,000			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	16,952,000			3.
4. Other assets acquired in satisfaction of debts previously contracted	6557	9,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	120,858,000			5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
6. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):					
(1) Loans secured by real estate in domestic offices:					
(a) Construction, land development, and other land loans:	BHDM				
(1) 1-4 family residential construction loans.....	K169	0			6.a.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K170	0			6.a.1.a.2.
(b) Secured by farmland.....	K171	0			6.a.1.b.
(c) Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0			6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	K173	0			6.a.1.c.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, 2019.

Schedule HC-M—Continued

		Dollar Amounts in Thousands	BHFN	Amount	
6.b. (6)	In foreign offices.....		K260	0	6.b.(6)
	(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....		BHCK		
			K192	0	6.b.(7)
c.	Debt securities (included in Schedule HC, items 2.a and 2.b).....		J461	0	6.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	6.d.
<i>Items 7.a and 7.b are to be completed annually in the December report only.</i>					
7.	Captive insurance and reinsurance subsidiaries:				
a.	Total assets of captive insurance subsidiaries (1).....		K193	NR	7.a.
b.	Total assets of captive reinsurance subsidiaries (1).....		K194	NR	7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.).....		0=NO	BHCK	
			1=YES	C251	0
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.)		0=NO	BHCK	
			1=YES	6689	0
10.	Not applicable				
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10		0=NO	BHCK	
			1=YES	6416	1

TEXT
6428

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

CONF
Area Code and Phone Number (TEXT 9009)

		BHCK	Amount	
12.	Intangible assets:			
a.	Mortgage servicing assets.....	3164	334,000	12.a.
	(1) Estimated fair value of mortgage servicing assets.....	6438	334,000	12.a.(1)
b.	Goodwill.....	3163	21,624,000	12.b.
c.	All other intangible assets	JF76	4,470,000	12.c.
		BHCT		
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....	2143	26,428,000	12.d.
13.	Other real estate owned	2150	42,000	13.
14.	Other borrowed money:			
a.	Commercial paper.....	2309	19,351,000	14.a.
b.	Other borrowed money with a remaining maturity of one year or less	2332	61,347,000	14.b.
c.	Other borrowed money with a remaining maturity of more than one year	2333	200,833,000	14.c.
		BHCT		
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)	3190	281,531,000	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	BHCK	
		1=YES	B569	1
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount	
		B570	0	16.

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

Schedule HC-M—Continued

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

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

0=NO	BHCK		
1=YES	C161	1	17.

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

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

0=NO	BHCK		
1=YES	C159	1	18.

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

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

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

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

0=NO	BHCK		
1=YES	C700	NR	19.a.

b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.).....

0=NO			
1=YES	C701	NR	19.b.

	Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>				
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:				
a. Net assets		C252	521,016,000	20.a.
b. Balances due from related institutions:				
(1) Due from the holding company (parent company only), gross.....		4832	0	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross.....		4833	23,957,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross		4834	114,345,000	20.b.(3)
c. Balances due to related institutions:				
(1) Due to holding company (parent company only), gross.....		5041	685,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....		5043	50,230,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross		5045	222,314,000	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	22,908,000	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	8,919,000	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	22.
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Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	65,706,000	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.
25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans (1) and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....		Number	
	LG26	68,886	25.a.
b. Outstanding balance of PPP loans.....		Amount	
	LG27	3,743,000	25.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		Amount	
	LG28	0	25.c.
d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30.....		Amount	
	LL57	1,136,000	25.d.

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

For Federal Reserve Bank Use Only
C.I. _____

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	7,000	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	63,000	5399	0	5400	330,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	543,000	C237	301,000	C229	697,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	25,000	C239	0	C230	52,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	206,000	3500	52,000	3501	2,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,000	F180	0	F182	12,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	165,000	F181	78,000	F183	213,000	1.e.(2)
f. In foreign offices.....	B572	146,000	B573	0	B574	571,000	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	1,000	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	1,000	3.
4. Commercial and industrial loans.....	1606	505,000	1607	103,000	1608	2,799,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,331,000	B576	1,318,000	B577	199,000	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	208,000	K217	58,000	K218	102,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	613,000	5460	158,000	5461	311,000	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						
<i>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</i>						
8. Lease financing receivables:						
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0
b. All other leases.....	F169	18,000	F170	16,000	F171	37,000
c. Lease finance receivables.....	KX63	NR	KX64	NR	KX65	NR
9. Total loans and leases (sum of items 1 through 8.b) (2).....	1406	3,825,000	1407	2,084,000	1403	5,333,000
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0
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	158,000	K037	305,000	K038	65,000
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	52,000	K040	83,000	K041	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	94,000	K043	207,000	K044	50,000
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
(2) Secured by farmland.....	K048	0	K049	0	K050	0
	K051	0	K052	0	K053	0

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

(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

	(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. Loans and leases in items 1 through 8 above above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets) (continued):						
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0
(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						

Schedule HC-N—Continued

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

Memoranda

	BHDM		BHDM		BHDM		
	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands							
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.¹</i>							
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	122,000	F662	176,000	F663	472,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		M.1.c.
K111	0	K112	0	K113	0		
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	2,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

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						
<i>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</i>						
1. e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	99,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	287,000
(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	120,000	K127	52,000	K128	342,000
<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 K130	0	BHDM K131	0	BHDM K132	0
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0
(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	242,000	HK27	228,000	HK28	1,202,000
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	7,000
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	892,000	1912	366,000	1913	2,701,000
4. Not applicable						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	2,000	C241	1,000	C226	57,000

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

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

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

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

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

Schedule HC-P is to be completed by holding companies 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	897,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT82	2,492,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	3,340,000	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	3,098,000	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	85,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	53,000	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, 2019.

(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.

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading ¹	JA36	339,854,000	G474	0	G475	243,007,000	G476	95,745,000	G477	1,102,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK		G479	110,370,000	G480	0	G481	285,667,000	G482	330,000	2.
3. Loans and leases held for sale.....	G483	1,069,000	G484	0	G485	0	G486	1,069,000	G487	0	3.
4. Loans and leases held for investment.....	G488	5,524,000	G489	0	G490	0	G491	3,843,000	G492	1,681,000	4.
5. Trading assets:	BHCT										
a. Derivative assets.....	3543	64,890,000	G493	383,237,000	G494	107,000	G495	441,261,000	G496	6,759,000	5.a.
b. Other trading assets.....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	G497	281,081,000	G498	802,000	G499	178,497,000	G500	99,592,000	G501	3,794,000	5.b.
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	18,229,000	G392	901,000	G395	4,341,000	G396	14,008,000	G804	781,000	6.
	G502	886,274,000	G503	495,310,000	G504	425,952,000	G505	941,185,000	G506	14,447,000	7.
Liabilities											
8. Deposits.....	F252	2,545,000	F686	0	F694	0	F253	2,332,000	F254	213,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	60,877,000	G508	73,833,000	G509	0	G510	134,051,000	G511	659,000	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	54,325,000	G512	383,299,000	G513	74,000	G514	429,724,000	G515	7,826,000	10.a.
b. Other trading liabilities.....	G516	90,010,000	G517	802,000	G518	78,119,000	G519	12,509,000	G520	184,000	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, 2019.

Schedule HC-Q—Continued

	(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	69,036,000	G522	0	G523	0	G524	45,719,000	G525	23,317,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	7,721,000	G806	18,000	G807	4,888,000	G808	2,847,000	G809	4,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	284,514,000	G532	457,952,000	G533	83,081,000	G534	627,182,000	G535	32,203,000	14.

Memoranda

	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent 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	5,732,000	G547	0	G548	0	G549	5,732,000	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											
	G561	0	G562	0	G563	0	G564	0	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 percent 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	2,630,000	G567	18,000	G568	0	G569	2,646,000	G570	2,000	M.2.b.
c. BHTX G571 Payable Under Security Lending Agreements											
	G571	5,067,000	G572	0	G573	4,888,000	G574	177,000	G575	2,000	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	1,083,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	2,937,000	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	2,572,000	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	1,028,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	3,017,000	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	2,641,000	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	43,809,000			1.	
2.	Retained earnings (1).....	KW00	171,013,000			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 "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	BHCA	Number	JJ29	2	2.a.	
3.	Accumulated other comprehensive income (AOCI).....	BHCA	Amount	B530	(33,065,000)	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	141,000	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	181,898,000			5.	
Common Equity Tier 1 Capital: Adjustments and Deductions							
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	20,522,000			6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,248,000			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	12,057,000			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	1,859,000			9.f.	

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

(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		29,000	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850		949,000	10.b.

		Dollar Amounts in Thousands			
		(Column A) Non-advanced Approaches Holding Companies (1)		(Column B) Advanced Approaches Holding Companies (1)	
		BHCA	Amount	BHCW	Amount
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	142,234,000
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR		
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR		
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR		
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0
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
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	142,234,000

(1) Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should complete column A for items 11-19; all advanced approaches holding companies should complete column B for items 11-19.
 (2) A holding company that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
 (3) Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches holding companies should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Schedule HC-R—Continued

Part I.—Continued

		Dollar Amounts in Thousands		BHCA	Amount	
Additional Tier 1 Capital						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	19,222,000			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	34,000			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	19,256,000			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	1,103,000			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	18,153,000			25.
Tier 1 Capital						
26.	Tier 1 capital (1).....	8274	160,387,000			26.
Total Assets for the Leverage Ratio						
27.	Average total consolidated assets (2).....	KW03	2,259,803,000			27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3).....	P875	38,879,000			28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(3,599,000)			29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	2,224,523,000			30.
Leverage Ratio *						
31.	Leverage ratio (item 26 divided by item 30)	BHCA	Percentage			31.
		7204	7.2100			
a.	Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)	0=No	BHCA			31.a.
		1=Yes	LE74	0		
	If your holding company entered "1" for Yes in item 31.a:					
	• Complete items 32 through 36,					
	• Do not complete items 37 through 53, and					
	• Do not complete Part II of Schedule HC-R.					
	If your holding company entered "0" for No in item 31.a:					
	• Skip (do not complete) items 32 through 36,					
	• Complete items 37 through 53 as applicable, and					
	• Complete Part II of Schedule HC-R.					

Qualifying Criteria and Other Information for CBLR Holding Companies *

		(Column A)		(Column B)		
		BHCA	Amount	BHCA	Percentage	
32.	Total assets (Schedule HC, item 12) (must be less than \$10 billion).....	2170	NR			32.
33.	Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B	KX77	NR	KX78	NR	33.

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

- Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
- Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
- Beginning with the June 30, 2020, report date, all non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

Schedule HC-R—Continued

Part I.—Continued

	Dollar Amounts in Thousands		Percentage	
	BHCA	Amount	BHCA	Percentage
34. Off-balance sheet exposures:				
a. Unused portion of conditionally cancellable commitments	KX79	NR		34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b)	KX80	NR		34.b.
c. Other off-balance sheet exposures	KX81	NR		34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	KX82	NR	KX83	NR

	Dollar Amounts in Thousands	
	BHCA	Amount
35. Unconditionally cancellable commitments	S540	NR
36. Investments in the tier 2 capital of unconsolidated financial institutions	LB61	NR

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

	Dollar Amounts in Thousands	
	BHCA	Amount
Tier 2 Capital (1)		
37. Tier 2 capital instruments plus related surplus.....	P866	23,878,000
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	323,000
39. Total capital minority interest that is not included in tier 1 capital.....	P868	41,000
40. a. Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	13,552,000
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW	
	5310	4,898,000
41. 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 (4).....	BHCA	
	Q257	NR
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a, plus item 41).....	P870	37,794,000
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus items 40.b and 41).....	BHCW	
	P870	29,140,000
43. LESS: Tier 2 capital deductions.....	BHCA	
	P872	28,000
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....	5311	37,766,000
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero).....	BHCW	
	5311	29,112,000
Total Capital		
45. a. Total capital (sum of items 26 and 44.a).....	BHCA	
	3792	198,153,000
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW	
	3792	189,499,000

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

- (1) A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- (2) Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.
- (3) Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.
- (4) Item 41 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
Total Risk-Weighted Assets					
46. a.	Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....	A223	1,174,936,000		46.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	1,210,189,886		46.b.

		Column A		Column B	
		BHCA	Percentage	BHCW	Percentage
Risk-Based Capital Ratios *					
47.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 46.b).....	P793	12.1057	P793	11.7530
48.	Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b).....	7206	13.6507	7206	13.2530
49.	Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b).....	7205	16.8650	7205	15.6586

		BHCA	Percentage
Capital Buffer *			
50.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		
	a. Capital conservation buffer	H311	7.2530
	b. (Advanced approaches holding companies and holding companies subject to category III capital standards only): Total applicable capital buffer	H312	5.5000

		Dollar Amounts in Thousands		BHCA	Amount
Holding companies must complete items 51 and 52 if the amount in item 50.a is less than or equal to the applicable minimum capital conservation buffer:					
51.	Eligible retained income (1).....	H313		NR	51.
52.	Distributions and discretionary bonus payments during the quarter (2).....	H314		NR	52.

		BHCA	Percentage
Supplementary Leverage Ratio *			
53.	Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.8309

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

(1) Non-advanced approaches holding companies other than Category III holding companies must complete item 51 only if the amount reported in item 50.a above is less than or equal to 2.5000 percent. Advanced approaches holding companies and Category III holding companies must complete item 51 only if the amount reported in item 50.a above is less than or equal to the amount reported in item 50.b above.

(2) Non-advanced approaches holding companies other than Category III holding companies must complete item 52 only if the amount reported in Schedule HC-R, Part I, item 50.a, in the FR Y-9C report for the March 31, 2020, report date was less than or equal to 2.5000 percent. Advanced approaches holding companies and Category III holding companies must complete item 52 only if the amount reported in Schedule HC-R, Part I, item 50.a, in the FR Y-9C report for the March 31, 2020, report date was less than or equal to the amount reported in Schedule HC-R, Part I, item 50.b, in the FR Y-9C report for March 31, 2020.

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) 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	
Balance Sheet Asset Categories³											
1. Cash and balances due from depository institutions.....	BHCK D957 328,224,000	BHCK S396 (25,000)	BHCK D958 299,974,000				BHCK D959 15,457,000	BHCK S397 1,984,000	BHCK D960 6,178,000	BHCK S398 4,656,000	1.
2. Securities:											
a. Held-to-maturity securities (4).....	BHCK D961 72,637,000	BHCK S399 (98,000)	BHCK D962 19,074,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 48,280,000	BHCK D964 4,049,000	BHCK D965 1,331,000	BHCK S400 1,000	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 339,536,000	BHCK S402 (5,000)	BHCK D967 285,621,000	BHCK HJ76 135,000	BHCK HJ77 0		BHCK D968 43,929,000	BHCK D969 4,140,000	BHCK D970 5,194,000	BHCK S403 507,000	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 289,358,000	BHCK H172 289,358,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 1,989,000	BHCK S414 0	BHCK H173 0				BHCK S415 8,000	BHCK S416 1,190,000	BHCK S417 791,000		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, 2019.

(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%	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		0				15,000	15,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....										3.a.
b. Securities purchased under agreements to resell.....										3.b.
4. Loans and leases held for sale:								BHCK H273	BHCK H274	
a. Residential mortgage exposures.....								0	0	4.a.
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276	
								0	0	4.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	121,000	0	0	0	0		0	0	0	121,000
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	4,092,000	0	0	3,000	0		0	0	4,030,000	59,000
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	132,127,000	0	0				1,100,000	103,678,000	27,349,000	
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 (8).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	6,597,000	0	605,000	0	0		0	0	48,000	5,944,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	485,110,000	0	5,239,000	5,425,000	0		10,253,000	4,326,000	435,485,000	4,358,000
6. LESS: Allowance for loan and lease losses (9).....	BHCX 3123	BHCY 3123								
	26,426,000	26,426,000								

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)	
	250%	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 (11).....								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 (12).....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								20,024,000	8,207,000
6. LESS: Allowance for loan and lease losses.....									

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets.....	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	7.
	345,541,000	303,759,000	26,090,000	20,000	0		1,168,000	157,000	14,320,000	27,000	
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets (13,14,15).....	179,570,000	41,981,498	47,341,502	122,000	0		1,837,000	421,000	50,367,093	365,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

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

(14) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

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

Schedule HC-R—Continued

Part II. 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 (16)	
	250%	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
7. Trading assets.....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	0	0	0	0				0	0
8. All other assets (17).....	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	14,220,907	0	0	10,000				227,000	482,109
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
								9,921,000	2,359,000
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
								12,756,000	6,659,000

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (18)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On-and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (19).....	23,428,000	23,428,000	0	5,827,000	0
b. Available-for-sale securities.....	318,000	317,000	1,000	94,000	0
c. Trading assets.....	430,000	418,000	12,000	2,296,000	0
d. All other on-balance sheet securitization exposures.....	51,800,000	51,799,000	1,000	14,625,000	0
10. Off-balance sheet securitization exposures.....	43,451,000	43,450,000	1,000	9,823,000	0

	(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)	
	Amount	Amount	Allocation by Risk-Weight Category							Amount	Amount
			0%	2%	4%	10%	20%	50%	100%		
Dollar Amounts in Thousands											
11. Total balance sheet assets (20).....	2,234,459,000	684,506,498	683,944,502	5,705,000	0		122,032,000	119,945,000	545,093,093	16,045,000	

	(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%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
11. Total balance sheet assets (20).....	14,220,907	0	0	10,000			14,000	42,943,000

(18) Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (23)												
12. Financial standby letters of credit.....	BHCK D991 43,347,000	1.0	BHCK D992 43,347,000	BHCK D993 1,822,000	BHCK HJ92 1,745,000	BHCK HJ93 0		BHCK D994 5,237,000	BHCK D995 2,333,000	BHCK D996 31,135,000	BHCK S511 1,075,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 12,889,000	0.5	BHCK D998 6,444,500	BHCK D999 15,000				BHCK G603 727,500	BHCK G604 26,000	BHCK G605 5,529,000	BHCK S512 147,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 4,778,000	0.2	BHCK G607 955,600	BHCK G608 2,000	BHCK HJ94 18,600	BHCK HJ95 0		BHCK G609 66,000	BHCK G610 10,000	BHCK G611 692,000	BHCK S513 167,000	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 0	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

(21) Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (24)	(Column B) Credit Equivalent Amount (25)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands													
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (26).....	BHCK S515 124,218,000	1.0	BHCK S516 124,218,000	BHCK S517 18,393,000	BHCK S518 24,887,000	BHCK S519 0		BHCK S520 19,911,000	BHCK S521 3,168,000	BHCK S522 56,347,000	BHCK S523 1,512,000	16.	
17. All other off-balance sheet liabilities.....	BHCK G618 1,732,000	1.0	BHCK G619 1,732,000	BHCK G620 179,000				BHCK G621 157,000	BHCK G622 15,000	BHCK G623 1,320,000	BHCK S524 61,000		17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	BHCK S525 50,177,000	0.2	BHCK S526 10,035,400	BHCK S527 110,000	BHCK HJ96 558,400	BHCK HJ97 0			BHCK S528 280,000	BHCK S529 1,096,000	BHCK S530 7,981,000	BHCK S531 10,000	18.a.
b. Original maturity exceeding one year.....	BHCK G624 275,396,000	0.5	BHCK G625 137,698,000	BHCK G626 1,022,000	BHCK HJ98 19,492,000	BHCK HJ99 0			BHCK G627 11,976,000	BHCK G628 586,000	BHCK G629 103,934,000	BHCK S539 688,000	18.b.
19. Unconditionally cancelable commitments.....	BHCK S540 733,801,000	0.0	BHCK S541 0										19.
20. Over-the-counter derivatives.....			BHCK S542 163,955,000	BHCK S543 12,609,000	BHCK HK00 797,000	BHCK HK01 0		BHCK S544 0	BHCK S545 43,275,000	BHCK S546 5,730,000	BHCK S547 100,220,000	BHCK S548 1,324,000	20.
21. Centrally cleared derivatives.....			BHCK S549 137,946,000	BHCK S550 0	BHCK S551 136,357,000	BHCK S552 67,000			BHCK S554 0	BHCK S555 0	BHCK S556 1,522,000	BHCK S557 0	21.
22. Unsettled transactions (failed trades) (27).....	BHCK H191 1,341,000			BHCK H193 1,112,000					BHCK H194 8,000	BHCK H195 0	BHCK H196 182,000	BHCK H197 0	22.

(24) Credit conversion factor.
 (25) For items 18.b through 19, column A multiplied by credit conversion factor.
 (26) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
 (27) For item 22, the sum of columns C through Q must equal column A.

Schedule HC-R—Continued

Part II. 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 (28)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (29).....				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					
				BHCK H309	BHCK H310
20. Over-the-counter derivatives				0	0
21. Centrally cleared derivatives					
22. Unsettled transactions (failed trades) (30).....	BHCK H198	BHCK H199	BHCK H200		
	16,000	2,000	21,000		

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	719,208,502	189,560,000	67,000	0	203,669,500	132,909,000	853,955,093	21,029,000
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	0	3,791,200	2,680	0	40,733,900	66,454,500	853,955,093	31,543,500

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%	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
	14,220,907	0	0	10,000	16,000	2,000	36,000
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579
	35,552,268	0	0	60,000	100,000	18,750	450,000

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 (31).....	S580	1,084,180,000
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	100,500,000
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (32, 33).....	B704	1,183,549,000
29. LESS: Excess allowance for loan and lease losses (34, 35)	A222	8,613,000
30. LESS: Allocated transfer risk reserve	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,174,936,000

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

(32) Sum of items 2.b. through 20, column S; items 9.a., 9.b., 9.c., 9.d., and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

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

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

(35) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule HC-R—Continued

Part II. 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	126,121,000	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	
		Dollar Amounts in Thousands		BHCK	Amount		
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	1,977,325,000	S583	1,581,732,000	S584	1,452,155,000	M.2.a.
b. Foreign exchange rate and gold	S585	10,062,022,000	S586	560,434,000	S587	207,628,000	M.2.b.
c. Credit (investment grade reference asset)	S588	128,268,000	S589	214,814,000	S590	56,138,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	58,806,000	S592	82,929,000	S593	19,581,000	M.2.d.
e. Equity	S594	287,811,000	S595	88,694,000	S596	6,673,000	M.2.e.
f. Precious metals (except gold)	S597	7,593,000	S598	404,000	S599	0	M.2.f.
g. Other	S600	64,628,000	S601	59,130,000	S602	12,573,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	33,109,511,000	S604	1,852,161,000	S605	409,827,000	M.3.a.
b. Foreign exchange rate and gold	S606	280,291,000	S607	4,738,000	S608	92,000	M.3.b.
c. Credit (investment grade reference asset)	S609	574,756,000	S610	76,647,000	S611	3,351,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	436,254,000	S613	21,544,000	S614	245,000	M.3.d.
e. Equity	S615	1,129,783,000	S616	127,112,000	S617	2,640,000	M.3.e.
f. Precious metals (except gold)	S618	8,048,000	S619	187,000	S620	90,000	M.3.f.
g. Other	S621	344,398,000	S622	59,977,000	S623	3,327,000	M.3.g.
				Dollar Amounts in Thousands			
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....				S624	62,221,000	M.4.	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: (2)							
a. Loans and leases held for investment.....	JJ30			3,000		M.5.a.	
b. Held-to-maturity debt securities.....	JJ31			0		M.5.b.	
c. Other financial assets measured at amortized cost.....	JJ32			0		M.5.c.	

(1) The asset-size test is based on the total assets reported as of June 30, 2019.

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

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C.I. _____

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

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

							C000
							(Column G) All Other Loans, All Leases, and All Other Assets
							Amount
Dollar Amounts in Thousands							
(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G)	
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.....							1.
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
	6,801,000	473,000	0	0	0	0	7,533,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....							2.
	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15
	0	2,000	0	0	0	0	16,000
<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.....							3.
	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.....							4.a.
	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
	484,000	35,000	0	0	0	0	0
b. 90 days or more past due.....							4.b.
	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
	214,000	32,000	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.....							5.a.
	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
	23,000	0	0	0	0	0	0
b. Recoveries.....							5.b.
	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, 2019.

Schedule HC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
<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 157,000			BHCK B779 109,000	BHCK B780 71,000	BHCK B781 0	BHCK B782 1,439,000	9.
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	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 40,000						BHCK B796 3,914,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 40,000						BHCK B803 1,058,000	12.

(2) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2019 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	40,000	M.2.a.
b.	1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	49,712,000	M.2.b.
c.	Other financial assets (1).....		A591	11,464,000	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	442,000	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	1,485,000	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	28,439,000	M.3.b1.
	(2) Conduits sponsored by other unrelated institutions.....		B809	1,869,000	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, 2019 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	59,000	JF84	95,000	1.a.
b. Securities not held for trading.....	HU20	65,000	HU21	678,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	33,080,000	HU23	17,365,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	6,000	JF90	7,257,000	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	16,132,000	JF85	15,635,000	2.a.
b. Other liabilities.....	JF93	207,000	JF86	361,000	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	1,485,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	16,457,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	11,378,000			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, 2019.

Notes to the Balance Sheet—Predecessor Financial Items

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

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

Notes to the Balance Sheet (Other)

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

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

Example

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

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

Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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