

**Board of Governors of the Federal Reserve System**



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

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

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

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

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

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

Date of Report: September 30, 2021  
 Month / Date / Year (BHCK 9999)

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

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

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

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

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

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

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

Is confidential treatment requested for any portion of this report submission?.....	0=No 1=Yes	BHCK C447	0
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report (BHCK KY38).....NR			
2. a letter justifying this request has been provided separately (BHCK KY38).....NR			

Person to whom questions about this report should be directed:

**CONF**  
 Name / Title (BHTX 8901)

**CONF**  
 Area Code / Phone Number (BHTX 8902)

**CONF**  
 Area Code / FAX Number (BHTX 9116)

**CONF**  
 E-mail Address of Contact (BHTX 4086)

<b>For Federal Reserve Bank Use Only</b>	
RSSD ID	_____
C.I.	_____ S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 44.79 hours per response for non-Advanced Approaches holding companies with \$5 billion or more and an average of 40.48 hours per response for non-Advanced Approaches holding companies with less than \$5 billion in total assets and 47.59 hours for Advanced Approaches holding companies, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

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	2,071,000			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	637,000			1.a.(1)(b)
(c) All other loans.....	F821	15,348,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	8,864,000			1.a.(2)
b. Income from lease financing receivables.....	4065	20,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	418,000			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	1,069,000			1.d.(1)
(2) Mortgage-backed securities.....	B489	1,342,000			1.d.(2)
(3) All other securities.....	4060	2,935,000			1.d.(3)
e. Interest income from trading assets (2).....	4069	4,091,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	764,000			1.f.
g. Other interest income.....	4518	88,000			1.g.
h. Total interest income (sum of items 1.a through 1.g.).....	4107	37,647,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	176,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	19,000			2.a.(1)(b)
(c) Other deposits.....	6761	632,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	1,568,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	800,000			2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....	4185	2,724,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....	4397	771,000			2.d.
e. Other interest expense.....	4398	124,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e.).....	4073	6,814,000			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	30,833,000			3.
4. Provision for loan and lease losses (3).....	JJ33	(3,401,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	2,067,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	818,000			5.b.
c. Trading revenue (2,4).....	A220	7,145,000			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 (For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.I, respectively by holding companies with less than \$5 billion in total assets.

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

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

**Schedule HI—Continued**

Dollar Amounts in Thousands	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>			
<b>5.d. Income from securities-related and insurance activities:</b>			
(1) Fees and commissions from securities brokerage.....	C886	2,077,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	5,000,000	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	15,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	60,000	5.d.(4)
(5) Income from other insurance activities.....	C387	365,000	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	130,000	5.f.
g. Net securitization income (6).....	B493	70,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	8560	733,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	15,000	5.j.
k. Net gains (losses) on sales of other assets (7).....	B496	(619,000)	5.k.
l. Other noninterest income (8).....	B497	4,975,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	22,851,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	398,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	18,041,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	1,690,000	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	271,000	7.c.(2)
d. Other noninterest expense (9).....	4092	14,469,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	34,471,000	7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	23,012,000	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	507,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	23,519,000	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	4,680,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	18,839,000	10.
11. Discontinued operations, net of applicable income taxes (11).....	FT28	7,000	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	18,846,000	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	67,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	18,779,000	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 (For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020). Income and or expenses pertaining to these items should be reported in the "other" categories.**

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

(8) See Schedule HI, Memoranda item 6.

(9) See Schedule HI, Memoranda item 7.

(10) Item 8.b is to be completed by all holding companies. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

# Schedule HI—Continued

## Memoranda—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.<sup>1</sup></i>						
1.	Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	30,864,000		M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	23,547,000		M.2.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....		4313	4,000		M.3.
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....		4507	194,000		M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number		
			4150	229,957		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.<sup>1</sup></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	Other banking related fees				
	8563		8563	2,605,000		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.<sup>1</sup></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	4,781,000		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 (2).....		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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(2) Amounts reported in Memorandum item 7.g will not be made available to the public on an individual institution basis.

**Schedule HI—Continued**

**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	Amount	
7.m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....		.Y924			0	M.7.m.
n.	TEXT 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.<sup>1</sup></i>						
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):						
a.(1)	TEXT Discontinued Operations FT29			FT29	7,000	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 assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>						
a.	Interest rate exposures.....			8757	772,000	M.9.a.
b.	Foreign exchange exposures.....			8758	2,861,000	M.9.b.
c.	Equity security and index exposures.....			8759	1,786,000	M.9.c.
d.	Commodity and other exposures.....			8760	1,187,000	M.9.d.
e.	Credit exposures.....			F186	539,000	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.<sup>2</sup></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	128,000	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	(28,000)	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.<sup>1</sup></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	(165,000)	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.<sup>1</sup></i>						
11. Credit losses on derivatives (see instructions).....				A251	1,000	M.11.

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(2) The \$100 billion asset size test is based on the total assets reported as of June 30, 2020.

# 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.<sup>1</sup></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	60,000	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....	B983	96,000	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
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.<sup>1</sup></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	590,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(10,000)	M.14.a.1.
b. Net gains (losses) on liabilities.....	F553	1,144,000	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.<sup>1</sup></i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	517,000	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.<sup>1</sup></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.)<sup>1</sup></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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....		3217	199,442,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....		B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	<b>199,442,000</b>	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....		4340	<b>18,779,000</b>	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK		
a. Sale of perpetual preferred stock, gross.....		3577	2,291,000	5.a.
b. Conversion or retirement of perpetual preferred stock.....		3578	(3,745,000)	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	(3,000)	6.b.
7. Sale of treasury stock.....		4782	793,000	7.
8. LESS: Purchase of treasury stock.....		4783	7,910,000	8.
9. Changes incident to business combinations, net.....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....		4598	811,000	10.
11. LESS: Cash dividends declared on common stock.....		4460	3,176,000	11.
12. Other comprehensive income (1).....		B511	(4,793,000)	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	8,000	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC).....		BHCT		
		3210	<b>200,875,000</b>	15.

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

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

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

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

	Dollar Amounts in Thousands		(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	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.....	C891	0	C892	0			1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0			1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0			1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	8,000	5412	31,000			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:							
(a) Secured by first liens.....	C234	5,000	C217	20,000			1.c.(2)(a)
(b) Secured by junior liens.....	C235	6,000	C218	25,000			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	10,000	C898	0			1.e.(2)
f. In foreign offices.....	B512	58,000	B513	18,000			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.<sup>2</sup></i>							
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	4645	270,000	4617	69,000			4.a.
b. To non-U.S. addressees (domicile).....	4646	289,000	4618	66,000			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	4,090,000	B515	1,024,000			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	606,000	K206	126,000			5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>							
6. Loans to foreign governments and official institutions.....	4643	0	4627	0			6.
7. All other loans.....	4644	99,000	4628	33,000			7.

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.



## Schedule HI-B—Continued

### Part I.—Continued

	(Column A) Charge-offs <sup>1</sup>		(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.<sup>2</sup></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	<b>5,441,000</b>	4605	<b>1,412,000</b>	9.

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

### Memoranda

	(Column A) Charge-offs <sup>1</sup>		(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.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....	4652	58,000	4662	18,000	M.2.

*Memorandum item 3 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>3</sup> 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).*

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Year-to-date					
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	893,000			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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

## Schedule HI-B—Continued

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

	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	24,956,000	JH88	86,000	JH94	5,000	1.
	BHCT						
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	1,412,000	JH89	3,000	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, column A).....	C079	5,412,000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	29,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	(2,793,000)	JH90	(17,000)	JH96	1,000	5.
6. Adjustments (see instructions for this schedule).....	C233	(419,000)	JH91	1,000	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	BHCT						
	3123	17,715,000	JH93	73,000	JH99	6,000	7.

(1) Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.

(2) Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

(3) Institutions that have not adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

(4) Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule HI, item 4.

**(5) For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule HI, item 4.**

**Schedule HI-B—Continued****Part II—Continued****Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Memorandum items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	6,000	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (2).....	C390	265,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, Part II, item 7, column A, above) (3).....	C781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (4).....	JJ02	3,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4).....	JJ03	58,000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures (4).....	MG93	(595,000)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (4).....	MG94	1,397,000	M.8.

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(2) Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.

(3) Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

(4) Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

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

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

## Schedule HI-C—Continued

### Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1,2</sup>

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<b>Loans and Leases Held for Investment: (1)</b>					
1. Real estate loans:					
a. Construction loans.....	JJ04	7,200,000	JJ12	20,000	1.a.
b. Commercial real estate loans.....	JJ05	20,748,000	JJ13	167,000	1.b.
c. Residential real estate loans.....	JJ06	135,616,000	JJ14	928,000	1.c.
2. Commercial loans (3).....	JJ07	347,494,000	JJ15	2,777,000	2.
3. Credit cards.....	JJ08	137,348,000	JJ16	12,824,000	3.
4. Other consumer loans.....	JJ09	23,139,000	JJ17	999,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	<b>671,545,000</b>	JJ19	<b>17,715,000</b>	6.

	Allowance Balance		
	BHCK	Amount	
Dollar Amounts in Thousands			
<b>Held-to-Maturity Securities: (5)</b>			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	67,000	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	1,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	1,000	9.
10. Other debt securities.....	JJ24	4,000	10.
11. Total (sum of items 7 through 10) (6).....	JJ25	<b>73,000</b>	11.

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

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

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

## Notes to the Income Statement - Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income.....	.4107		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 and off-balance sheet credit exposures that fall within the scope of the standard.

(2) 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	0	1.
2.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	0	2.
3.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2).....	JJ28	0	3.

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
4.	5351				
			5351	0	4.
5.	5352 6.m Letters-of-credit commitment fees				
			5352	438,000	5.
6.	5353				
			5353	0	6.
7.	5354				
			5354	0	7.
8.	5355				
			5355	0	8.
9.	B042				
			B042	0	9.
10.	B043				
			B043	0	10.
11.	B044				
			B044	0	11.
12.	B045 HIB Part II line 6. Column A includes reclassification of ACL related to loans included in a disposal group related to a business sale.				
			B045	(277,000)	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  
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## Consolidated Financial Statements for Holding Companies

Report at the close of business September 30, 2021  
Date

### Schedule HC—Consolidated Balance Sheet

	Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....			0081	28,906,000	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices.....			0395	159,435,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....			0397	140,752,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A) (3).....			JJ34	198,056,000	2.a.
b. Available-for-sale debt securities (from Schedule HC-B, column D).....			1773	290,309,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....			JA22	379,000	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	337,696,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale.....			5369	17,741,000	4.a.
b. Loans and leases held for investment.....	B528	678,704,000			4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123	17,715,000			4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....			B529	660,989,000	4.d.
5. Trading assets (from Schedule HC-D).....			3545	340,462,000	5.
6. Premises and fixed assets (including capitalized leases).....			2145	13,413,000	6.
7. Other real estate owned (from Schedule HC-M).....			2150	22,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	7,413,000	8.
9. Direct and indirect investments in real estate ventures.....			3656	0	9.
10. Intangible assets (from Schedule HC-M).....			2143	26,383,000	10.
11. Other assets (from Schedule HC-F) (6).....			2160	139,920,000	11.
12. Total assets (sum of items 1 through 11).....			2170	2,361,876,000	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 by all holding companies. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

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

**Schedule HC—Continued**

	Dollar Amounts in Thousands		
	BHDM	Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (from Schedule HC-E):			
(1) Noninterest-bearing (1).....	6631	145,155,000	13.a.(1)
(2) Interest-bearing.....	6636	567,902,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing.....	6631	95,416,000	13.b.(1)
(2) Interest-bearing.....	6636	546,018,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
a. Federal funds purchased in domestic offices (2).....	B993	0	14.a.
	BHCK		
b. Securities sold under agreements to repurchase (3).....	B995	209,184,000	14.b.
15. Trading liabilities (from Schedule HC-D).....	3548	177,211,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3190	260,771,000	16.
17. Not applicable			
18. Not applicable			
19. a. Subordinated notes and debentures (4).....	4062	25,974,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	C699	1,733,000	19.b.
20. Other liabilities (from Schedule HC-G).....	2750	130,902,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	2,160,266,000	21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3283	17,870,000	23.
24. Common stock (par value).....	3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240	108,047,000	25.
26. a. Retained earnings.....	3247	183,024,000	26.a.
b. Accumulated other comprehensive income (5).....	B530	(36,851,000)	26.b.
c. Other equity capital components (6).....	A130	(71,246,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	200,875,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	735,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	201,610,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	2,361,876,000	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	
1. U.S. Treasury securities.....	0211	88,270,000	0213	87,446,000	1286	122,489,000	1287	123,172,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	9,018,000	8497	9,575,000	8498	2,710,000	8499	2,684,000	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.<sup>2</sup></i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	811,000	G301	852,000	G302	1,353,000	G303	1,348,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	63,495,000	G305	64,240,000	G306	31,572,000	G307	32,015,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	308,000	G311	308,000	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	1,040,000	G313	1,076,000	G314	2,500,000	G315	2,577,000	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	790,000	G321	791,000	G322	56,000	G323	55,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,232,000	K143	1,335,000	K144	398,000	K145	437,000	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	938,000	K151	970,000	K152	302,000	K153	291,000	4.c.2a
(b) All other commercial MBS.....	K154	909,000	K155	909,000	K156	34,000	K157	34,000	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(3) 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	435,000	C988	438,000	C989	262,000	C027	264,000
b. Structured financial products.....	HT58	29,493,000	HT59	29,473,000	HT60	0	HT61	0
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	312,000	1741	315,000
b. Other foreign debt securities.....	1742	1,698,000	1743	1,693,000	1744	126,941,000	1746	126,809,000
7. Not applicable								
8. Total (sum of 1 through 6.b) (1).....	1754	198,129,000	1771	198,798,000	1772	289,237,000	1773	290,309,000

### Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities (2).....	0416	252,985,000	M.1.
2. Remaining maturity or next repricing date of debt securities (2,3) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	115,160,000	M.2.a.
b. Over 1 year to 5 years.....	0384	208,816,000	M.2.b.
c. Over 5 years.....	0387	164,462,000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

(1) 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.

(2) Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule HC, item 2.c) at fair value.

(3) 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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	435,000	B843	438,000	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	251,000	B849	253,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	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	11,000	B861	11,000	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.<sup>1</sup></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	29,493,000	G357	29,473,000	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) For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	175,901,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans.....			F158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	6,765,000	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1-4 family residential properties:			1420	63,000	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					
(2) Closed-end loans secured by 1-4 family residential properties:			1797	5,848,000	1.c.(1)
(a) Secured by first liens.....					
(b) Secured by junior liens.....			5367	85,424,000	1.c.(2)(a)
d. Secured by multifamily (5 or more) residential properties.....			5368	1,789,000	1.c.(2)(b)
e. Secured by nonfarm nonresidential properties:			1460	8,057,000	1.d.
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
(2) Loans secured by other nonfarm nonresidential properties.....			F160	1,136,000	1.e.(1)
2. Loans to depository institutions and acceptances of other banks.....			F161	10,912,000	1.e.(2)
a. To U.S. banks and other U.S. depository institutions.....	1292	149,000	BHDM		
b. To foreign banks.....	1296	12,000,000	1288	3,214,000	2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	604,000	1590	48,000	3.
<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.<sup>2</sup></i>					
4. Commercial and industrial loans.....			1766	62,651,000	4.
a. To U.S. addressees (domicile).....	1763	54,496,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	113,359,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX56	NR			4.c.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	121,595,000	6.
a. Credit cards.....	B538	139,493,000			6.a.
b. Other revolving credit plans.....	B539	9,033,000			6.b.
c. Automobile loans.....	K137	25,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	14,452,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	5,416,000	2081	359,000	7.
8. Not applicable					

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-C—Continued**

	(Column A) Consolidated		(Column B) In Domestic Offices		
	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.<sup>2</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	88,488,000	J454	60,061,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	21,235,000	1545	10,018,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	61,322,000	J451	26,905,000	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.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income).....			2165	425,000	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	472,000			10.b.
c. Lease finance receivables.....	KX58	NR			10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	696,445,000	2122	405,285,000	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.<sup>1</sup></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	899,000	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.<sup>1</sup></i>			
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile).....	K163	1,000	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.



**Schedule HC-C—Continued**

Dollar Amounts in Thousands	BHCK	Amount	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	2,172,000	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	1,597,000	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	391,000	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	3,072,000	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	7,456,000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	57,870,000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>1</sup> 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	2,888,000	M.4.

**(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.**

# Schedule HC-C—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.<sup>1</sup></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, 2020, 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	292,000	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							
<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.<sup>1</sup></i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) <sup>2</sup> and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR	M.12.a.
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR	M.12.c.
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR	M.12.d.
e. Loans and leases.....	KX60	NR	KX61	NR	KX62	NR	M.12.e.

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable			
14. Pledged loans and leases.....	G378	228,493,000	M.14.
<b>Memorandum item 15 is to be completed by all holding companies.</b>			
15. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	378,000	M.15.
<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: <sup>3</sup>		Number	
a. Number of Section 4013 loans outstanding.....	LG24	CONF	M.16.a.
b. Outstanding balance of Section 4013 loans.....	LG25	CONF	M.16.b.

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

(3) Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.

**Schedule HC-D—Trading Assets and Liabilities**

Schedule HC-D is to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands		
Assets	BHCM	Amount	
1. U.S. Treasury securities.....	.3531	45,492,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	.3532	1,817,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	.3533	1,640,000	3.
4. Mortgage-backed securities (MBS):	BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	28,773,000	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	1,265,000	4.b.
c. All other residential mortgage-backed securities.....	G381	450,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	.K197	247,000	4.d.
e. All other commercial MBS.....	.K198	529,000	4.e.
5. Other debt securities			
a. Structured financial products.....	.HT62	744,000	5.a.
b. All other debt securities.....	G386	105,838,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	.HT63	1,392,000	6.a.(1)
(2) All other loans secured by real estate.....	.HT64	140,000	6.a.(2)
b. Commercial and industrial loans.....	.F614	5,526,000	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	1,324,000	6.d.
7.–8. Not applicable			
9. Other trading assets.....	.3541	69,794,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	.3543	75,491,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	BHCT		
	.3545	340,462,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions:	BHCK		
(1) Equity securities.....	G209	24,600,000	13.a.(1)
(2) Debt securities.....	G210	91,844,000	13.a.(2)
(3) All other assets.....	G211	0	13.a.(3)
b. All other trading liabilities.....	.F624	88,000	13.b.
14. Derivatives with a negative fair value.....	.3547	60,679,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15).....	BHCT		
	.3548	177,211,000	15.

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(2) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union 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	1,412,000			M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	142,000			M.1.a.(2)
b. Commercial and industrial loans.....	F632	5,514,000			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	1,335,000			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.<sup>1</sup></i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	96,000			M.2.a.
b. Unpaid principal balance.....	F640	107,000			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	0			M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0			M.3.b.
c. Corporate and similar loans.....	G333	724,000			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	20,000			M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387	149,026,000			M.4.a.
b. Pledged loans.....	G388	0			M.4.b.
5. Asset-backed securities:					
a. Credit card receivables.....	F643	31,000			M.5.a.
b. Home equity lines.....	F644	228,000			M.5.b.
c. Automobile loans.....	F645	65,000			M.5.c.
d. Other consumer loans.....	F646	147,000			M.5.d.
e. Commercial and industrial loans.....	F647	0			M.5.e.
f. Other.....	F648	253,000			M.5.f.
6. Not applicable					
7. Equity securities:					
a. Readily determinable fair values.....	F652	49,713,000			M.7.a.
b. Other.....	F653	10,555,000			M.7.b.
8. Loans pending securitization.....	F654	0			M.8.

(1) The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2020.

## Schedule HC-D—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9.	a.	(1) Gross fair value of commodity contracts.....	G212	47,135,000	M.9.a.(1)
		(2) Gross fair value of physical commodities held in inventory.....	G213	7,454,000	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)): <sup>2</sup>			
	(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	88,000	M.10.a.
	b.	BHTX F659	F659	0	M.10.b.
	c.	BHTX F660	F660	0	M.10.c.

(2) Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.		Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:			
	a.	Noninterest-bearing balances (2).....	2210	118,630,000	1.a.
	b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	281,275,000	1.b.
	c.	Money market deposit accounts and other savings accounts.....	2389	285,188,000	1.c.
	d.	Time deposits of \$250,000 or less.....	HK29	16,062,000	1.d.
	e.	Time deposits of more than \$250,000.....	J474	11,902,000	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	46,334,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	3,705,000	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less.....	HK32	11,698,000	M.3.
			BHFN		
4.		Foreign office time deposits with a remaining maturity of one year or less.....	A245	82,993,000	M.4.

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

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

### Schedule HC-F—Other Assets<sup>1</sup>

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable (2).....		B556	5,324,000	1.
2. Net deferred tax assets (3).....		2148	25,443,000	2.
3. Interest-only strips receivable (not in the form of a security) (4).....		HT80	0	3.
4. Equity investments without readily determinable fair values (5).....		1752	6,841,000	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	365,000	5.a.
b. Separate account life insurance assets.....		K202	9,634,000	5.b.
c. Hybrid account life insurance assets.....		K270	0	5.c.
6. Other.....		2168	92,313,000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	<b>139,920,000</b>	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	943,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....		B557	2,063,000	3.
4. Other.....		B984	127,896,000	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....		2750	<b>130,902,000</b>	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 Sensitivity<sup>1</sup>

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repricable within one year or mature within one year.....		3197	1,012,036,000	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	106,472,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	31,116,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	17,995,000	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	804,000	5.

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

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

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

### I. Property and Casualty Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Reinsurance recoverables.....			B988	0	1.
2.	Total assets.....		570,000	C244		2.
<b>Liabilities</b>						
3.	Claims and claims adjustment expense reserves.....		92,000	B990		3.
4.	Unearned premiums.....		46,000	B991		4.
5.	Total equity.....		402,000	C245		5.
6.	Net income.....		(17,000)	C246		6.

### II. Life and Health Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Reinsurance recoverables.....		0	C247		1.
2.	Separate account assets.....		6,549,000	B992		2.
3.	Total assets.....		8,867,000	C248		3.
<b>Liabilities</b>						
4.	Policyholder benefits and contractholder funds.....		940,000	B994		4.
5.	Separate account liabilities.....		6,549,000	B996		5.
6.	Total equity.....		1,197,000	C249		6.
7.	Net income.....		8,000	C250		7.



## Schedule HC-K—Quarterly Averages

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....		B558	207,160,000	1.a.
b. Mortgage-backed securities (1).....		B559	107,196,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....		B560	165,712,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....		3365	323,183,000	2.
		BHDM		
3. a. Total loans and leases in domestic offices.....		3516	404,627,000	3.a.
(1) Loans secured by 1–4 family residential properties.....		3465	92,740,000	3.a.(1)
(2) All other loans secured by real estate.....		3466	25,908,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	30,000	3.a.(3)
(4) Commercial and industrial loans.....		3387	63,514,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	119,267,000	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	1,925,000	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....		BHFN		
		3360	292,442,000	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.<sup>3</sup></i>				
		BHCK		
4. a. Trading assets.....		3401	353,768,000	4.a.
b. Other earning assets.....		B985	348,556,000	4.b.
5. Total consolidated assets (4).....		3368	2,344,344,000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) (5).....		3517	558,990,000	6.
7. Interest-bearing deposits (foreign) (5).....		3404	542,507,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....		3353	228,947,000	8.
9. All other borrowed money.....		2635	266,431,000	9.
10. Not applicable				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock).....		3519	201,645,000	11.

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

(2) Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

**(3) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.**

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

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values should be reported at fair value.

c) Equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

(5) Includes interest-bearing demand deposits.

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### 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	8,355,000	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<sup>1</sup> 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	5,793,000	1.c.(1)
	(a) 1-4 family residential construction loan commitments.....	F164	58,000			1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	5,735,000			1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....			6550	11,206,000	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
d.	Securities underwriting .....			3817	0	1.d.
e. Other unused commitments:						
	(1) Commercial and industrial loans .....	J457			206,835,000	1.e.(1)
	(2) Loans to financial institutions.....	J458			50,365,000	1.e.(2)
	(3) All other unused commitments.....	J459			211,398,000	1.e.(3)
2.	Financial standby letters of credit and foreign office guarantees.....			6566	92,160,000	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others .....			3820	23,636,000	2.a.
3.	Performance standby letters of credit and foreign office guarantees .....			6570	12,626,000	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others .....			3822	964,000	3.a.
4.	Commercial and similar letters of credit .....			3411	6,409,000	4.
5.	Not applicable					
6. Securities:						
a.	Securities lent.....			3433	140,956,000	6.a.
b.	Securities borrowed.....			3432	138,355,000	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.<sup>1</sup>*

		(Column A) Sold Protection		(Column B) Purchased Protection		
		BHCK	Amount	BHCK	Amount	
7. Credit derivatives:						
a. Notional amounts:						
	(1) Credit default swaps.....	C968	600,482,000	C969	662,926,000	7.a.(1)
	(2) Total return swaps.....	C970	8,013,000	C971	16,483,000	7.a.(2)
	(3) Credit options.....	C972	26,002,000	C973	26,181,000	7.a.(3)
	(4) Other credit derivatives.....	C974	0	C975	0	7.a.(4)
b. Gross fair values:						
	(1) Gross positive fair value .....	C219	6,472,000	C221	3,771,000	7.b.(1)
	(2) Gross negative fair value.....	C220	3,401,000	C222	7,248,000	7.b.(2)

<sup>(1)</sup> For the \$5 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....		G401	634,497,000			7.c.(1)(a)
(b) Purchased protection.....		G402	672,830,000			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	32,504,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	257,000			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	71,497,000	G407	330,282,000	G408	76,398,000	7.d.(1)(a)
(b) Subinvestment grade.....		G409	49,827,000	G410	88,747,000	G411	17,745,000	7.d.(1)(b)
(2) Purchased credit protection: (3)								
(a) Investment grade.....		G412	82,287,000	G413	368,913,000	G414	90,548,000	7.d.(2)(a)
(b) Subinvestment grade.....		G415	48,798,000	G416	91,938,000	G417	23,107,000	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	508,107,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....				
a. Commitments to purchase when-issued securities.....		3430	56,260,000	9.
b. Commitments to sell when-issued securities.....		3434	0	9.a.
		3435	0	9.b.
c.	TEXT 6561 Forward Starting Unsettled Repos	6561	56,260,000	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, 2020.

## Schedule HC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators					
<i>Items 11.a through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></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 476,427,000	BHCK 8694 17,814,000	BHCK 8695 83,632,000	BHCK 8696 80,992,000	11.a.
b. Forward contracts.....	BHCK 8697 2,741,704,000	BHCK 8698 4,306,526,000	BHCK 8699 8,167,000	BHCK 8700 95,347,000	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 132,315,000	BHCK 8702 8,000	BHCK 8703 1,079,372,000	BHCK 8704 75,691,000	11.c.(1)
(2) Purchased options.....	BHCK 8705 147,034,000	BHCK 8706 94,000	BHCK 8707 1,051,450,000	BHCK 8708 70,366,000	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 1,569,578,000	BHCK 8710 746,070,000	BHCK 8711 257,560,000	BHCK 8712 37,743,000	11.d.(1)
(2) Purchased options.....	BHCK 8713 1,405,684,000	BHCK 8714 740,145,000	BHCK 8715 173,592,000	BHCK 8716 38,707,000	11.d.(2)
e. Swaps.....	BHCK 3450 20,437,861,000	BHCK 3826 6,758,210,000	BHCK 8719 313,557,000	BHCK 8720 94,768,000	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 26,813,081,000	BHCK A127 12,513,203,000	BHCK 8723 2,967,330,000	BHCK 8724 491,272,000	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 97,522,000	BHCK 8726 55,664,000	BHCK 8727 0	BHCK 8728 2,342,000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 170,982,000	BHCK 8734 130,728,000	BHCK 8735 53,681,000	BHCK 8736 47,135,000	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 155,626,000	BHCK 8738 128,541,000	BHCK 8739 62,574,000	BHCK 8740 47,218,000	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 2,413,000	BHCK 8742 844,000	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 1,277,000	BHCK 8746 760,000	BHCK 8747 0	BHCK 8748 0	14.b.(2)

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

**Schedule HC-L—Continued**

	(Column A)		(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.<sup>1</sup></i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	33,407,000		G420	1,700,000	G421	10,151,000	G422	57,432,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	12,721,000		G425	9,132,000	G426	231,000	G427	17,474,000	15.b.1.
(2) Cash - Other currencies.....	G428	15,822,000		G430	190,000	G431	5,046,000	G432	6,621,000	15.b.2.
(3) U.S. Treasury securities.....	G433	2,450,000		G435	1,825,000	G436	0	G437	4,363,000	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,971,000		G440	0	G441	0	G442	14,000	15.b.4.
(5) Corporate bonds.....	G443	1,008,000		G445	0	G446	13,000	G447	1,243,000	15.b.5.
(6) Equity securities.....	G448	1,072,000		G450	145,000	G451	0	G452	2,811,000	15.b.6.
(7) All other collateral.....	G453	7,172,000		G455	230,000	G456	548,000	G457	7,035,000	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	42,216,000		G460	11,522,000	G461	5,838,000	G462	39,561,000	15.b.8.

(1) For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
	NUMBER (UNROUNDED)				
1. Total number of holding company common shares outstanding.....	3459	1,984,267,239			1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries .....	.6555	11,406,000			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	5,299,000			3.
4. Other assets acquired in satisfaction of debts previously contracted .....	.6557	33,000			4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	138,156,000			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.<sup>1</sup></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					
(5) All other loans and leases.....	K183	0			6.a.5.
b. Other real estate owned (included in Schedule HC, item 7):	BHDM				
(1) Construction, land development, and other land in domestic offices.....	K187	0			6.b.1.
(2) Farmland in domestic offices.....	K188	0			6.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0			6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0			6.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0			6.b.5.

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-M—Continued

		Dollar Amounts in Thousands		BHFN	Amount				
6.b. (6)	In foreign offices.....			K260	0	6.b.(6)			
	(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....			BHCK					
				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	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.) .....			0=NO	BHCK	1=YES	6689	0	9.
10.	Not applicable								
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10 .....			0=NO	BHCK	1=YES	6416	1	11.

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	409,000	12.a.			
	(1) Estimated fair value of mortgage servicing assets.....	6438	409,000	12.a.(1)			
b.	Goodwill.....	3163	21,800,000	12.b.			
c.	All other intangible assets .....	JF76	4,174,000	12.c.			
		BHCT					
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....	2143	26,383,000	12.d.			
13.	Other real estate owned .....	2150	22,000	13.			
14. Other borrowed money:							
a.	Commercial paper.....	.2309	17,012,000	14.a.			
b.	Other borrowed money with a remaining maturity of one year or less .....	2332	48,366,000	14.b.			
c.	Other borrowed money with a remaining maturity of more than one year .....	2333	195,393,000	14.c.			
		BHCT					
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	3190	260,771,000	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	15.
16.	Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount				
		B570	0	16.			

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

### Schedule HC-M—Continued

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

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

0=NO	BHCK	
1=YES	C161	1

17.

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

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

0=NO	BHCK	
1=YES	C159	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	561,675,000	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	27,685,000	20. b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	133,515,000	20. b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	744,000	20. c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	56,495,000	20. c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	246,233,000	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	19,535,000	20. d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	9,356,000	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	41,870,000	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 <sup>1</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):		Number	
a. Number of PPP loans outstanding.....	.LG26	22,886	25.a.
		Amount	
b. Outstanding balance of PPP loans.....	.LG27	1,653,000	25.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	.LG28	0	25.c.
d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30.....	.LL57	0	25.d.

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	8,000	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	35,000	F175	0	F177	11,000	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	21,000	5399	0	5400	239,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	454,000	C237	267,000	C229	660,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	13,000	C239	0	C230	46,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	1,000	3500	0	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	14,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	33,000	F181	13,000	F183	52,000	1.e.(2)
f. In foreign offices.....	B572	130,000	B573	1,000	B574	757,000	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	5,000	5381	2,000	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	693,000	1607	262,000	1608	1,994,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,040,000	B576	921,000	B577	187,000	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	216,000	K217	37,000	K218	142,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	598,000	5460	232,000	5461	131,000	7.

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	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.<sup>1</sup></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	0	F170	0	F171	19,000
c. Lease finance receivables .....	KX63	NR	KX64	NR	KX65	NR
9. Total loans and leases (sum of items 1 through 8.b) (2).....	1406	<b>3,248,000</b>	1407	<b>1,735,000</b>	1403	<b>4,255,000</b>
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	123,000	K037	279,000	K038	50,000
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	35,000	K040	66,000	K041	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	68,000	K043	178,000	K044	41,000
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): <sup>1</sup>						
a. Loans secured by real estate in domestic offices:						
(1) Construction, land development, and other land loans:						
(a) 1-4 family residential construction loans.....	BHDM K045	0	BHDM K046	0	BHDM K047	0
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0
(2) Secured by farmland.....	K051	0	K052	0	K053	0

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

**Schedule HC-N—Continued**

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

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	BHDM	Amount	BHDM	Amount
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.<sup>1</sup></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
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-N—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands						
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	87,000	F662	156,000	F663	403,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	1,000	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.2.
<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.<sup>1</sup></i>							
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	44,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	168,000	M.1.e.2.
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX66	NR	KX67	NR	KX68	NR	M.1.e.3.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	124,000	K127	42,000	K128	452,000	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM		
	K130	0	K131	0	K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		BHCK		BHCK		
	K138	0	K139	0	K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.3.c.

<sup>(1)</sup> For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Schedule HC-N—Continued

#### Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....	HK26	211,000	HK27	198,000	HK28	1,069,000
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	11,000
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	1,104,000	1912	357,000	1913	2,473,000
4. Not applicable						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	85,000	C241	33,000	C226	265,000

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands				
<i>Item 6 is to be reported only by holding companies with total consolidated assets<sup>2</sup> 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	257,000

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

	(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						
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): <sup>3</sup>						
a. Outstanding balance.....	L183	NR	L184	NR	L185	NR
b. Amount included in Schedule HC-N, items 1 through 7, above.....	L186	NR	L187	NR	L188	NR

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

Schedule HC-P is to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> at which either 1– 4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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	2,048,000	2.
3. 1-4 family residential mortgages sold during the quarter.....		FT04	1,930,000	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	4,620,000	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	61,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		HT86	9,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies (3).....		L191	CONF	7.a.
b. For representations and warranties made to other parties (3).....		L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288	32,000	7.c.

**(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.**

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

**(3) Amounts reported in items 7.a and 7.b will not be made available to the public on an individual institution basis.**

### Schedule HC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule HC-Q is to be completed by all holding companies with \$5 billion or more in total assets<sup>2</sup> that:

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands										
<b>Assets</b>										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	290,688,000	G474	0	G475	192,138,000	G476	96,744,000	G477	1,806,000
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK									
3. Loans and leases held for sale.....	G478	212,201,000	G479	116,539,000	G480	0	G481	328,483,000	G482	257,000
4. Loans and leases held for investment.....	G483	2,630,000	G484	0	G485	0	G486	2,586,000	G487	44,000
5. Trading assets:	G488	7,159,000	G489	0	G490	0	G491	6,437,000	G492	722,000
a. Derivative assets.....	BHCT									
3543	3543	75,491,000	G493	360,494,000	G494	62,000	G495	428,468,000	G496	7,455,000
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	264,971,000	G498	601,000	G499	149,236,000	G500	113,294,000	G501	3,042,000
F240	F240	0	F684	0	F692	0	F241	0	F242	0
6. All other assets.....	G391	17,930,000	G392	678,000	G395	4,347,000	G396	13,441,000	G804	820,000
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	871,070,000	G503	478,312,000	G504	345,783,000	G505	989,453,000	G506	14,146,000
<b>Liabilities</b>										
8. Deposits.....	F252	2,713,000	F686	0	F694	0	F253	2,531,000	F254	182,000
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	75,262,000	G508	109,536,000	G509	0	G510	184,142,000	G511	656,000
10. Trading liabilities:	BHCT									
a. Derivative liabilities.....	3547	60,679,000	G512	362,389,000	G513	74,000	G514	415,296,000	G515	7,698,000
b. Other trading liabilities.....	BHCK									
G516	G516	116,532,000	G517	601,000	G518	98,685,000	G519	18,360,000	G520	88,000

(1) The amount reported in item 1, column A, must equal the sum of Schedule HC, items 2.b and 2.c.

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.



### Schedule HC-Q—Continued

	(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										
<b>Liabilities (continued)</b>										
11. Other borrowed money.....	G521	86,993,000	G522	0	G523	0	G524	60,948,000	G525	26,045,000
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0
13. All other liabilities.....	G805	5,496,000	G806	0	G807	3,245,000	G808	2,250,000	G809	1,000
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	347,675,000	G532	472,526,000	G533	102,004,000	G534	683,527,000	G535	34,670,000

### Memoranda

	(Column A)		(Column B)		(Column C)		(Column D)		(Column E)	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands										
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):										
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0
c. <b>Assets Held in Separate Accounts Insurance Related</b>	G546	6,549,000	G547	0	G548	1,805,000	G549	4,702,000	G550	42,000
d. <b>Negotiable CDs</b>	G551	5,264,000	G552	0	G553	0	G554	5,264,000	G555	0
e. <b></b>	G556	0	G557	0	G558	0	G559	0	G560	0
f. <b></b>	G561	0	G562	0	G563	0	G564	0	G565	0
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0
b. Nontrading derivative liabilities.....	G566	2,068,000	G567	0	G568	0	G569	2,067,000	G570	1,000
c. <b>Payable Under Security Lending Agreements</b>	G571	3,422,000	G572	0	G573	3,245,000	G574	177,000	G575	0
d. <b></b>	G576	0	G577	0	G578	0	G579	0	G580	0
e. <b></b>	G581	0	G582	0	G583	0	G584	0	G585	0
f. <b></b>	G586	0	G587	0	G588	0	G589	0	G590	0

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	2,606,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	5,657,000	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	1,527,000	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	2,566,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	5,689,000	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	1,488,000	M.4.d.

# Schedule HC-R—Regulatory Capital

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## Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount
<b>Common Equity Tier 1 Capital</b>					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	36,832,000		1.
2.	Retained earnings (1).....	KW00	186,413,000		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	(36,851,000)		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	136,000		4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	186,530,000		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	20,689,000		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	3,899,000		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	10,897,000		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 debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	NR		9.a.
b.	Not applicable				
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	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	663,000		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.

**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	(1,317,000)	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	2,068,000	10.b.

	Dollar Amounts in Thousands				
	(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>		
	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	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	149,631,000	12.
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0	14.b.
15.a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	149,631,000	19.

(1) All non-advanced approaches holding companies should complete column A for items 11-19; all advanced approaches holding companies should complete column B for items 11-19.

(2) A holding company that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

(3) All non-advanced approaches holding companies should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches holding companies should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

# Schedule HC-R—Continued

## Part I.—Continued

		Dollar Amounts in Thousands		BHCA	Amount
<b>Additional Tier 1 Capital</b>					
20.	Additional tier 1 capital instruments plus related surplus.....	P860	19,268,000		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	<b>19,302,000</b>		23.
24.	LESS: Additional tier 1 capital deductions.....	P864	31,000		24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	<b>19,271,000</b>		25.
<b>Tier 1 Capital</b>					
26.	Tier 1 capital (1).....	8274	<b>168,902,000</b>		26.
<b>Total Assets for the Leverage Ratio</b>					
27.	Average total consolidated assets (2).....	KWO3	2,347,733,000		27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3).....	P875	37,584,000		28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(1,681,000)		29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	<b>2,311,830,000</b>		30.
<b>Leverage Ratio*</b>					
31.	Leverage ratio (item 26 divided by item 30) .....	BHCA	Percentage		
		7204	<b>7.3060</b>		31.
a.	Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....	0=No 1=Yes	BHCA LE74		0
					31.a.

If your holding company entered "1" for Yes in item 31.a:

- Complete items 32 through 36,
- Do not complete items 37 through 69, 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 69 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 (4).....	2170	NR		
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

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

- (1) All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
- (2) Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
- (3) All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.
- (4) For report dates through December 31, 2021, report the lesser of total assets reported in Schedule HC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

# Schedule HC-R—Continued

## Part I.—Continued

	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
Dollar Amounts in Thousands					
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	34.d.

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

If your holding company entered "0" for No in item 31.a, complete items 37 through 69, 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 69 or Part II of Schedule HC-R.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>					
37. Tier 2 capital instruments plus related surplus.....			P866	20,456,000	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....			P867	248,000	38.
39. Total capital minority interest that is not included in tier 1 capital.....			P868	40,000	39.
40. a. Allowance for loan and lease losses includable in tier 2 capital (2.3).....			5310	14,860,000	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....			BHCW		
			5310	4,995,000	40.b.
41. Not applicable					
			BHCA		
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....			P870	35,604,000	42.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b).....			BHCW		
			P870	25,739,000	42.b.
			BHCA		
43. LESS: Tier 2 capital deductions.....			P872	218,000	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....			5311	35,386,000	44.a.
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	25,521,000	44.b.
			BHCA		
<b>Total Capital</b>					
45. a. Total capital (sum of items 26 and 44.a).....			3792	204,288,000	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....			BHCW		
			3792	194,423,000	45.b.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Total Risk-Weighted Assets</b>					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....			A223	1,284,316,000	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	1,265,297,218	46.b.

\* 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.

Schedule HC-R—Continued

Part I.—Continued

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
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	11.6506	P793	11.8258	47.
48. Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b).....	7206	13.1511	7206	13.3488	48.
49. Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b).....	7205	15.9064	7205	15.3658	49.

	BHCA	Percentage	
<b>Capital Buffer* for Holding Companies not Subject to the Capital Plan Rule (items 50-52)</b>			
50. Capital conservation buffer.....	H311	NR	50.

	Dollar Amounts in Thousands		BHCA	Amount	
Holding companies must complete items 51 and 52 if the amount in item 50 is less than or equal to the applicable 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	
<b>Supplementary Leverage Ratio*</b>			
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	5.8021	53.

Items 54 through 59 are to be completed only by top-tier holding companies of U.S. global systemically important BHCs (i.e., GSIBs) and the intermediate holding companies (IHCs) of foreign GSIBs.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Long-Term Debt and Total Loss Absorbing Capacity</b>					
54. Outstanding eligible long-term debt.....	LF21	142,925,000			54.
55. Total loss absorbing capacity.....	LF22	317,933,000			55.

	(Column A)		(Column B)		
	BHCA	Percentage	BHCW	Percentage	
<b>Long-Term Debt and Total Loss Absorbing Capacity Ratios*</b>					
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a) (Column B: item 55 divided by item 46.a).....	LF23	11.1285	LF23	24.7550	56.
57. Top-tier BHCs of U.S. GSIBs only: LTD and TLAC total risk-weighted assets ratios using advanced approaches rule (Column A: item 54 divided by item 46.b) (Column B: item 55 divided by item 46.b).....	MK66	11.2958	MK66	25.1271	57.
58. IHCs of foreign GSIBs only: LTD and TLAC leverage ratios (Column A: item 54 divided by item 30) (Column B: item 55 divided by item 30).....	LF24	NR	LF24	NR	58.
59. Holding companies subject to Category I, II, or III standards: LTD and TLAC supplementary leverage ratios (Column A: item 54 divided by FFIEC 101 Schedule A, Table 2, item 2.21) (Column B: item 55 divided by FFIEC 101 Schedule A, Table 2, item 2.21).....	LF25	4.9097	LF25	10.9216	59.

\* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.  
 (1) Holding companies not subject to the capital plan rule must complete item 51 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.  
 (2) Holding companies not subject to the capital plan rule must complete item 52 only if the amount reported in item 50 above for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

**Schedule HC-R—Continued**

**Part I.—Continued**

	(Column A) Standardized Approach		(Column B) Advanced Approaches		
	BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c):					
a. of which: Stress capital buffer or 2.500% (for advanced approaches).....	LE85	2.5000	LE85	2.5000	60.a.
b. of which: GSIB surcharge (if applicable).....	LE86	3.0000	LE86	3.0000	60.b.
c. of which: Countercyclical capital buffer amount (if applicable).....	LE87	0.0000	LE87	0.0000	60.c.
61. Capital conservation buffer.....	MK76	7.1506	H311	7.3258	61.

*Item 62.a. is to be completed only by top-tier holding companies of U.S. GSIBs and the IHCs of foreign GSIBs.*

*Item 62.b. is to be completed only by top-tier holding companies of U.S. GSIBs.*

	Dollar Amounts in Thousands		BHCA	Percentage	
<b>TLAC Buffers*</b>					
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. TLAC risk-weighted asset buffer.....			LF27	6.7550	62.a.
b. TLAC leverage buffer.....			LF28	3.4216	62.b.

	Dollar Amounts in Thousands		BHCA	Amount	
Leverage buffer and requirements for holding companies subject to the capital plan rule:					
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....	LE88	2,911,050,000			63.
				Percentage	
64. Leverage buffer requirement (if applicable).....	LE89	2.0000			64.
65. Leverage ratio buffer (if applicable).....	LE90	2.8021			65.
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:				Amount	
66. Eligible retained income.....	MK77	7,884,000			66.
				Percentage	
67. Maximum payout ratio.....	LE91			NR	67.
				Amount	
68. Maximum payout amount.....	LE92			NR	68.
69. Distributions and discretionary bonus payments during the quarter.....	MK78	4,682,000			69.

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



# Schedule HC-R—Continued

## Part II. Risk-Weighted Assets

Holding companies that entered "1" for Yes in Schedule HC-R, Part I, item 31.a, do not have to complete Schedule HC-R, Part II.

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules<sup>1</sup> 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.<sup>2</sup>

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>3</sup></b>											
1. Cash and balances due from depository institutions.....	BHCK D957 <b>329,093,000</b>	BHCK S396 (24,000)	BHCK D958 297,770,000				BHCK D959 17,435,000	BHCK S397 3,406,000	BHCK D960 7,036,000	BHCK S398 3,470,000	1.
2. Securities:	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75		BHCK D963	BHCK D964	BHCK D965	BHCK S400	
a. Held-to-maturity securities (4).....	<b>166,403,000</b>	(73,000)	91,249,000	0	0		<b>70,304,000</b>	3,908,000	1,012,000	3,000	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 <b>290,340,000</b>	BHCK S402 (6,000)	BHCK D967 247,991,000	BHCK HJ76 259,000	BHCK HJ77 0		BHCK D968 35,275,000	BHCK D969 2,134,000	BHCK D970 2,814,000	BHCK S403 692,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	BHCK D971		BHCK D972				BHCK D973	BHCK S410	BHCK D974	BHCK S411	
a. Federal funds sold (in domestic offices).....	<b>0</b>		0				0	0	0	0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 <b>337,696,000</b>	BHCK H172 337,696,000									3.b.
4. Loans and leases held for sale:	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417		
a. Residential mortgage exposures.....	<b>9,593,000</b>	0	0				6,000	7,216,000	2,371,000		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 <b>0</b>	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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

(2) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(3) 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
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272
	0	0		0				1,181,000	1,471,000
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
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276
								0	0

(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
	240,000	0	0	0	0		0	0	0	240,000
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	7,823,000	(249,000)	0	3,000	0		3,000	0	7,655,000	307,000
d. All other exposures.....										
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	126,445,000	0	0				1,003,000	83,757,000	41,685,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	19,000	0	0				0	0	0	19,000
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
	5,285,000	0	308,000	0	0		33,000	0	0	4,944,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	484,588,000	0	3,291,000	3,984,000	0		4,820,000	4,740,000	436,072,000	3,549,000
	BHCK S464	BHCK S465	BHCK S466	BHCK S467	BHCK S468		BHCK S469	BHCK S470	BHCK S471	BHCK S472
	17,715,000	17,715,000								
6. LESS: Allowance for loan and lease losses (9).....										

(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 0	BHCK H278 0
d. All other exposures.....								BHCK H279 104,000	BHCK H280 129,000
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0
c. Exposures past due 90 days or more or on nonaccrual (12).....								BHCK H285 0	BHCK H286 0
d. All other exposures.....								BHCK H287 28,132,000	BHCK H288 8,712,000
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
	<b>340,265,000</b>	296,683,000	26,407,000	0	0		415,000	157,000	16,502,000	70,000
	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).....	<b>186,908,000</b>	43,968,000	43,762,000	26,000	0		666,000	337,000	53,696,656	934,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

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

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

Schedule HC-R—Continued

Part II. 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
	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
7. Trading assets.....	0	0	0	0				31,000	39,000
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets (17).....	16,472,344	0	0	10,000				1,205,000	1,730,130
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
b. Default fund contributions to central counterparties.....								10,001,000	2,350,000
								BHCK H298	BHCK H299
								15,830,000	5,310,000

(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

Dollar Amounts in Thousands

	(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)
			1250%	SSFA (18)	Gross-Up
	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (19).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	<b>31,653,000</b>	31,653,000	0	7,771,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	<b>348,000</b>	348,000	0	72,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	<b>197,000</b>	170,000	27,000	727,000	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	<b>62,695,000</b>	62,425,000	270,000	18,736,000	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	<b>50,386,000</b>	50,364,000	22,000	9,333,000	0

Dollar Amounts in Thousands

	(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%
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (20).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>2,361,876,000</b>	<b>754,876,000</b>	<b>710,778,000</b>	<b>4,272,000</b>	<b>0</b>		<b>129,960,000</b>	<b>105,655,000</b>	<b>568,843,656</b>	<b>14,228,000</b>

Dollar Amounts in Thousands

	(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
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (20).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>16,472,344</b>	<b>0</b>	<b>0</b>	<b>10,000</b>			<b>297,000</b>	<b>56,484,000</b>

(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	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (23)</b>												
12. Financial standby letters of credit.....	BHCK D991 42,709,000	1.0	BHCK D992 <b>42,709,000</b>	BHCK D993 1,773,000	BHCK HJ92 1,356,000	BHCK HJ93 0		BHCK D994 4,829,000	BHCK D995 1,668,000	BHCK D996 32,078,000	BHCK S511 1,005,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 12,603,000	0.5	BHCK D998 <b>6,301,500</b>	BHCK D999 0				BHCK G603 620,500	BHCK G604 38,000	BHCK G605 5,544,000	BHCK S512 99,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 6,795,000	0.2	BHCK G607 <b>1,359,000</b>	BHCK G608 0	BHCK HJ94 34,000	BHCK HJ95 0		BHCK G609 40,000	BHCK G610 33,000	BHCK G611 973,000	BHCK S513 279,000	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 <b>0</b>	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

(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	1.0	BHCK S516	BHCK S517	BHCK S518	BHCK S519	BHCK S520	BHCK S521	BHCK S522	BHCK S523		
	154,127,000		154,127,000	23,809,000	37,276,000	0	17,265,000	1,980,000	70,690,000	3,049,000	16.	
17. All other off-balance sheet liabilities.....	BHCK G618	1.0	BHCK G619	BHCK G620			BHCK G621	BHCK G622	BHCK G623	BHCK S524		
	1,900,000		1,900,000	371,000			0	0	1,514,000	15,000	17.	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525	0.2	BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97	BHCK S528	BHCK S529	BHCK S530	BHCK S531		
	50,521,000		10,104,200	179,000	520,200	0	301,000	770,000	8,330,000	4,000	18.a.	
b. Original maturity exceeding one year.....	BHCK G624	0.5	BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99	BHCK G627	BHCK G628	BHCK G629	BHCK S539		
	289,434,000		144,717,000	628,000	20,329,000	0	11,689,000	281,000	110,144,000	1,186,000	18.b.	
19. Unconditionally cancelable commitments.....	BHCK S540	0.0	BHCK S541									
	725,125,000		0								19.	
20. Over-the-counter derivatives.....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	
			214,763,000	11,805,000	0	0	0	50,695,000	5,786,000	142,592,000	3,411,000	20.
			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557	
			207,324,000	0	205,298,000	0	0	0	0	2,026,000	0	21.
21. Centrally cleared derivatives.....												
22. Unsettled transactions (failed trades) (27).....	BHCK H191			BHCK H193			BHCK H194	BHCK H195	BHCK H196	BHCK H197		
	1,133,000			800,000			0	0	247,000	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
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
16. Repo-style transactions (29).....				BHCK H301 58,000	BHCK H302 72,000
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 .....				460,000	575,000
19. Unconditionally cancelable commitments .....					
20. Over-the-counter derivatives .....				BHCK H309 474,000	BHCK H310 638,000
21. Centrally cleared derivatives .....					
22. Unsettled transactions (failed trades) (30).....	BHCK H198 30,000	BHCK H199 6,000	BHCK H200 50,000		

(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	
	<b>750,143,000</b>	<b>269,085,200</b>	<b>0</b>	<b>0</b>	<b>215,399,500</b>	<b>116,211,000</b>	<b>942,981,656</b>	<b>23,276,000</b>	23.
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....									
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	<b>0</b>	<b>5,381,704</b>	<b>0</b>	<b>0</b>	<b>43,079,900</b>	<b>58,105,500</b>	<b>942,981,656</b>	<b>34,914,000</b>	25.

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	
		<b>16,472,344</b>	<b>0</b>	<b>0</b>	<b>10,000</b>	<b>30,000</b>	<b>6,000</b>	<b>369,000</b>	23.
24.	Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
		BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	
		<b>41,180,860</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>187,500</b>	<b>56,250</b>	<b>4,612,500</b>	25.

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

		Totals		
Dollar Amounts in Thousands		BHCK	Amount	
26.	Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (31).....	S580	1,188,818,430	26.
27.	Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	96,800,000	27.
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (32, 33).....	B704	1,285,025,000	28.
29.	LESS: Excess allowance for loan and lease losses (34, 35) .....	A222	703,000	29.
30.	LESS: Allocated transfer risk reserve .....	3128	6,000	30.
31.	Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,284,316,000	31.

(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.<sup>1</sup>

		Dollar Amounts in Thousands		BHCK	Amount	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			G642	125,324,000	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	BHCK	Amount	BHCK	Amount	
2.	Notional principal amounts of over-the-counter derivative contracts:							
	a. Interest rate .....	S582	1,754,734,000	S583	1,545,144,000	S584	1,314,607,000	M.2.a.
	b. Foreign exchange rate and gold .....	S585	10,633,371,000	S586	695,842,000	S587	244,327,000	M.2.b.
	c. Credit (investment grade reference asset) .....	S588	76,750,000	S589	170,248,000	S590	52,629,000	M.2.c.
	d. Credit (non-investment grade reference asset) .....	S591	83,143,000	S592	71,754,000	S593	23,016,000	M.2.d.
	e. Equity .....	S594	349,608,000	S595	137,873,000	S596	7,251,000	M.2.e.
	f. Precious metals (except gold) .....	S597	7,968,000	S598	470,000	S599	0	M.2.f.
	g. Other .....	S600	78,966,000	S601	51,421,000	S602	12,890,000	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
	a. Interest rate .....	S603	34,715,367,000	S604	3,527,743,000	S605	490,961,000	M.3.a.
	b. Foreign exchange rate and gold .....	S606	345,964,000	S607	1,730,000	S608	59,000	M.3.b.
	c. Credit (investment grade reference asset) .....	S609	631,594,000	S610	106,698,000	S611	8,656,000	M.3.c.
	d. Credit (non-investment grade reference asset) .....	S612	496,490,000	S613	34,587,000	S614	2,229,000	M.3.d.
	e. Equity .....	S615	1,214,765,000	S616	162,335,000	S617	5,487,000	M.3.e.
	f. Precious metals (except gold) .....	S618	8,621,000	S619	0	S620	686,000	M.3.f.
	g. Other .....	S621	344,621,000	S622	80,567,000	S623	7,230,000	M.3.g.

		Dollar Amounts in Thousands		BHCK	Amount	
4.	Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	56,795,000	M.4.
5.	Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>					
	a. Loans and leases held for investment.....			JJ30	0	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

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

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

							<b>C000</b>
							(Column G) All Other Loans, All Leases, and All Other Assets
(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		
Dollar Amounts in Thousands							Amount
<b>Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....							
	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
	5,336,000	193,000	0	0	0	0	9,399,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....							
	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15
	2,000	0	0	0	0	0	13,000
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>2</sup></i>							
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....							
	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....							
	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
	388,000	13,000	0	0	0	0	0
b. 90 days or more past due.....							
	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
	243,000	10,000	0	0	0	0	0
5. Charge-offs and recoveries on assets sold sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....							
	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
	8,000	0	0	0	0	0	0
b. Recoveries.....							
	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
	0	0	0	0	0	0	0

(1) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

(2) The \$100 billion asset size test is based on the total assets reported as of June 30, 2020.

**Schedule HC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>3</sup></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.							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776 169,000			BHCK B779 36,000	BHCK B780 53,000	BHCK B781 0	BHCK B782 893,000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 16,000						BHCK B796 3,538,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 16,000						BHCK B803 967,000

<sup>(3)</sup> For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

# Schedule HC-S—Continued

## Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	16,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	42,516,000	M.2.b.
c. Other financial assets (1).....	A591	13,031,000	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	385,000	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></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	1,359,000	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	28,181,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809	1,545,000	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) For the \$10 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.**

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



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

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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	26,000	JF84	189,000	1.a.
b. Securities not held for trading.....	HU20	44,000	HU21	799,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	30,943,000	HU23	13,414,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	6,000	JF90	10,548,000	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	11,502,000	JF85	12,408,000	2.a.
b. Other liabilities.....	JF93	67,000	JF86	163,000	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	1,359,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....			JF77	12,460,000	5.
6. Total liabilities of ABCP conduit VIEs.....			JF78	10,015,000	6.

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

(2) For the \$5 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

### Notes to the Balance Sheet—Predecessor Financial Items

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

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

### Notes to the Balance Sheet (Other)

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

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

#### Example

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

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

### Notes to the Balance Sheet (Other)

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

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

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