

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: **March 31, 2026**

Month / Day / 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.

**Dermot McDonogh**

**BANK OF NEW YORK MELLON CORPORATION, THE**

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

Legal Title of Holding Company (RSSD 9017)

**240 GREENWICH STREET**

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

(Mailing Address of the Holding Company) Street / PO Box (RSSD 9110)

**05/07/2026**

**NEW YORK**

**NY**

**10286**

Date of Signature (MM/DD/YYYY) (BHTX J196)

City (RSSD 9130)

State (RSSD 9200)

Zip Code (RSSD 9220)

Is confidential treatment requested for any portion of this report submission? .....	0=No	BHCK	
	1=Yes	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) .....	<input type="checkbox"/>		
2. a letter justifying this request has been provided separately (BHCK KY38) .....	<input type="checkbox"/>		

Person to whom questions about this report should be directed:

**Tiffany Hatcher**

Name / Title (BHTX 8901)

**412-234-0082**

Area Code / Phone Number (BHTX 8902)

**None**

Area Code / FAX Number (BHTX 9116)

**Tiffany.M.Hatcher@bny.com**

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 physically (ink) or electronically signed and attested submitted FR Y-9C.**

## Chief Executive Officer Contact Information

This information is being requested so the Board can distribute notifications about policy initiatives and other matters directly to the Chief Executive Officers of reporting institutions. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's email address if not available. Chief Executive Officer contact information is for the confidential use of the Board and will not be released to the public.

### Chief Executive Officer

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Name (BHCK FT42)

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Area Code / Phone Number / Extension (BHCK FT43)

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E-mail Address (BHCK FT44)

For Federal Reserve Bank Use Only	
RSSD ID	_____
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	101,000	1.a.(1)(a)
(b) All other loans secured by real estate .....	4436	78,000	1.a.(1)(b)
(c) All other loans .....	F821	783,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059	54,000	1.a.(2)
b. Income from lease financing receivables .....	4065	1,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115	841,000	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	324,000	1.d.(1)
(2) Mortgage-backed securities .....	B489	538,000	1.d.(2)
(3) All other securities .....	4060	436,000	1.d.(3)
e. Interest income from trading assets <sup>2</sup> .....	4069	90,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020	2,567,000	1.f.
g. Other interest income .....	4518	17,000	1.g.
h. Total interest income (sum of items 1.a through 1.g) .....	4107	5,830,000	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less .....	HK03	79,000	2.a.(1)(a)
(b) Time deposits of more than \$250,000 .....	HK04	6,000	2.a.(1)(b)
(c) Other deposits .....	6761	1,008,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172	461,000	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase ...	4180	2,298,000	2.b.
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185	428,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397	23,000	2.d.
e. Other interest expense .....	4398	151,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	4073	4,454,000	2.f.
3. Net interest income (item 1.h minus item 2.f) .....	4074	1,376,000	3.
4. Provision for credit losses <sup>3</sup> .....	JJ33	-7,000	4.
5. Noninterest income:			
a. Income from fiduciary activities .....	4070	2,919,000	5.a.
b. Service charges on deposit accounts in domestic offices .....	4483	183,000	5.b.
c. Trading revenue <sup>2, 4</sup> .....	A220	326,000	5.c.

1. Includes interest income on time certificates of deposit not held for trading.  
 2. To be completed by holding companies with \$5 billion or more in total assets. (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.i, respectively by holding companies with less than \$5 billion in total assets.  
 3. Holding companies should report in item 4, the provisions for credit losses for all financial assets and off-balance sheet credit exposures.  
 4. For holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

## Schedule HI—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>			
5. d. Income from securities-related and insurance activities:			
(1) Fees and commissions from securities brokerage .....	C886	370,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	C888	23,000	5.d.(2)
(3) Fees and commissions from annuity sales .....	C887	1,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	C386	1,000	5.d.(4)
(5) Income from other insurance activities .....	C387	0	5.d.(5)
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions .....	KX46		5.d.(6)
(7) Income from insurance activities <sup>5</sup> .....	KX47		5.d.(7)
e. Venture capital revenue <sup>6</sup> .....	B491	2,000	5.e.
f. Net servicing fees .....	B492	0	5.f.
g. Net securitization income <sup>6</sup> .....	B493	0	5.g.
h. Not applicable.			
i. Net gains (losses) on sales of loans and lease .....	8560	0	5.i.
j. Net gains (losses) on sales of other real estate owned .....	8561	0	5.j.
k. Net gains (losses) on sales of other assets <sup>7</sup> .....	B496	0	5.k.
l. Other noninterest income <sup>8</sup> .....	B497	259,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l) .....	4079	4,084,000	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	-50,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits .....	4135	1,887,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	238,000	7.b.
c. (1) Goodwill impairment losses .....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	C232	9,000	7.c.(2)
d. Other noninterest expense <sup>9</sup> .....	4092	1,267,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	3,401,000	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	2,016,000	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> .....	HT70	0	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	2,016,000	8.c.
9. Applicable income taxes (on item 8.c) .....	4302	386,000	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	1,630,000	10.
11. Discontinued operations, net of applicable income taxes <sup>11</sup> .....	FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	G104	1,630,000	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	-2,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	1,632,000	14.

5. Includes underwriting income from insurance and reinsurance activities.

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

7. Excludes 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

		Dollar Amounts in Thousands	BHCK	Amount					
<i>Memo Items 1 and 2 are to be reported 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	1,376,000	M.1.				
2.	Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis .....		4592	2,016,000	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	0	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	0	M.4.				
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number					
			4150	47,224	M.5.				
<i>Memo 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	48,000	M.6.b.				
c.	Income and fees from automated teller machines (ATMs) .....		C016	0	M.6.c.				
d.	Rent and other income from other real estate owned .....		4042	0	M.6.d.				
e.	Safe deposit box rent .....		C015	0	M.6.e.				
f.	Bank card and credit card interchange fees .....		F555	0	M.6.f.				
g.	Income and fees from wire transfers .....		T047	39,000	M.6.g.				
h.	<table border="1"> <tr> <td>TEXT</td> <td>Loan Commitment Fees</td> </tr> <tr> <td>8562</td> <td></td> </tr> </table>	TEXT	Loan Commitment Fees	8562			8562	33,000	M.6.h.
TEXT	Loan Commitment Fees								
8562									
i.	<table border="1"> <tr> <td>TEXT</td> <td>CIBC Joint Venture Income</td> </tr> <tr> <td>8563</td> <td></td> </tr> </table>	TEXT	CIBC Joint Venture Income	8563			8563	29,000	M.6.i.
TEXT	CIBC Joint Venture Income								
8563									
j.	<table border="1"> <tr> <td>TEXT</td> <td>Renewable Energy Investment Losses</td> </tr> <tr> <td>8564</td> <td></td> </tr> </table>	TEXT	Renewable Energy Investment Losses	8564			8564	44,000	M.6.j.
TEXT	Renewable Energy Investment Losses								
8564									
<i>Memo 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	0	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 <sup>2</sup> .....		4146		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. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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	Software		8565	441,000	M.7.n.
o.	TEXT 8566	Purchased Services		8566	294,000	M.7.o.
p.	TEXT 8567	Distribution, Clearing, Subcustodian Charges		8567	224,000	M.7.p.
<i>Memo items 8.a.(1) through Memo item 8.b.(2) is reported 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 FT29			FT29	0	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	8,000	M.9.a.
b.	Foreign exchange exposures .....			8758	232,000	M.9.b.
c.	Equity security and index exposures .....			8759	86,000	M.9.c.
d.	Commodity and other exposures.....			8760	0	M.9.d.
e.	Credit exposures .....			F186	0	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>1</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	1,000	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	0	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	0	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	0	M.11.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands		BHCK	Amount		
<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		311,000	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		1,000	M.12.b.(2)	
c. Benefits, losses, and expenses from insurance-related activities.....	B983		0	M.12.c.	
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....		0=No 1=Yes	BHCK A530	0	M.13.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum 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		0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552		0	M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553		0	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>Memorandum 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		167,000	M.15.
16. and 17. Not applicable.				

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....	3217	44,313,000	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	44,313,000	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....	4340	1,632,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross .....	3577	495,000	5.a.
b. Conversion or retirement of perpetual preferred stock .....	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross .....	3579	235,000	6.a.
b. Conversion or retirement of common stock .....	3580	0	6.b.
7. Sale of treasury stock .....	4782	0	7.
8. LESS: Purchase of treasury stock .....	4783	985,000	8.
9. Changes incident to business combinations, net .....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock .....	4598	70,000	10.
11. LESS: Cash dividends declared on common stock .....	4460	376,000	11.
12. Other comprehensive income <sup>1</sup> .....	B511	-461,000	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company .....	4591	0	13.
14. Other adjustments to equity capital (not included above) .....	3581	0	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC) .....	BHCT		
	3210	44,783,000	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	
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	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	0	C217	0	1.c.(2)(a)
(b) Secured by junior liens .....	C235	0	C218	0	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	0	C898	11,000	1.e.(2)
f. In foreign offices .....	B512	0	B513	0	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 should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	0	4617	0	4.a.
b. To non-U.S. addressees (domicile) .....	4646	0	4618	0	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX48		KX49		4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	B514	0	B515	0	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	0	K206	0	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	0	4628	0	7.

1. Include write-downs arising from transfers of loans to a held-for-sale account.  
2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HI-B—Continued

#### Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 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		KX51		8.c.
9. Total (sum of items 1 through 8.b) <sup>3</sup> .....	4635	0	4605	11,000	9.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Asset-size test is based on the total assets reported as of prior year June 30 report date.
3. For holding companies with less than \$5 billion in total assets, Total loans and leases (sum of items 1 through 7 plus 8c.)

#### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
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>2</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	0	4662	0	M.2.

*Memorandum item 3 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>2</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).*

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....	C388	0	M.3.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HI-B—Continued

#### Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities		(Column C) Available-for-sale debt securities		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	B522	245,000	JH88	0	JH94	
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT						
	4605	11,000	JH89	0	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) .....	BHCK						
	C079	0	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets .....	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>1</sup> .....	4230	-18,000	JH90	0	JH96	0	5.
6. Adjustments (see instructions for this schedule) .....	C233	0	JH91	0	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	238,000	JH93	0	JH99	0	7.

1. 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.

#### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda Items 1, 2, and 8 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	0	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 credit losses on loans and leases attributable to retail credit card fees and finance charges .....	C390	0	M.3.
4. Not applicable.			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) .....	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) .....	JJ03	24,000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures .....	MG93	11,000	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 (include in item 7, column A, "Balance end of current period," above) .....	MG94	0	M.8.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HI-C—Disaggregated Data on the Allowances for Credit Losses

Items 1 through 11 are to be completed semiannually in the June and December reports by holding companies with less than \$5 billion in total assets.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
	<b>Loans and Leases Held for Investment:</b>				
1. Real estate loans:					
a. Construction loans .....	JJ04	1,385,000	JJ12	66,000	1.a.
b. Commercial real estate loans .....	JJ05	4,323,000	JJ13	125,000	1.b.
c. Residential real estate loans .....	JJ06	10,267,000	JJ14	12,000	1.c.
2. Commercial loans <sup>2</sup> .....	JJ07	84,977,000	JJ15	35,000	2.
3. Credit cards .....	JJ08	0	JJ16	0	3.
4. Other consumer loans .....	JJ09	0	JJ17	0	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>3</sup> .....	JJ11	100,952,000	JJ19	238,000	6.

Dollar Amounts in Thousands	Allowance Balance		
	BHCK	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions in the U.S. ....	JJ20	0	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs and stripped MBS) .....	JJ21	0	8.
9. Asset-backed securities and structured financial products .....	JJ23	0	9.
10. Other debt securities .....	JJ24	0	10.
11. Total (sum of items 7 through 10) <sup>4</sup> .....	JJ25	0	11.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
 2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4.  
 3. Item 6, column B, must equal schedule HC, item 4.c.  
 4. 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	0	1.
a. Interest income on loans and leases .....		4094	0	1.a.
b. Interest income on investment securities .....		4218	0	1.b.
2. Total interest expense .....		4073	0	2.
a. Interest expense on deposits .....		4421	0	2.a.
3. Net interest income .....		4074	0	3.
4. Provision for credit losses .....		JJ33	0	4.
5. Total noninterest income .....		4079	0	5.
a. Income from fiduciary activities .....		4070	0	5.a.
b. Trading revenue .....		A220	0	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions .....		B490	0	5.c.
d. Venture capital revenue .....		B491	0	5.d.
e. Net securitization income .....		B493	0	5.e.
f. Insurance commissions and fees .....		B494	0	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities <sup>1</sup> .....		4091	0	6.
7. Total noninterest expense .....		4093	0	7.
a. Salaries and employee benefits .....		4135	0	7.a.
b. Goodwill impairment losses .....		C216	0	7.b.
8. Income (loss) before applicable income taxes and discontinued operations .....		4301	0	8.
9. Applicable income taxes .....		4302	0	9.
10. Noncontrolling (minority) interest .....		4484	0	10.
		BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest .....		FT41	0	11.
		BHBC		
12. Net income (loss) .....		4340	0	12.
13. Cash dividends declared .....		4475	0	13.
14. Net charge-offs .....		6061	0	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	0	15.

1. Includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.

### Notes to the Income Statement (Other)

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

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

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

#### Example

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

TEXT	BHCK	Amount
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country		
	0000	1350

### Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
1.	Not applicable.			
2.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets <sup>1</sup> .....	JJ27	0	2.
3.	Not applicable.			

	TEXT	BHCK	Amount	
4.	5351			
		5351	0	4.
5.	5352			
		5352	0	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.

1. Institutions should report initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets after the adoption of FASB ASC Topic 326.

Notes to the Income Statement (Other)—Continued

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
11.	B044				
			B044	0	11.
12.	B045				
			B045	0	12.
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.

# Consolidated Financial Statements for Holding Companies

Report at the close of business March 31, 2026

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 <sup>1</sup> .....			0081	6,405,000	1.a.
	b. Interest-bearing balances: <sup>2</sup>					
	(1) In U.S. offices.....			0395	139,153,000	1.b.(1)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....			0397	44,074,000	1.b.(2)
2.	Securities:					
	a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....			JJ34	48,830,000	2.a.
	b. Available-for-sale debt securities (from Schedule HC-B, column D).....			1773	106,785,000	2.b.
	c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....			JA22	1,749,000	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 <sup>5, 6</sup> .....	BHCK	B989		43,660,000	3.b.
4.	Loans and lease financing receivables:					
	a. Loans and leases held for sale.....			5369	0	4.a.
	b. Loans and leases, held for investment.....	B528			100,952,000	4.b.
	c. LESS: Allowance for credit losses on loans and leases.....	3123			238,000	4.c.
	d. Loans and leases, held for investment, net of allowance (item 4.b minus 4.c).....	B529			100,714,000	4.d.
5.	Trading assets (from Schedule HC-D).....			3545	15,674,000	5.
6.	Premises and fixed assets (including right-of-use assets).....			2145	3,796,000	6.
7.	Other real estate owned (from Schedule HC-M).....			2150	3,000	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....			2130	3,390,000	8.
9.	Direct and indirect investments in real estate ventures.....			3656	0	9.
10.	Intangible assets (from Schedule HC-M).....			2143	19,543,000	10.
11.	Other assets (from Schedule HC-F) <sup>6</sup> .....			2160	27,770,000	11.
12.	Total assets (sum of items 1 through 11).....			2170	561,546,000	12.

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

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

3. Holding companies 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 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. Holding companies should report items 3.b and 11 amounts net of any applicable allowance for credit losses.

## 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 <sup>1</sup> .....	6631	117,467,000	13.a.(1)
(2) Interest-bearing .....	6636	184,214,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing .....	6631	10,226,000	13.b.(1)
(2) Interest-bearing .....	6636	105,206,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993	0	14.a.
	BHCK		
b. Securities sold under agreements to repurchase <sup>3</sup> .....	B995	19,506,000	14.b.
15. Trading liabilities (from Schedule HC-D) .....	3548	4,747,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M) .....			
	3190	44,950,000	16.
17. and 18. Not applicable.			
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062	1,678,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....			
	C699	0	19.b.
20. Other liabilities (from Schedule HC-G) .....	2750	28,233,000	20.
21. Total liabilities (sum of items 13 through 20) .....	2948	516,227,000	21.
22. Not applicable.			
<b>Equity Capital</b>			
<b>Holding Company Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	3283	5,331,000	23.
24. Common stock (par value) .....	3230	14,000	24.
25. Surplus (exclude all surplus related to preferred stock) .....	3240	30,142,000	25.
26. a. Retained earnings .....	3247	47,582,000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530	-3,496,000	26.b.
c. Other equity capital components <sup>6</sup> .....	A130	-34,790,000	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c) .....	3210	44,783,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000	536,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105	45,319,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300	561,546,000	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)

- |       |      |  |
|-------|------|--|
| 0=No  | BHCK |  |
| 1=Yes | C884 |  |
- M. 1.
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.) .....
  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.<sup>7</sup>

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

b. \_\_\_\_\_  
(1) Name of Engagement Partner (TEXT C704)

\_\_\_\_\_  
(2) City (TEXT C708)

\_\_\_\_\_  
(2) E-mail Address (TEXT C705)

NY

\_\_\_\_\_  
(3) State Abbreviation (TEXT C714)

\_\_\_\_\_  
(4) Zip Code (TEXT C715)

<sup>7</sup> 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) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
0211	7,499,000	0213	7,338,000	1286	28,491,000	1287	28,446,000
HT50	2,636,000	HT51	2,459,000	HT52	1,540,000	HT53	1,545,000
8496	11,000	8497	10,000	8498	0	8499	0
G300	1,955,000	G301	1,880,000	G302	1,890,000	G303	1,867,000
G304	25,646,000	G305	23,388,000	G306	15,692,000	G307	15,617,000
G308	0	G309	0	G310	0	G311	0
KX52		KX53		KX54		KX55	
G312	373,000	G313	329,000	G314	6,147,000	G315	6,022,000
G316	0	G317	0	G318	0	G319	0
G320	0	G321	0	G322	1,647,000	G323	1,528,000
K142	2,251,000	K143	2,161,000	K144	2,537,000	K145	2,535,000
K146	0	K147	0	K148	0	K149	0
K150	0	K151	0	K152	0	K153	0
K154	0	K155	0	K156	2,180,000	K157	2,094,000

- Dollar Amounts in Thousands
- 1. U.S. Treasury securities.....
- 2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities)<sup>1</sup>.....
- 3. Securities issued by states and political subdivisions in the U.S. ....
- Holding companies with less than \$5 billion should report data item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank.<sup>3</sup>*
- 4. Mortgage-backed securities (MBS)
  - a. Residential pass-through securities:
    - (1) Guaranteed by GNMA .....
    - (2) Issued by FNMA and FHLMC .....
    - (3) Other pass-through securities.....
    - (4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....
  - b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):
    - (1) Issued or guaranteed by U.S. Government agencies or sponsored agencies<sup>2</sup> .....
    - (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies<sup>2</sup> .....
    - (3) All other residential mortgage-backed securities.....
  - c. Commercial MBS:
    - (1) Commercial pass-through securities:
      - (a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....
      - (b) Other pass-through securities .....
    - (2) Other commercial MBS:
      - (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies<sup>2</sup> .....
      - (b) All other commercial MBS .....

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, Export-Import Bank participation certificates, and obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

2. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (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).

3. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-B—Continued**

	Held-to-Maturity		Available-for-Sale	
	(Column A) Amortized Cost		(Column B) Fair Value	
	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands				
5. Asset-backed securities and structured financial products:				
a. Asset-backed Securities (ABS)	C026	0	C988	0
b. Structured financial products	HT58	2,380,000	HT59	2,354,000
6. Other debt securities:				
a. Other domestic debt securities	1737	0	1738	0
b. Other foreign debt securities	1742	6,079,000	1743	6,025,000
7. Unallocated portfolio layer fair value hedge basis adjustments <sup>1</sup>			MG95	-59,000
8. Total (sum of items 1 through 7) <sup>2</sup>	1754	48,830,000	1771	45,944,000
			1772	107,594,000
			1741	0
			1746	36,117,000
			BHCT	
			1773	106,785,000
			C027	347,000
			HT61	10,667,000

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities <sup>3</sup>	0416	121,880,000
2. Remaining maturity or next repricing date of debt securities <sup>4</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less	0383	33,052,000
b. Over 1 year to 5 years	0384	65,911,000
c. Over 5 years	0387	56,652,000
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>		
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost	8782	0
b. Fair value	8783	0

1. This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.  
 2. The total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. The total reported in column D must equal Schedule HC, item 2.b. 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.  
 4. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

### Schedule HC-B—Continued

#### Memoranda—Continued

	Held-to-Maturity				Available-for-Sale					
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value			
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount		
Dollar Amounts in Thousands										
<i>Memorandum items 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 .....									M.5.a.
b.	Home equity lines .....	B838	0	B839	0	B840	5,000	B841	5,000	M.5.b.
c.	Automobile loans .....	B842	0	B843	0	B844	0	B845	0	M.5.c.
d.	Other consumer loans .....	B846	0	B847	0	B848	4,000	B849	4,000	M.5.d.
e.	Commercial and industrial loans .....	B850	0	B851	0	B852	347,000	B853	326,000	M.5.e.
f.	Other .....	B854	0	B855	0	B856	1,000	B857	1,000	M.5.f.
B858		0	0	B859	0	B860	11,000	B861	11,000	
<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	1,798,000	G357	1,796,000	G358	6,551,000	G359	6,541,000	M.6.c.
d.	1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e.	1–4 family residential MBS not issued or guaranteed by GSEs .....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f.	Diversified (mixed) pools of structured financial products .....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g.	Other collateral or reference assets .....	G372	582,000	G373	558,000	G374	4,232,000	G375	4,126,000	M.6.g.
PV98		582,000		PV99	558,000	PV00	4,232,000	PV01	4,126,000	M.7.

1. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

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

Do not deduct the allowance for **credit losses on loans and leases** 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.

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate .....	1410	15,975,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1–4 family residential construction loans .....			F158	43,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159	1,385,000	1.a.(2)
b. Secured by farmland .....			BHDM		
c. Secured by 1–4 family residential properties:			1420	0	1.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....			1797	9,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367	10,099,000	1.c.(2)(a)
(b) Secured by junior liens .....			5368	116,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			1460	1,672,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			BHCK		
(2) Loans secured by other nonfarm nonresidential properties .....			F160	34,000	1.e.(1)
			F161	2,617,000	1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks .....			1288	5,080,000	2.
a. To U.S. banks and other U.S. depository institutions .....	1292	306,000			2.a.
b. To foreign banks .....	1296	7,992,000			2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1590	0	1590	0	3.
<i>Holding companies with less than \$5 billion in total assets should report data item 4.c and leave data items 4.a and 4.b blank.<sup>1</sup></i>					
4. Commercial and industrial loans .....			1766	1,589,000	4.
a. To U.S. addressees (domicile) .....	1763	1,495,000			4.a.
b. To non-U.S. addressees (domicile) .....	1764	94,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile) .....	KX56				4.c.
5. Not applicable.					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	107,000	6.
a. Credit cards .....	B538	0			6.a.
b. Other revolving credit plans .....	B539	0			6.b.
c. Automobile loans .....	K137	0			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	107,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081	21,000	2081	2,000	7.
8. Not applicable.					

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-C—Continued**

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....	J454	9,096,000	J454	8,619,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities, <b>including margin loans</b> .....	1545	56,657,000	1545	56,633,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	9,182,000	J451	8,512,000	9.b.(2)
(3) Loans for purchasing or carrying securities, <b>including margin loans</b> and all other loans .....	KX57		KX57		9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income) .....			2165	91,000	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	91,000			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above....	2123	64,000	2123	61,000	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11)					
(total of column A must equal Schedule HC, sum of items 4.a and 4.b)...	2122	100,952,000	2122	96,547,000	12.

**Memoranda**

Dollar Amounts in Thousands	BHDM	Amount	
<i>HC-C 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 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. Loan modifications to borrowers experiencing financial difficulty 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	0	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	165,000	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>			
e. Commercial and Industrial loans:			
(1) To U.S. addressees (domicile).....	K163	0	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		M.1.e.(3)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HC-C—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165	0	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers .....	K168	0	M.1.f.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	K098	0	M.1.f.(3)(a)
(b) Automobile loans .....	K203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K204	0	M.1.f.(3)(c)
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....	HK25	165,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	704,000	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	0	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	0	M.4.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-C—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands		BHCK	Amount	
<b>5. Not applicable.</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		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 the preceding December 31 report date, 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		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		M.6.c.
7. and 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	 3,000	M.9.

**Memorandum items 10.a through 10.e are to be completed by holding companies with \$10 billion or more in total assets<sup>1</sup> and the sum must equal the amounts reported on Schedule HC-C, item 9.a, column A and column B, respectively.**

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
<b>10. Loans to nondepository financial institutions:</b>					
a. Loans to mortgage credit intermediaries .....	PV05	1,203,000	PV05	1,203,000	M.10.a.
b. Loans to business credit intermediaries .....	PV06	321,000	PV06	321,000	M.10.b.
c. Loans to private equity funds .....	PV07	5,434,000	PV07	5,434,000	M.10.c.
d. Loans to consumer credit intermediaries .....	PV08	0	PV08	0	M.10.d.
e. Other loans to nondepository financial institutions .....	PV09	2,138,000	PV09	1,661,000	M.10.e.
11. Not applicable.					

**1. Asset-size test is based on the total assets reported as of prior year June 30 report date.**

### 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 con- tractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
<p><i>Memorandum item 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></p>							
<p>12. Loans (not considered purchased credit-deteriorated) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:</p>							
a. Loans secured by real estate.....	G091		G092		G093		M.12.a.
b. Commercial and industrial loans .....	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097		G098		G099		M.12.c.
d. All other loans and all leases .....	G100		G101		G102		M.12.d.
e. Loans and leases.....	KX60		KX61		KX62		M.12.e.

	Dollar Amounts in Thousands		
	BHCK	Amount	
13. Not applicable.			
14. Pledged loans and leases .....	G378	19,138,000	M.14.
<i>Memorandum item 15 is to be completed by all holding companies.</i>			
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	5,000	M.15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## 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		
	BHCM	Amount	
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	2,122,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .....	3532	118,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533	61,000	3.
4. Mortgage-backed securities (MBS):	BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	G379	2,986,000	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> (include CMOs, REMICs, and stripped MBS ) .....	G380	0	4.b.
c. All other residential mortgage-backed securities .....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K197	0	4.d.
e. All other commercial MBS .....	K198	0	4.e.
5. Other debt securities			
a. Structured financial products .....	HT62	0	5.a.
b. All other debt securities .....	G386	604,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties .....	HT63	0	6.a.(1)
(2) All other loans secured by real estate .....	HT64	0	6.a.(2)
b. Commercial and industrial loans .....	F614	0	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	0	6.d.
7. and 8. Not applicable.	BHCM		
9. Other trading assets .....	3541	6,723,000	9.
10. Not applicable.			
11. Derivatives with a positive fair value .....	3543	3,060,000	11.
12. Total trading assets (sum of items 1 through 11)	BHCT		
(total of column A must equal Schedule HC, item 5) .....	3545	15,674,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions:	BHCK		
(1) Equity securities .....	G209	187,000	13.a.(1)
(2) Debt securities .....	G210	2,247,000	13.a.(2)
(3) All other assets .....	G211	0	13.a.(3)
b. All other trading liabilities .....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	2,313,000	14.
15. Total trading liabilities (sum of items 13.a through 14)	BHCT		
(total of column A must equal Schedule HC, item 15).....	3548	4,747,000	15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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 Administration (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	0	M.1.a.(1)
(2) All other loans secured by real estate .....	HT67	0	M.1.a.(2)
b. Commercial and industrial loans .....	F632	0	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	0	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	0	M.2.a.
b. Unpaid principal balance .....	F640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 5.a:			
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	0	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	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities .....	G387	5,938,000	M.4.a.
b. Pledged loans .....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables .....	F643	0	M.5.a.
b. Home equity lines .....	F644	0	M.5.b.
c. Automobile loans .....	F645	0	M.5.c.
d. Other consumer loans .....	F646	0	M.5.d.
e. Commercial and industrial loans .....	F647	0	M.5.e.
f. Other .....	F648	0	M.5.f.
6. Not applicable.			
7. Equity securities:			
a. Readily determinable fair values .....	F652	5,784,000	M.7.a.
b. Other .....	F653	0	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 prior year June 30 report date.

## Schedule HC-D—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1)		Gross fair value of commodity contracts .....	G212	0	M.9.a.(1)
	(2)	Gross fair value of physical commodities held in inventory .....	G213	0	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 percent 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 percent of the item)			
a.	BHTX F658		F658	0	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 <sup>2</sup> .....	2210	117,467,000	1.a.
b.		Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	3187	166,715,000	1.b.
c.		Money market deposit accounts and other savings accounts .....	2389	9,203,000	1.c.
d.		Time deposits of \$250,000 or less .....	HK29	7,264,000	1.d.
e.		Time deposits of more than \$250,000 .....	J474	1,032,000	1.e.
2.		Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			
a.		Noninterest-bearing balances <sup>2</sup> .....	BHOD 3189		2.a.
b.		Interest-bearing demand deposits, NOW, ATS, and other transaction accounts .....	3187		2.b.
c.		Money market deposit accounts and other savings accounts .....	2389		2.c.
d.		Time deposits of \$250,000 or less .....	HK29		2.d.
e.		Time deposits of more than \$250,000 .....	J474		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	18,276,000	M.1.
2.		Brokered deposits \$250,000 or less with a remaining maturity of more than one year .....	HK31	2,256,000	M.2.
3.		Time deposits of more than \$250,000 with a remaining maturity of one year or less .....	HK32	1,000,000	M.3.
4.		Foreign office time deposits with a remaining maturity of one year or less .....	BHFN A245	1,491,000	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 <sup>2</sup> .....	B556	1,402,000	1.
2. Net deferred tax assets <sup>3</sup> .....	2148	106,000	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	HT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	1752	1,828,000	4.
5. Life insurance assets:			
a. General account life insurance assets .....	K201	2,189,000	5.a.
b. Separate account life insurance assets.....	K202	2,011,000	5.b.
c. Hybrid account life insurance assets .....	K270	1,424,000	5.c.
6. Other .....	2168	18,810,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	2160	27,770,000	7.

1. **Holding companies** 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 <sup>1</sup> .....	3049	1,869,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures .....	B557	85,000	3.
4. Other .....	B984	26,279,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	2750	28,233,000	5.

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year .....	3197	358,232,000	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	287,127,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet .....	3298	3,877,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	5,331,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	0	5.

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

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

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

### I. Property and Casualty Underwriting

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	B988		1.
2. Total assets .....	C244	120,000	2.
<b>Liabilities</b>			
3. Claims and claims adjustment expense reserves .....	B990	0	3.
4. Unearned premiums .....	B991	2,000	4.
5. Total equity .....	C245	118,000	5.
6. Net income .....	C246	1,000	6.

### II. Life and Health Underwriting

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
<b>Assets</b>			
1. Reinsurance recoverables .....	C247		1.
2. Separate account assets .....	B992	0	2.
3. Total assets .....	C248	0	3.
<b>Liabilities</b>			
4. Policyholder benefits and contractholder funds .....	B994	0	4.
5. Separate account liabilities .....	B996	0	5.
6. Total equity .....	C249	0	6.
7. Net income .....	C250	0	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) <sup>1</sup> .....		B558	38,707,000	1.a.
b. Mortgage-backed securities <sup>1</sup> .....		B559	62,863,000	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....		B560	53,962,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....		3365	42,848,000	2.
		BHDM		
3. a. Total loans and leases in domestic offices .....		3516	75,601,000	3.a.
(1) Loans secured by 1–4 family residential properties .....		3465	10,300,000	3.a.(1)
(2) All other loans secured by real estate .....		3466	5,696,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....		3386	3,000	3.a.(3)
(4) Commercial and industrial loans .....		3387	2,697,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....		B561	0	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	6,650,000	3.a.(5)(b)
		BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs .....		3360	5,092,000	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	15,441,000	4.a.
b. Other earning assets .....		B985	110,301,000	4.b.
5. Total consolidated assets <sup>4</sup> .....		3368	462,360,000	5.
<b>Liabilities</b>				
6. Interest-bearing deposits (domestic) <sup>5</sup> .....		3517	161,697,000	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....		3404	101,809,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....		3353	19,457,000	8.
9. All other borrowed money .....		2635	45,710,000	9.
10. Not applicable.				
<b>Equity Capital</b>				
11. Total equity capital (excludes limited-life preferred stock) .....		3519	44,433,000	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. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
 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	10,000	1.a.
	<i>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		1.b.(1)
	(2) Other unused credit card lines .....			J456		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	1,073,000	1.c.(1)
	(a) 1–4 family residential construction loan commitments .....	F164	40,000			1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments .....	F165	1,033,000			1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....			6550	2,000	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	10,923,000	1.e.(1)
	<b>(2) Loans to depository financial institutions</b> .....			PV10	1,300,000	1.e.(2)
	<b>(3) Loans to nondepository financial institutions</b> .....			PV11	16,101,000	1.e.(3)
	<i>Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by holding companies with \$10 billion or more in total assets<sup>1</sup> and the sum must equal Item 1.e.(3) above.</i>					
	(a) Loans to mortgage credit intermediaries .....			PV12	1,516,000	1.e.(3)(a)
	(b) Loans to business credit intermediaries .....			PV13	369,000	1.e.(3)(b)
	(c) Loans to private equity funds .....			PV14	3,267,000	1.e.(3)(c)
	(d) Loans to consumer credit intermediaries .....			PV15	0	1.e.(3)(d)
	(e) Other loans to nondepository financial Institutions .....			PV16	10,949,000	1.e.(3)(e)
	(4) All other unused commitments .....			J459	112,401,000	1.e.(4)
2.	Financial standby letters of credit and foreign office guarantees .....			6566	1,528,000	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	103,000	2.a.
3.	Performance standby letters of credit and foreign office guarantees .....			6570	146,000	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	0	3.a.
4.	Commercial and similar letters of credit .....			3411	28,000	4.
5.	Not applicable.					
6.	Securities:					
a.	Securities lent .....			3433	791,571,000	6.a.
b.	Securities borrowed .....			3432	40,746,000	6.b.

1. **Asset-size** test is based on the total assets reported as of prior year June 30 report date.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

Items 7.a. through 7.d.(2)(b) are to be reported 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	0	C969	249,000	7.a.(1)
(2) Total return swaps .....	C970	0	C971	0	7.a.(2)
(3) Credit options .....	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives .....	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value .....	C220	0	C222	11,000	7.b.(2)

	Dollar Amounts in Thousands		
	BHCK	Amount	
c. Notional amounts by regulatory capital treatment: <sup>2</sup>			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection .....	G401	0	7.c.(1)(a)
(b) Purchased protection .....	G402	0	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	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	249,000	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: <sup>3</sup>							
(a) Investment grade .....	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade .....	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: <sup>4</sup>							
(a) Investment grade .....	G412	50,000	G413	199,000	G414	0	7.d.(2)(a)
(b) Subinvestment grade .....	G415	0	G416	0	G417	0	7.d.(2)(b)

1. **Asset-size** test is based on the total assets reported as of prior year June 30 report date.  
 2. 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.  
 3. 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.  
 4. 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.

### Schedule HC-L—Continued

Report only transactions with nonrelated institutions

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.<sup>1</sup>

		BHCK	Amount	
8.	Spot foreign exchange contracts.....	8765	185,943,000	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 percent 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 percent of Schedule HC, item 27.a).....	3430	0	9.
	a. Commitments to purchase when-issued securities .....	3434	0	9.a.
	b. Commitments to sell when-issued securities .....	3435	0	9.b.
c.	TEXT 6561	6561	0	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.

10. Not applicable.

1. The \$100 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-L—Continued**

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
<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 35,814,000	BHCK 8694 0	BHCK 8695 152,000	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 16,375,000	BHCK 8698 472,939,000	BHCK 8699 168,000	BHCK 8700 0	11.b.
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 0	11.c.(1)
(2) Purchased options..	BHCK 8705 0	BHCK 8706 0	BHCK 8707 0	BHCK 8708 0	11.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709 31,872,000	BHCK 8710 5,754,000	BHCK 8711 0	BHCK 8712 0	11.d.(1)
(2) Purchased options..	BHCK 8713 21,031,000	BHCK 8714 5,844,000	BHCK 8715 0	BHCK 8716 0	11.d.(2)
e. Swaps.....	BHCK 3450 194,598,000	BHCK 3826 827,815,000	BHCK 8719 5,879,000	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 210,564,000	BHCK A127 1,300,505,000	BHCK 8723 6,199,000	BHCK 8724 0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 89,126,000	BHCK 8726 11,847,000	BHCK 8727 0	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 837,000	BHCK 8734 8,656,000	BHCK 8735 309,000	BHCK 8736 0	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 957,000	BHCK 8738 8,562,000	BHCK 8739 17,000	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 302,000	BHCK 8742 230,000	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 13,000	BHCK 8746 39,000	BHCK 8747 0	BHCK 8748 0	14.b.(2)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-L—Continued**

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands									
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup></i>									
15. Over-the-counter derivatives:									
a. Net current credit exposure .....	G418	2,006,000		G420	2,857,000	G421	196,000	G422	12,094,000
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	1,755,000		G425	1,506,000	G426	58,000	G427	212,000
(2) Cash—Other currencies .....	G428	49,000		G430	554,000	G431	0	G432	72,000
(3) U.S. Treasury securities .....	G433	442,000		G435	5,000	G436	2,000	G437	181,000
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	3,000		G440	4,000	G441	0	G442	9,000
(5) Corporate bonds .....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities .....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral .....	G453	221,000		G455	0	G456	0	G457	16,000
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	2,470,000		G460	2,069,000	G461	60,000	G462	490,000

1. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

### Schedule HC-M—Memoranda

		Dollar Amounts in Thousands		BHCK	Amount	
		Number (Unrounded)				
1.	Total number of holding company common shares outstanding .....	3459	686,379,045			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	1,160,000			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	2,522,000			3.
4.	Other assets acquired in satisfaction of debts previously contracted .....	6557	0			4.
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC .....	A288	255,171,000			5.
<i>Item 6 is only completed by holding companies with \$5 billion or more in assets.<sup>1</sup></i>						
6.	Portion of covered other real estate owned included in Schedule HC, item 7 that is protected by FDIC loss-sharing agreements .....	K192	0			6.
<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 <sup>2</sup> .....	K193				7.a.
b.	Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	K194				7.b.
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.) .....	0=No 1=Yes	BHCK C251		0	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.) .....	0=No 1=Yes	BHCK 6689		0	9.
10.	Not applicable.					
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10 .....	0=No 1=Yes	BHCK 6416		1	11.
	TEXT					
	6428 Nicholas Wachnowsky				412-236-1324	
		Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)		Area Code / Phone Number (TEXT 9009)		
12.	Intangible assets:			BHCK	Amount	
a.	Mortgage servicing assets .....			3164	0	12.a.
	(1) Estimated fair value of mortgage servicing assets .....	6438	0			12.a.(1)
b.	Goodwill .....			3163	16,734,000	12.b.
c.	All other intangible assets .....			JF76	2,809,000	12.c.
				BHCT		
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....			2143	19,543,000	12.d.
13.	Other real estate owned .....			2150	3,000	13.
14.	Other borrowed money:			BHCK		
a.	Commercial paper .....			2309	1,002,000	14.a.
b.	Other borrowed money with a remaining maturity of one year or less .....			2332	15,895,000	14.b.
c.	Other borrowed money with a remaining maturity of more than one year .....			2333	28,053,000	14.c.
				BHCT		
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....			3190	44,950,000	14.d.
15.	Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.) .....	0=No 1=Yes	BHCK B569		1	15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
 2. 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**

	BHCK	Amount	
16. Assets under management in proprietary mutual funds and annuities.....	B570	481,172,000	16.

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		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		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	8,444,000	20.a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	1,000	20.b.(1)
(2) Due from subsidiary banks of the holding company, gross .....	4833	41,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	31,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross .....	5041	6,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	28,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	589,000	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	0	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	22,000	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.bny.com](http://www.bny.com)

22.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 through 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	12,648,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items.....	G235	0	24.b.

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

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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans...	F173	0	F175	0	F177	0	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	0	5399	0	5400	1,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens .....	C236	37,000	C237	0	C229	33,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices..	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm non-residential properties..	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	42,000	F181	0	F183	32,000	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions .....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks .....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans .....	1606	2,000	1607	0	1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	B575	0	B576	0	B577	0	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	0	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	70,000	5460	0	5461	0	7.

**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	
<i>Holding companies with less than \$5 billion in total assets are to report data item 8.c columns A, B and C and should leave data 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	8.a.
b. All other leases .....	F169	0	F170	0	F171	0	8.b.
c. Lease finance receivables .....	KX63		KX64		KX65		8.c.
9. Total loans and leases (sum of items 1 through 8.b) <sup>2</sup> .....	1406	151,000	1407	0	1403	66,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505	13,000	3506	25,000	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) ...	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ..	K042	0	K043	0	K044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that are protected by loss-sharing agreements with the FDIC.....	K102	0	K103	0	K104	0	12.

**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. Loan modifications to borrowers experiencing financial difficulty included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans .....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans ...	K108	0	K109	0	K110	0	M.1.a.(2)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

### 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 .....	BHCK		BHCK		BHCK		M.1.b.
	F661	0	F662	0	F663	0	
c. Secured by multifamily (5 or more) residential properties in domestic offices ....	BHDM		BHDM		BHDM		M.1.c.
	K111	0	K112	0	K113	0	
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties ...	K114	0	K115	0	K116	0	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 data 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>							
1. e. Commercial and industrial loans:	BHCK		BHCK		BHCK		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile)...	K123	0	K124	0	K125	0	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S. addresses (domicile) .....	KX66		KX67		KX68		M.1.e.(3)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty 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		M.1.f.(1)
	K130	0	K131	0	K132	0	
(2) Loans to finance agricultural production and other loans to farmers ..	BHCK		BHCK		BHCK		M.1.f.(2)
	K138	0	K139	0	K140	0	
(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 loan .....	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)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### 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. g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f.) <sup>1</sup> .....	HK26	0	HK27	0	HK28	0	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above .....	6558	0	6559	0	6560	0	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	0	M.3.
4. Not applicable.							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)..	C240	0	C241	0	C226	0	M.5.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	BHCK	Amount	BHCK	Amount	
<i>Item 6 is to be reported only by holding companies with total consolidated assets<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	0	M.6.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>9. Loans to nondepository financial institutions, included in Schedule HC-N, item 7 .....</b>	PV23	0	PV24	0	PV25	0	M.9.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.  
2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## 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>1,2</sup> at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>1</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: <sup>1</sup> .....	HT81		0	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82		0	2.
3. 1–4 family residential mortgages sold during the quarter.....	FT04		0	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		0	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		0	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter.....	HT86		0	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 <sup>3</sup> .....	L191			7.a.
b. For representations and warranties made to other parties <sup>3</sup> .....	L192			7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		0	7.c.

1. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.  
 2. Asset-size test is based on the total assets reported as of prior year June 30 report date.  
 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	
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
<b>Assets</b>										
Dollar Amounts in Thousands										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	108,534,000	G474	0	G475	34,858,000	G476	73,676,000	G477	0
	BHCK									
2. Federal funds sold and securities purchased under agreements to resell .....	G478	0	G479	0	G480	0	G481	0	G482	0
3. Loans and leases held for sale .....	G483	0	G484	0	G485	0	G486	0	G487	0
4. Loans and leases held for investment .....	G488	0	G489	0	G490	0	G491	0	G492	0
	BHCT									
5. Trading assets:										
a. Derivative assets .....	3543	3,060,000	G493	6,905,000	G494	17,000	G495	9,948,000	G496	0
	BHCK									
b. Other trading assets .....	G497	12,614,000	G498	0	G499	9,522,000	G500	3,092,000	G501	0
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0
	G391	941,000	G392	-155,000	G395	149,000	G396	637,000	G804	0
6. All other assets .....										
7. Total assets measured at fair value on a recurring basis .....	G502	125,149,000	G503	6,750,000	G504	44,546,000	G505	87,353,000	G506	0
<b>Liabilities</b>										
8. Deposits .....	F252	0	F686	0	F694	0	F253	0	F254	0
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507	0	G508	0	G509	0	G510	0	G511	0
	BHCT									
10. Trading liabilities:										
a. Derivative liabilities .....	3547	2,313,000	G512	7,404,000	G513	9,000	G514	9,708,000	G515	0
	BHCK									
b. Other trading liabilities .....	G516	2,434,000	G517	0	G518	2,408,000	G519	26,000	G520	0

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-Q—Continued**

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
<b>Liabilities (continued)</b>											
11.	Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525	0
12.	Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530	0
13.	All other liabilities .....	G805	600,000	G806	0	G807	542,000	G808	58,000	G809	0
14.	Total liabilities measured at fair value on a recurring basis .....	G531	5,347,000	G532	7,404,000	G533	2,959,000	G534	9,792,000	G535	0

**Memoranda**

Dollar Amounts in Thousands		BHCK		Amount		BHCK		Amount		BHCK		Amount	
1.	All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):												
a.	Mortgage servicing assets .....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.	
b.	Nontrading derivative assets .....	G541	532,000	G542	0	G543	0	G544	532,000	G545	0	M.1.b.	
c.		G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.	
d.		G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.	
e.		G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.	
f.		G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.	
2.	All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):												
a.	Loan commitments (not accounted for as derivatives) .....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.	
b.	Nontrading derivative liabilities .....	G566	52,000	G567	0	G568	0	G569	52,000	G570	0	M.2.b.	
c.		G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.	
d.		G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.	
e.		G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.	
f.		G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.	

## Schedule HC-Q—Continued

### Memoranda

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

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## Schedule HC-R—Regulatory Capital

### 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	-4,634,000	1.
2. Retained earnings <sup>1</sup> .....		KW00	47,582,000	2.
a. 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		
		JJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		BHCA	-3,496,000	3.
		B530		
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	0	4.
		P839		
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....				
		P840	39,452,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....				
		P841	15,753,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....				
		P842	2,158,000	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	53,000	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		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		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		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		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	-31,000	9.f.

1. Holding companies that 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	7,000	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....			P850	404,000	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		P852	21,108,000	12.
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58				13.a.
13.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				14.a.
14.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				15.a.
15.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 <sup>2</sup> to cover deductions.....	P857		P857	0	17.
18.	Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	P858		P858	0	18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859		P859	21,108,000	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	5,331,000	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	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	P863	5,331,000	23.
24. LESS: Additional tier 1 capital deductions .....	P864	4,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	P865	5,327,000	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital <sup>1</sup> .....	8274	26,435,000	26.
<b>Total Assets for the Leverage Ratio</b>			
27. Average total consolidated assets <sup>2</sup> .....	KW03	462,360,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....	P875	18,372,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	B596	432,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....	A224	443,556,000	30.
<b>Leverage Ratio*</b>			
31. Leverage ratio (item 26 divided by item 30) .....	BHCA	Percentage	
	7204	5.9598	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	BHCA	
	1=Yes	LE74	0
			31.a.
If your holding company entered "1" for Yes in item 31.a:			
• Complete items 32 through 36			
• Do <u>not</u> complete items 37 through 53			
• Do <u>not</u> complete Part II of Schedule HC-R.			
If your holding company entered "0" for No in item 31.a:			
• Skip (do not complete) items 32 through 36,			
• Complete items 37 through 53 as applicable, and			
• Complete Part II of Schedule HC-R.			
<i>Item 31.b is to be completed only by non-advanced approaches holding companies that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>			
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No) .....		BHCA	
	1=Yes	NC99	
			31.b.

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

- All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
- Holding companies that have 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.
- All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

## Schedule HC-R—Continued

### Part I—Continued

#### Qualifying Criteria and Other Information for CBLR holding company\*

Dollar Amounts in Thousands	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
32. Total assets (Schedule HC, item 12); (must be less than \$10 billion) .....	2170				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B .....	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments .....	KX79				34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b) .....	KX80				34.b.
c. Other off-balance sheet exposures .....	KX81				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		KX83		34.d.
		Dollar Amounts in Thousands	BHCA	Amount	
35. Unconditionally cancellable commitments .....			S540		35.
36. Investments in the tier 2 capital of unconsolidated financial institutions .....			LB61		36.

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

Dollar Amounts in Thousands	BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>			
37. Tier 2 capital instruments plus related surplus .....	P866	1,148,000	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	P867	0	38.
39. Total capital minority interest that is not included in tier 1 capital .....	P868	0	39.
40. a. Adjusted allowances for credit losses(AACL) includable in tier 2 capital <sup>2</sup> .....	5310	347,000	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW 5310	0	40.b.
41. Not applicable.	BHCA		
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a) .....	P870	1,495,000	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	1,148,000	42.b.

\* Report each ratio and buffer 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 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 provisions.

**Schedule HC-R—Continued**

**Part I—Continued**

	Dollar Amounts in Thousands		BHCA	Amount	
43. LESS: Tier 2 capital deductions .....	P872			3,000	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero) .....	5311			1,492,000	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			1,145,000	44.b.
<b>Total Capital</b>					
45. a. Total capital (sum of items 26 and 44.a) .....	BHCA				
	3792			27,927,000	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b) .....	BHCW				
	3792			27,580,000	45.b.
<b>Total Risk-Weighted Assets</b>					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....	BHCA				
	A223			191,849,000	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			166,468,000	46.b.

	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, column A or B, as applicable, divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B, item 19, column B, divided by item 46.b) .....	P793	11.0024	P793	12.6799	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	13.7791	7206	15.8799	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	14.5568	7205	16.5677	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		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:					
51. Eligible retained income <sup>1</sup> .....	H313				51.
52. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	H314				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	6.5718	53.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Long-Term Debt and Total Loss Absorbing Capacity</b>					
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59.					
54. Outstanding eligible long-term debt .....	LF21			25,609,000	54.
55. Total loss absorbing capacity .....	LF22			54,043,000	55.

\* 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)		(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	13.3485	LF23	28.1696	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	15.3837	MK66	32.4645	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		LF24		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	6.3664	LF25	13.4351	59.

	(Column A) Standardized Approach		(Column B) Advanced Approaches		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:</b>					
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	1.5000	LE86	1.5000	60.b.
c. of which: Countercyclical capital buffer amount (if applicable) .....	LE87	0.0000	LE87	0.0000	60.c.
61. Capital conservation buffer .....	MK76	6.5024	H311	8.1799	61.

	BHCA	Percentage	
	<b>TLAC Buffers*</b>		
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete item 62.a. The top-tier BHCs of U.S. GSIBs must complete item 62.b.			
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. TLAC risk-weighted asset buffer .....	LF27	10.1696	62.a.
b. TLAC leverage buffer .....	LF28	5.9351	62.b.

	Dollar Amounts in Thousands		
	BHCA	Amount	
<b>Leverage buffer and requirements for holding companies subject to the capital plan rule:</b>			
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable) .....	LE88	402,251,000	63.
Percentage			
64. Leverage buffer requirement (if applicable) .....	LE89	2.0000	64.
65. Leverage ratio buffer (if applicable) .....	LE90	3.5718	65.
<b>Maximum payout ratios and amounts for holding companies subject to the capital plan rule:</b>			
Amount			
66. Eligible retained income .....	MK77	1,490,000	66.
Percentage			
67. Maximum payout ratio .....	LE91		67.
Amount			
68. Maximum payout amount .....	LE92		68.
69. Distributions and discretionary bonus payments during the quarter .....	MK78	1,548,000	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.

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						(Column I) (Column J)		
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%		(Column I) 100%	(Column J) 150%
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
<i>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>3,4</sup></i>											
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958					BHCK D959	BHCK S397	BHCK D960	BHCK S398
	189,632,000	0	170,976,000					13,317,000	2,416,000	1,386,000	1,537,000
2. Securities:											
a. Held-to-maturity securities <sup>3,4</sup> .....	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75			BHCK D963	BHCK D964	BHCK D965	BHCK S400
	47,031,000	0	14,779,000	0	0			32,241,000	11,000	0	0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77			BHCK D968	BHCK D969	BHCK D970	BHCK S403
	98,023,000	0	60,261,000	0	0			34,792,000	616,000	605,000	0
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices)...	BHCK D971		BHCK D972					BHCK D973	BHCK S410	BHCK D974	BHCK S411
	0		0					0	0	0	0
b. Securities purchased under agreements to resell .....	BHCK H171	BHCK H172									
	43,660,000	43,660,000									

1. For bank holding companies, 12 CFR Part 217 and 225; and for covered savings and loan holding companies, 12 CFR Part 217. 2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9. 3. Asset-size test is based on the total assets reported as of prior year June 30 report date. 4. Holding companies that 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—Continued**

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Allocation by Risk-Weight Category								
Dollar Amounts in Thousands								
<b>Balance Sheet Asset Categories (continued)</b>								
1. Cash and balances due from depository institutions.....								
2. Securities:								
a. Held-to-maturity securities.....								
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....								
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold (in domestic offices).....								
b. Securities purchased under agreements to resell .....								
	BHCK H270	BHCK S405		BHCK S406			BHCK H271	BHCK H272
	0	0		0			1,749,000	801,000

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—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							(Column I)	(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale:											
a. Residential mortgage exposures .....	BHCK S413 0	BHCK S414 0	BHCK H173 0				BHCK S415 0	BHCK S416 0	BHCK S417 0		
b. High volatility commercial real estate exposures .....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421	
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S423 0	BHCK S424 0	BHCK S425 0	BHCK HJ78	BHCK HJ79		BHCK S426 0	BHCK S427 0	BHCK S428 0	BHCK S429	
d. All other exposures .....	BHCK S431 0	BHCK S432 0	BHCK S433 0	BHCK HJ80	BHCK HJ81		BHCK S434 0	BHCK S435 0	BHCK S436 0	BHCK S437	
5. Loans and leases held for investment: <sup>7</sup>											
a. Residential mortgage exposures .....	BHCK S439 11,271,000	BHCK S440 0	BHCK H178 0				BHCK S441 0	BHCK S442 11,086,000	BHCK S443 185,000		
b. High volatility commercial real estate exposures .....	BHCK S445 34,000	BHCK S446 0	BHCK H179 0				BHCK H180 0	BHCK H181 0	BHCK H182 0	BHCK S447 34,000	
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S449 50,000	BHCK S450 0	BHCK S451 0	BHCK HJ82	BHCK HJ83		BHCK S452 0	BHCK S453 0	BHCK S454 0	BHCK S455 50,000	
d. All other exposures .....	BHCK S457 89,559,000	BHCK S458 0	BHCK S459 41,116,000	BHCK HJ84	BHCK HJ85		BHCK S460 3,389,000	BHCK S461 4,723,000	BHCK S462 39,221,000	BHCK S463 1,110,000	
6. LESS: Allowance for credit losses on loans and leases .....	BHCX 3123 238,000	BHCY 3123 238,000									

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

**Schedule HC-R—Continued**  
**Part II—Continued**

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	250%	300%	400%	600%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Allocation by Risk-Weight Category								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....							BHCK H273	BHCK H274
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>10</sup> .....								
d. All other exposures.....							BHCK H275	BHCK H276
5. Loans and leases held for investment:								
a. Residential mortgage exposures.....							BHCK H277	BHCK H278
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....							BHCK H279	BHCK H280
d. All other exposures.....							0	0
6. LESS: Allowance for credit losses on loans and leases .....								
a. Residential mortgage exposures.....							BHCK H281	BHCK H282
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....							BHCK H283	BHCK H284
d. All other exposures.....							0	0
7. LESS: Allowance for credit losses on loans and leases .....								
a. Residential mortgage exposures.....							BHCK H285	BHCK H286
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....							BHCK H287	BHCK H288
d. All other exposures.....							0	0
8. LESS: Allowance for credit losses on loans and leases .....								
a. Residential mortgage exposures.....								
b. High volatility commercial real estate exposures.....								
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								
d. All other exposures.....								

9. 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.

10. 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.

11. 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—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							(Column J)
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87	BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading Assets .....	15,674,000	14,739,000	72,000	0	0	31,000	8,000	823,000	1,000	7.
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89	BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets <sup>12, 13, 14</sup> .....	54,115,000	18,862,000	1,678,000	0	0	557,000	305,000	22,121,000	72,000	8.
a. Separate account bank-owned life insurance .....										8.a.
b. Default fund contributions to central counterparties .....										8.b.

12. 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.

13. Holding companies that 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.

14. Holding companies that 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—Continued**

(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
0	0	0	0				0	0
BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
901,000	0	0	0				98,000	128,000
							BHCK H296	BHCK H297
							3,490,000	2,238,000
							BHCK H298	BHCK H299
							6,031,000	1,716,000

Dollar Amounts in Thousands

7. Trading Assets .....

8. All other assets<sup>16</sup> .....

    a. Separate account bank-owned life insurance .....

    b. Default fund contributions to central counterparties .....

15. 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.

16. 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—Continued**

Dollar Amounts in Thousands

**Securitization Exposures: On-and Off-Balance Sheet**

9. On-balance sheet securitization exposures:

	(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) Gross-Up Amount
a. Held-to-maturity securities <sup>18</sup> .....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	1,799,000	1,799,000	0	360,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	10,511,000	10,511,000	0	2,190,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	425,000	387,000	38,000	78,000	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	810,000	806,000	4,000	91,000	0

Allocation by Risk-Weight Category

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCT 2170	BHCK S500	BHCK S501	BHCK HJ90	BHCK HJ91	BHCK D987	BHCK D988	BHCK D989	BHCK D990	BHCK S503		
561,546,000	89,720,000	89,720,000	0	0	288,882,000	84,327,000	19,165,000	64,341,000	2,804,000		

Dollar Amounts in Thousands	(Column K) 250%	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Exposure Amount
BHCK S504	BHCK S505	BHCK S506	BHCK S507	BHCK S510	BHCK H300			
901,000	0	0	0	38,000	11,368,000			

17. Simplified Supervisory Formula Approach. 18. Holding companies that 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. 19. 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—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>20</sup>	(Column B) Credit Equivalent Amount <sup>21</sup>	Allocation by Risk-Weight Category						(Column J)		
	Amount		Amount	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
Dollar Amounts in Thousands	Amount		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 Exposure)<sup>22</sup></b>												
12. Financial standby letters of credit .....	BHCK D991 1,528,000	1.0	BHCK D992 1,528,000	BHCK D993 8,000	BHCK HJ92 0	BHCK HJ93 0		BHCK D994 271,000	BHCK D995 0	BHCK D996 1,221,000	BHCK S511 28,000	
13. Performance standby letters of credit and transaction-related contingent items .....	BHCK D997 146,000	0.5	BHCK D998 73,000	BHCK D999 0				BHCK G603 16,000	BHCK G604 0	BHCK G605 52,000	BHCK S512 5,000	
14. Commercial and similar letters of credit with an original maturity of one year or less .....	BHCK G606 25,000	0.2	BHCK G607 5,000	BHCK G608 0	BHCK HJ94 0	BHCK HJ95 0		BHCK G609 1,000	BHCK G610 1,000	BHCK G611 2,000	BHCK S513 1,000	
15. Retained recourse on small business obligations sold with recourse .....	BHCK G612 0	1.0	BHCK G613 0	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	

20. Credit conversion factor.

21. 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.

22. 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—Continued**

	(Column O) Allocation by Risk-Weight Category		(Column P)	(Column Q)	(Column R)		(Column S)
	625% Amount	937.5% Amount	1250% Amount	Credit Equivalent Amount	Risk-Weighted Asset Amount	Application of Other Risk- Weighting Approaches <sup>27</sup>	
16. Repo-style transactions <sup>28</sup> .....							
17. All other off-balance sheet liabilities .....							
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....							16.
b. Original maturity exceeding one year .....							17.
19. Unconditionally cancelable commitments.....							
20. Over-the-counter derivatives .....							
21. Centrally cleared derivatives .....							
22. Unsettled transactions (failed trades) <sup>29</sup> .....							
	BHCK H198 6,000	BHCK H199 1,000	BHCK H200 6,000	BHCK H301 0	BHCK H302 0		
				BHCK H303 0	BHCK H304 0		18.a.
				BHCK H307 0	BHCK H308 0		18.b.
							19.
				BHCK H309 0	BHCK H310 0		20.
							21.
							22.

<sup>27</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

<sup>28</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), and securities lent.

<sup>29</sup> For item 22, the sum of columns C through Q must equal column A.

**Schedule HC-R—Continued**  
**Part II—Continued**

Allocation by Risk-Weight Category										
(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)			
0%	2%	4%	10%	20%	50%	100%	150%			
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
Dollar Amounts in Thousands										
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 291,091,000 X 0%	BHCK S558 23,311,000 X 2%	BHCK S559 147,000 X 4%	BHCK S560 0 X 10%	BHCK G631 114,021,000 X 20%	BHCK G632 25,454,000 X 50%	BHCK G633 136,607,000 X 100%	BHCK S561 3,245,000 X 150%		
24. Risk weight factor .....										
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK G634 0	BHCK S569 466,000	BHCK S570 6,000	BHCK S571 0	BHCK G635 22,804,000	BHCK G636 12,727,000	BHCK G637 136,607,000	BHCK S572 4,868,000		

**Schedule HC-R—Continued**  
**Part II—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%
Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
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
901,000	0	0	0	6,000	1,000	48,000
X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
24. Risk weight factor .....						
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
2,253,000	0	0	0	38,000	9,000	600,000

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

	Dollar Amounts in Thousands	
	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the adjusted allowance for credit losses (AACL) 1.25 percent threshold .....	S580	187,987,000
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	3,869,000
28. Risk-weighted assets before deductions for excess AACL <sup>30</sup> and allocated risk transfer risk reserve <sup>31</sup> .....	B704	191,849,000
29. LESS: Excess AACL <sup>30</sup> .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	191,849,000

30. Holding companies that 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.

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

**Schedule HC-R—Continued**  
**Part II—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>.*

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... Dollar Amounts in Thousands BHCK Amount M.1.  
G642 17,138,000

	Dollar Amounts in Thousands		With a remaining maturity of		Amount	
	BHCK	Amount	(Column A) One year or less	(Column B) Over one year through five years		(Column C) Over 5 years
2. Notional principal amounts of over-the-counter derivative contracts:						
a. Interest rate .....	S582	18,836,000	S583	17,270,000	S584	24,476,000
b. Foreign exchange rate and gold .....	S585	1,302,001,000	S586	3,510,000	S587	1,085,000
c. Credit (investment grade reference asset) .....	S588	0	S589	0	S590	0
d. Credit (non-investment grade reference asset) .....	S591	0	S592	0	S593	0
e. Equity .....	S594	6,121,000	S595	77,000	S596	0
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0
g. Other .....	S600	0	S601	0	S602	0
3. Notional principal amounts of centrally cleared derivative contracts:						
a. Interest rate .....	S603	85,144,000	S604	68,511,000	S605	53,581,000
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0
c. Credit (investment grade reference asset) .....	S609	50,000	S610	199,000	S611	0
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0
e. Equity .....	S615	0	S616	0	S617	0
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0
g. Other .....	S621	0	S622	0	S623	0

4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) ..... Dollar Amounts in Thousands BHCK Amount M.4.  
S624 1,422,000

5. Amount of allowances for credit losses on purchased credit-deteriorated assets:

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.

<sup>1</sup>. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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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>

Dollar Amounts in Thousands

#### Securitization Activities

1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....

Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup>

3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....
4. Past due loan amounts included in item 1:
  - a. 30-89 days past due .....
  - b. 90 days or more past due .....
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):
  - a. Charge-offs .....
  - b. Recoveries .....

(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
8,000	0	0	0	0	0	0
BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14	BHCK HU15
0	0	0	0	0	0	0
BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
0	0	0	0	0	0	0
BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
0	0	0	0	0	0	0
BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
0	0	0	0	0	0	0
BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
0	0	0	0	0	0	0
BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759	BHCK B760
0	0	0	0	0	0	0

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**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
Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK B776	BHCK HU16	BHCK HU17	BHCK B779	BHCK B780	BHCK B781	BHCK B782
0	0	0	0	0	0	0
BHCK B783			BHCK B786	BHCK B787	BHCK B788	BHCK B789
0			0	0	0	348,000
BHCK B790						BHCK B796
0						0
BHCK B797						BHCK B803
0						0

Dollar Amounts in Thousands  
Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup>

6. Total amount of ownership (or seller's) interest carried as securities or loans .....  
7. and 8. Not applicable.

**For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions**

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....  
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....

**Asset Sales**

11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....  
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....

2. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

## 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	0
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	73,000
c. Other financial assets <sup>1</sup>		A591	0
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	0
<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 <sup>2</sup>		B806	0
(2) Conduits sponsored by other unrelated institutions <sup>2</sup>		B807	0
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0
(2) Conduits sponsored by other unrelated institutions		B809	0
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2,3</sup>		C407	0

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

2. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions .....	J981	0	JF84	15,000	1.a.
b. Securities not held for trading .....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale ..	HU22	0	HU23	0	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	0	JF90	9,000	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	0	JF85	0	2.a.
b. Other liabilities .....	JF93	0	JF86	7,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	K030	0	JF87	934,000	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above) .....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....			JF77	0	5.
6. Total liabilities of ABCP conduit VIEs .....			JF78	0	6.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

### 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	0			1.
2.	Average earning assets .....	3402	0			2.
3.	Average total consolidated assets .....	3368	0			3.
4.	Average equity capital .....	3519	0			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)

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