

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



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

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

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

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

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

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

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

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

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

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

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

NORTHERN TRUST CORPORATION  
 Legal Title of Holding Company (RSSD 9017)

50 SOUTH LA SALLE STREET- M11  
 (Mailing Address of the Holding Company) Street/P.O. Box (RSSD 9110)

CHICAGO IL 60603  
 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)..... NR			
2. a letter justifying this request has been provided separately (BHCK KY38)..... NR			

Person to whom questions about this report should be directed:

CONF  
 Name / Title (BHTX 8901)

CONF  
 Area Code / Phone Number (BHTX 8902)

CONF  
 Area Code / FAX Number (BHTX 9116)

CONF  
 E-mail Address of Contact (BHTX 4086)

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

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

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

# 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	140,540			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	78,832			1.a.(1)(b)
(c) All other loans.....	F821	284,648			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	21,792			1.a.(2)
b. Income from lease financing receivables.....	4065	(486)			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	13,530			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	44,322			1.d.(1)
(2) Mortgage-backed securities.....	B489	224,656			1.d.(2)
(3) All other securities.....	4060	227,108			1.d.(3)
e. Interest income from trading assets (2).....	4069	9			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	2,717			1.f.
g. Other interest income.....	4518	6,613			1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	1,044,281			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	435			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	3,346			2.a.(1)(b)
(c) Other deposits.....	6761	9,746			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	(58,074)			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	230			2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....	4185	48,993			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....	4397	15,888			2.d.
e. Other interest expense.....	4398	1,611			2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	22,175			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	1,022,106			3.
4. Provision for loan and lease losses (3).....	JJ33	(70,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	3,250,076			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	38,689			5.b.
c. Trading revenue (2,4).....	A220	229,164			5.c.

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

(2) To be completed by holding companies with \$5 billion or more in total assets (For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.i, respectively by holding companies with less than \$5 billion in total assets.

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

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

## Schedule HI—Continued

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>			
<b>5.d. Income from securities-related and insurance activities:</b>			
(1) Fees and commissions from securities brokerage.....	C886	90,832	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	0	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 (5).....	KX47		5.d.(7)
e. Venture capital revenue (6).....	B491	0	5.e.
f. Net servicing fees.....	B492	0	5.f.
g. Net securitization income (6).....	B493	0	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	8560	(3)	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	20	5.j.
k. Net gains (losses) on sales of other assets (7).....	B496	46	5.k.
l. Other noninterest income (8).....	B497	201,946	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	<b>3,810,770</b>	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	6	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits.....	4135	1,789,554	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	248,358	7.b.
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	11,551	7.c.(2)
d. Other noninterest expense (9).....	4092	1,352,943	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	<b>3,402,406</b>	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	<b>1,500,476</b>	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	2	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	<b>1,500,478</b>	8.c.
9. Applicable income taxes (foreign and domestic).....	4302	361,625	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	<b>1,138,853</b>	10.
11. Discontinued operations, net of applicable income taxes (11).....	FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	<b>1,138,853</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	<b>1,138,853</b>	14.

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

**(6) To be completed by holding companies with \$5 billion or more in total assets (For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020). Income and or expenses pertaining to these items should be reported in the "other" categories.**

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

(8) See Schedule HI, Memoranda item 6.

(9) See Schedule HI, Memoranda item 7.

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

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

# Schedule HI—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 1 and 2 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
1.	Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	1,047,718	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	1,526,089	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	68	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	1,111	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
			4150	20,794	M.5.
<i>Memoranda items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>					
6.	Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):		BHCK	Amount	
a.	Income and fees from the printing and sale of checks.....		C013	0	M.6.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....		C014	36,250	M.6.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	M.6.c.
d.	Rent and other income from other real estate owned.....		4042	0	M.6.d.
e.	Safe deposit box rent.....		C015	0	M.6.e.
f.	Bank card and credit card interchange fees.....		F555	0	M.6.f.
g.	Income and fees from wire transfers.....		T047	0	M.6.g.
h.	TEXT Loan Related Fees		8562	49,293	M.6.h.
i.	TEXT Banking Fees		8563	32,853	M.6.i.
j.	TEXT Fund Expense Recovery		8564	35,371	M.6.j.
<i>Memoranda items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>					
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):				
a.	Data processing expenses.....		C017	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 (2).....		4146	CONF	M.7.g.
h.	Accounting and auditing expenses.....		F556	0	M.7.h.
i.	Consulting and advisory expenses.....		F557	125,957	M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....		F558	0	M.7.j.
k.	Telecommunications expenses.....		F559	0	M.7.k.
l.	Other real estate owned expenses.....		Y923	0	M.7.l.

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

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

# Schedule HI—Continued

## Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
7.m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....			Y924	0	M.7.m.
n.	TEXT 8565 Computer and software related expenses		8565	448,751	M.7.n.
o.	TEXT 8566 Technical services and market data expenses		8566	320,791	M.7.o.
p.	TEXT 8567 Subcustodial and depository fee expenses		8567	112,620	M.7.p.
<i>Memoranda items 8.a.(1) through 8.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a.(1)	TEXT 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	13,420	M.9.a.
b.	Foreign exchange exposures.....		8758	215,744	M.9.b.
c.	Equity security and index exposures.....		8759	0	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>2</sup></i>					
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....		K090	0	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

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

**Schedule HI—Continued**

**Memoranda—Continued**

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	227,264	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	0	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 0

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 14.a through 14.b.(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<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>Memoranda item 15 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	64,507	M.15.

<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only by holding companies with \$5 billion or more in total assets and annually on a year-to-date basis in the December report by holding companies with less than \$5 billion in total assets.<sup>1</sup></i>			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....	F228		M.16.

<i>Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly.)<sup>1</sup></i>			
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) (2).....	J321		M.17.

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

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		11,688,256	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		11,688,256	3.
	BHCT			
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340		1,138,853	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK			
a. Sale of perpetual preferred stock, gross.....	3577		0	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		0	6.a.
b. Conversion or retirement of common stock.....	3580		(28,492)	6.b.
7. Sale of treasury stock.....	4782		164,151	7.
8. LESS: Purchase of treasury stock.....	4783		265,826	8.
9. Changes incident to business combinations, net.....	4356		0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598		37,100	10.
11. LESS: Cash dividends declared on common stock.....	4460		444,341	11.
12. Other comprehensive income (1).....	B511		(314,012)	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		(2,653)	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		11,898,836	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.

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	455	5412	251	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	23	C217	3,208	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	378	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	0	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 in total assets should report item 4.c only and leave items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	21	4617	902	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	5	K206	962	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	99	7.

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

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



## Schedule HI-B—Continued

### Part I.—Continued

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<i>Holding companies with less than \$5 billion in total assets should report item 8.c only and leave items 8.a and 8.b blank.<sup>2</sup></i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases.....	KX50		KX51		8.c.
9. Total (sum of items 1 through 8) (3).....	4635	504	4605	5,800	9.

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

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

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

### Memoranda

	(Column A) Chart-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Year-to-date					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>3</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....	4652	0	4662	5	M.2.

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

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....	C388	0	M.3.

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

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

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

## Schedule HI-B—Continued

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

Dollar Amounts in Thousands	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities <sup>2</sup>		(Column C) Available-for-sale debt securities <sup>2</sup>		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	190,680	JH88	7,274	JH94	0	1.
	BHCT						
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	5,800	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).....	C079	504	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	(52,101)	JH90	3,158	JH96	0	5.
6. Adjustments (see instructions for this schedule).....	C233	(5)	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	143,870	JH93	10,432	JH99	0	7.

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

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

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

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

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

## Schedule HI-B—Continued

### Part II—Continued

#### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	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 loan and lease losses attributable to retail credit card fees and finance charges (2).....	C390	0	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, Part II, item 7, column A, above) (3).....	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (4).....	JJ02	228	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4).....	JJ03	1,034	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures (4).....	MG93	(21,285)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (4).....	MG94	0	M.8.

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

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

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

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

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

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

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

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

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

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

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

## Schedule HI-C—Continued

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

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<b>Loans and Leases Held for Investment: (1)</b>					
1. Real estate loans:					
a. Construction loans.....	JJ04	589,920	JJ12	13,213	1.a.
b. Commercial real estate loans.....	JJ05	3,615,451	JJ13	54,217	1.b.
c. Residential real estate loans.....	JJ06	7,214,189	JJ14	29,936	1.c.
2. Commercial loans (3).....	JJ07	27,578,798	JJ15	45,899	2.
3. Credit cards.....	JJ08	0	JJ16	0	3.
4. Other consumer loans.....	JJ09	338,509	JJ17	605	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4).....	JJ11	39,336,867	JJ19	143,870	6.

	Allowance Balance		
	BHCK	Amount	
Dollar Amounts in Thousands			
<b>Held-to-Maturity Securities: (5)</b>			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	0	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	4,524	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	5,908	10.
11. Total (sum of items 7 through 10) (6).....	JJ25	10,432	11.

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

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

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

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

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

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

## Notes to the Income Statement - Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income.....	4107			1.
a. Interest income on loans and leases.....	4094			1.a.
b. Interest income on investment securities.....	4218			1.b.
2. Total interest expense.....	4073			2.
a. Interest expense on deposits.....	4421			2.a.
3. Net interest income.....	4074			3.
4. Provision for loan and lease losses (1).....	JJ33			4.
5. Total noninterest income.....	4079			5.
a. Income from fiduciary activities.....	4070			5.a.
b. Trading revenue.....	A220			5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490			5.c.
d. Venture capital revenue.....	B491			5.d.
e. Net securitization income.....	B493			5.e.
f. Insurance commissions and fees.....	B494			5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities (2).....	4091			6.
7. Total noninterest expense.....	4093			7.
a. Salaries and employee benefits.....	4135			7.a.
b. Goodwill impairment losses.....	C216			7.b.
8. Income (loss) before applicable income taxes and discontinued operations.....	4301			8.
9. Applicable income taxes.....	4302			9.
10. Noncontrolling (minority) interest.....	4484			10.
	BHCK			
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....	FT41			11.
	BHBC			
12. Net income (loss).....	4340			12.
13. Cash dividends declared.....	4475			13.
14. Net charge-offs.....	6061			14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519			15.

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

(2) Include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments not held for trading in item 6.

## Notes to the Income Statement (Other)

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

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

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

### Example

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

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

## Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
1. Adoption of Current Expected Credit Losses Methodology – ASU 2016-13 (1,2)		JJ26	0	1.
2. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1)		JJ27	0	2.
3. Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2)		JJ28	0	3.

	Dollar Amounts in Thousands	BHCK	Amount	
4.				
		5351	0	4.
5.				
		5352	0	5.
6.				
		5353	0	6.
7.				
		5354	0	7.
8.				
		5355	0	8.
9.				
		B042	0	9.
10.				
		B043	0	10.
11.				
		B044	0	11.
12.				
		B045	0	12.

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

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

Notes to the Income Statement (Other)— Continued

		Dollar Amounts in Thousands	BHCK	Amount	
13.	TEXT				
	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 September 30, 2021  
Date

## Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Amount		
<b>Assets</b>							
1. Cash and balances due from depository institutions:							
a. Noninterest-bearing balances and currency and coin (1).....				0081	1,874,668	1.a.	
b. Interest-bearing balances: (2)							
(1) In U.S. offices.....				0395	25,216,270	1.b.(1)	
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....				0397	30,848,294	1.b.(2)	
2. Securities:							
a. Held-to-maturity securities (from Schedule HC-B, column A) (3).....				JJ34	20,009,607	2.a.	
b. Available-for-sale debt securities (from Schedule HC-B, column D).....				1773	38,032,943	2.b.	
c. Equity securities with readily determinable fair values not held for trading (4).....				JA22	114	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices.....				BHDM B987	0	3.a.	
b. Securities purchased under agreements to resell (5,6).....				BHCK B989	872,812	3.b.	
4. Loans and lease financing receivables:							
a. Loans and leases held for sale.....					5369	119,753	4.a.
b. Loans and leases held for investment.....	B528	39,336,867				4.b.	
c. LESS: Allowance for loan and lease losses (7).....	3123	143,870				4.c.	
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....				B529	39,192,997	4.d.	
5. Trading assets (from Schedule HC-D).....				3545	1,887,418	5.	
6. Premises and fixed assets (including capitalized leases).....				2145	1,033,460	6.	
7. Other real estate owned (from Schedule HC-M).....				2150	160	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....				2130	8,337	8.	
9. Direct and indirect investments in real estate ventures.....				3656	1,757	9.	
10. Intangible assets (from Schedule HC-M).....				2143	801,285	10.	
11. Other assets (from Schedule HC-F) (6).....				2160	9,185,838	11.	
12. Total assets (sum of items 1 through 11).....				2170	169,085,713	12.	

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

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

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

(4) Item 2.c is to be completed by all holding companies. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

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

## Schedule HC—Continued

		Dollar Amounts in Thousands		
		BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing (1).....	6631	19,939,637		13.a.(1)
(2) Interest-bearing.....	6636	31,462,487		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:				
(1) Noninterest-bearing.....	6631	22,329,672		13.b.(1)
(2) Interest-bearing.....	6636	68,192,823		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2).....				
	BHDM			
	B993	200		14.a.
	BHCK			
b. Securities sold under agreements to repurchase (3).....	B995	573,579		14.b.
15. Trading liabilities (from Schedule HC-D).....				
	3548	357,838		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....				
	3190	8,145,155		16.
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures (4).....				
	4062	1,160,606		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....				
	C699	277,851		19.b.
20. Other liabilities (from Schedule HC-G).....				
	2750	4,747,029		20.
21. Total liabilities (sum of items 13 through 20).....				
	2948	157,186,877		21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....				
	3283	884,860		23.
24. Common stock (par value).....				
	3230	408,619		24.
25. Surplus (exclude all surplus related to preferred stock).....				
	3240	935,005		25.
26. a. Retained earnings.....				
	3247	12,862,448		26.a.
b. Accumulated other comprehensive income (5).....				
	B530	114,040		26.b.
c. Other equity capital components (6).....				
	A130	(3,306,136)		26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....				
	3210	11,898,836		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....				
	3000	0		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....				
	G105	11,898,836		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....				
	3300	169,085,713		29.

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

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

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

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

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

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

# Schedule HC—Continued

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

1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for Yes, enter "0" for No).....

0=NO	BHCK	
1=YES	C884	

M.1.

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

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

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

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

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

\_\_\_\_\_  
(3) State Abbrev. (TEXT C714)

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

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

Schedule HC-B—Securities

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	Amortized Cost	Fair value	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
	0211	110,998	0213	110,993	1286	2,517,082	1287	2,550,133	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	2,288,055	HT53	2,327,294	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	1,026	8497	1,038	8498	3,682,093	8499	3,750,152	3.
<i>Holding companies with less than \$5 billion in total assets should report item 4.a.(4) and should leave items 4.a.(1) through 4.a.(3) blank.<sup>2</sup></i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	258	G301	273	G302	8,672	G303	8,947	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	2,042	G305	2,245	G306	3,879,366	G307	3,857,159	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
(4) Guaranteed by GNMA, issued by FNMA and FHLMC, and other pass-through securities.....	KX52		KX53		KX54		KX55		4.a.4.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G312	3,414,515	G313	3,393,294	G314	2,576,571	G315	2,589,969	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	133,237	G321	93,049	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	1,793,203	K145	1,792,565	4.c.1a
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	K150	2,792,001	K151	2,770,614	K152	7,952,306	K153	7,965,719	4.c.2a
(b) All other commercial MBS.....	K154	0	K155	0	K156	1,204,775	K157	1,256,986	4.c.2b

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

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

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

**Schedule HC-B—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	694,343	C988	695,869	C989	5,618,145	C027	5,635,019	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	471,159	1738	454,912	1739	1,489,105	1741	1,525,340	6.a.
b. Other foreign debt securities.....	1742	12,400,460	1743	12,392,596	1744	4,732,146	1746	4,773,660	6.b.
7. Not applicable									
8. Total (sum of 1 through 6.b) (1).....	1754	20,020,039	1771	19,914,883	1772	37,741,519	1773	38,032,943	8.

**Memoranda**

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Pledged securities (2).....	.0416	39,078,134	M.1.
2. Remaining maturity or next repricing date of debt securities (2,3) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	.0383	22,477,660	M.2.a.
b. Over 1 year to 5 years.....	.0384	15,249,844	M.2.b.
c. Over 5 years.....	.0387	20,325,478	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	.1778		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	.8782	0	M.4.a.
b. Fair value.....	.8783	0	M.4.b.

(1) For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a. For all institutions, the total reported in column D must equal Schedule HC, item 2.b.  
(2) Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule HC, item 2.c) at fair value.  
(3) Report fixed-rate debt securities by remaining maturity and floating-rate securities by next repricing date.

**Schedule HC-B—Continued**

**Memoranda—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair value		(Column C) Amortized Cost		(Column D) Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
<i>Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	206,024	B839	206,798	B840	159,969	B841	160,870	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	488,319	B847	489,071	B848	607,740	B849	609,460	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	78,998	B853	79,778	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	2,605,893	B857	2,614,014	M.5.e.
f. Other.....	B858	0	B859	0	B860	2,165,545	B861	2,170,897	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

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

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

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	11,555,947			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans.....			F158	77,519	1.a.(1)
(2) Other construction loans and all land development and other land loans.....			F159	512,401	1.a.(2)
b. Secured by farmland.....			BHDM		
c. Secured by 1-4 family residential properties:			1420	16,634	1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	395,727	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	5,735,897	1.c.(2)(a)
(b) Secured by junior liens.....			5368	54,514	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	1,147,729	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	934,398	1.e.(1)
			F161	2,681,053	1.e.(2)
			BHDM		
			1288	0	2.
2. Loans to depository institutions and acceptances of other banks.....					
a. To U.S. banks and other U.S. depository institutions.....	1292	0			2.a.
b. To foreign banks.....	1296	28,577			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 item 4.c and leave items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans.....			1766	4,348,008	4.
a. To U.S. addressees (domicile).....	1763	4,184,567			4.a.
b. To non-U.S. addressees (domicile).....	1764	163,441			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	338,380	6.
a. Credit cards.....	B538	0			6.a.
b. Other revolving credit plans.....	B539	3,128			6.b.
c. Automobile loans.....	K137	7			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	335,374			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Not applicable					

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

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

**Schedule HC-C—Continued**

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
<i>Holding companies with less than \$5 billion in total assets should report item 9.b.(3) and leave items 9.b.(1) and 9.b.(2) blank.<sup>2</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	208,386	J454	208,386	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	6,860,052	1545	5,118,246	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	16,106,156	J451	15,861,336	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans.....	KX57		KX57		9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report item 10.c and should leave items 10.a and 10.b blank.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income).....			2165	10,985	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	10,985			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	39,456,620	2122	37,441,213	12.

**Memoranda**

	Dollar Amounts in Thousands		
	BHDM	Amount	
<i>Memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	23,251	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2
<i>Holding companies with less than \$5 billion in total assets should report Memorandum item 1.e.(3) (semiannually in June and December) and leave items 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>			
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile).....	K163	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.



Schedule HC-C—Continued

Dollar Amounts in Thousands	BHCK	Amount	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices.....	BHDM K166	0	M.1.f.1
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K168	0	M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	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 loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	23,251	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	269,350	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	75	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) For the asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

# Schedule HC-C—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.<sup>1</sup></i>			
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779		M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780		M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230		M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2020, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231		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.–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	5,694	M.9.
10.–11. Not applicable.			

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

Schedule HC-C—Continued

Memoranda—Continued

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

	Dollar Amounts in Thousands	
	BHCK	Amount
13. Not applicable		
14. Pledged loans and leases.....	G378	15,651,214
<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	0
<i>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</i>		
16. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act: <sup>3</sup>		
a. Number of Section 4013 loans outstanding.....	LG24	CONF
b. Outstanding balance of Section 4013 loans.....	LG25	CONF

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

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

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

## Schedule HC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands		BHCM	Amount	
<b>Assets</b>					
1. U.S. Treasury securities.....	3531	0			1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	0			2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	0			3.
4. Mortgage-backed securities (MBS):	BHCK				
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	1			4. a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (2) (include CMOs, REMICs, and stripped MBS).....	G380	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 (2).....	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	0			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.–8. Not applicable					
9. Other trading assets.....	3541	159			9.
10. Not applicable					
11. Derivatives with a positive fair value.....	3543	1,887,258			11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	BHCT				
	3545	1,887,418			12.
<b>Liabilities</b>					
13. a. Liability for short positions:	BHCK				
(1) Equity securities.....	G209	0			13. a.(1)
(2) Debt securities.....	G210	0			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	357,838			14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15).....	BHCT				
	3548	357,838			15.

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

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

# Schedule HC-D—Continued

## Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d)			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT66	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		M.2.a.
b. Unpaid principal balance.....	F640		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, item 5.a):			
a. Trust preferred securities issued by financial institutions.....	G299		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		M.3.b.
c. Corporate and similar loans.....	G333		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		M.3.f.
g. Other collateral or reference assets.....	G652		M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387		M.4.a.
b. Pledged loans.....	G388		M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643		M.5.a.
b. Home equity lines.....	F644		M.5.b.
c. Automobile loans.....	F645		M.5.c.
d. Other consumer loans.....	F646		M.5.d.
e. Commercial and industrial loans.....	F647		M.5.e.
f. Other.....	F648		M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652		M.7.a.
b. Other.....	F653		M.7.b.
8. Loans pending securitization.....	F654		M.8.

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

## Schedule HC-D—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands	BHCK	Amount	
9.	a. (1) Gross fair value of commodity contracts.....		G212		M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory.....		G213		M.9.a.(2)
	b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$1,000,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)): <sup>2</sup>				
	(1) BHTX F655		F655		M.9.b.(1)
	(2) BHTX F656		F656		M.9.b.(2)
	(3) BHTX F657		F657		M.9.b.(3)
10.	Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25% of the item)				
	a. BHTX F658		F658		M.10.a.
	b. BHTX F659		F659		M.10.b.
	c. BHTX F660		F660		M.10.c.

(2) Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
	a. Noninterest-bearing balances (2).....		2210	19,939,637	1.a.
	b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	9,236,944	1.b.
	c. Money market deposit accounts and other savings accounts.....		2389	21,343,486	1.c.
	d. Time deposits of \$250,000 or less.....		HK29	209,493	1.d.
	e. Time deposits of more than \$250,000.....		J474	672,564	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
	a. Noninterest-bearing balances (2).....		BHOD 3189	0	2.a.
	b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
	c. Money market deposit accounts and other savings accounts.....		2389	0	2.c.
	d. Time deposits of \$250,000 or less.....		HK29	0	2.d.
	e. Time deposits of more than \$250,000.....		J474	0	2.e.

### Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....		HK06	0	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	0	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	656,664	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	1,557,217	M.4.

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

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable (2).....		B556	230,560	1.
2. Net deferred tax assets (3).....		2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4).....		HT80	0	3.
4. Equity investments without readily determinable fair values (5).....		1752	1,317,949	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	1,609,728	5.a.
b. Separate account life insurance assets.....		K202	0	5.b.
c. Hybrid account life insurance assets.....		K270	0	5.c.
6. Other.....		2168	6,027,601	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	<b>9,185,838</b>	7.

- (1) Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule HC-F net of any applicable allowance for credit losses.
- (2) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on interest-bearing assets that are reported elsewhere on the balance sheet.
- (3) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (4) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
- (5) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Net deferred tax liabilities (1).....		3049	643,985	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....		B557	39,846	3.
4. Other.....		B984	4,063,198	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....		2750	<b>4,747,029</b>	5.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....		3197	84,183,960	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	2,392,091	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	0	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	0	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	0		1.
2. Total assets.....		C244	0		2.
<b>Liabilities</b>					
3. Claims and claims adjustment expense reserves.....		B990	0		3.
4. Unearned premiums.....		B991	0		4.
5. Total equity.....		C245	0		5.
6. Net income.....		C246	0		6.

### II. Life and Health Underwriting

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

		Dollar Amounts in Thousands		BHCK	Amount
<b>Assets</b>					
1. Reinsurance recoverables.....		C247	0		1.
2. Separate account assets.....		B992	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) (1).....	B558	4,928,139	1.a.
b. Mortgage-backed securities (1).....	B559	23,319,217	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....	B560	28,260,408	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....	3365	840,955	2.
	BHDM		
3. a. Total loans and leases in domestic offices.....	3516	36,659,420	3.a.
(1) Loans secured by 1–4 family residential properties.....	3465	6,158,784	3.a.(1)
(2) All other loans secured by real estate.....	3466	5,079,734	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	0	3.a.(3)
(4) Commercial and industrial loans.....	3387	4,794,149	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	332,184	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360	1,751,305	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	1,675,664	4.a.
b. Other earning assets.....	B985	47,738,638	4.b.
5. Total consolidated assets (4).....	3368	155,998,138	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) (5).....	3517	29,343,207	6.
7. Interest-bearing deposits (foreign) (5).....	3404	70,210,755	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	458,788	8.
9. All other borrowed money.....	2635	8,367,445	9.
10. Not applicable			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock).....	3519	11,852,931	11.

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

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

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

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

a) Debt securities at amortized cost.

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

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

(5) Includes interest-bearing demand deposits.

## 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	580,247	1.a.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets' semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines.....						
				J455		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	371,856	1.c.(1)
(a) 1-4 family residential construction loan commitments.....						
	F164	90,619				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
	F165	281,237				1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				6550	104,383	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	13,841,917	1.e.(1)
(2) Loans to financial institutions.....						
				J458	1,570,089	1.e.(2)
(3) All other unused commitments.....						
				J459	11,558,793	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....						
				6566	1,588,521	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	940	2.a.
3. Performance standby letters of credit and foreign office guarantees .....						
				6570	86,875	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	73,068	4.
5. Not applicable						
6. Securities:						
a. Securities lent.....						
				3433	180,619,407	6.a.
b. Securities borrowed.....						
				3432	0	6.b.

*Items 7.a through 7.d.(2)(b) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup>*

		(Column A) Sold Protection		(Column B) Purchased Protection		
		BHCK	Amount	BHCK	Amount	
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	0	C969	0	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	0	7.b.(2)

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

# Schedule HC-L—Continued

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....		G401	0		0	7.c.(1)(a)
(b) Purchased protection.....		G402	0		0	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection.....		G403	0		0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....		G404	0		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....		G405	0		0	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: (2)								
(a) Investment grade.....		G406	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: (3)								
(a) Investment grade.....		G412	0	G413	0	G414	0	7.d.(2)(a)
(b) Subinvestment grade.....		G415	0	G416	0	G417	0	7.d.(2)(b)

Item 8 is to be completed by holding companies with foreign offices and by holding companies with domestic offices only and \$100 billion or more in total consolidated assets. (4)

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	23,325,938	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....		3430	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) Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A.  
Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
- (2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
- (3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.
- (4) The \$100 billion asset-size test is based on the total assets reported as of June 30, 2020.

## Schedule HC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts Amount	Foreign Exchange Contracts Amount	Equity Derivative Contracts Amount	Commodity and Other Contracts 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 0	BHCK 8694 0	BHCK 8695 0	BHCK 8696 0	11.a.
b. Forward contracts.....	BHCK 8697 0	BHCK 8698 285,093,292	BHCK 8699 0	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 209,513	BHCK 8710 0	BHCK 8711 0	BHCK 8712 0	11.d.(1)
(2) Purchased options.....	BHCK 8713 287,192	BHCK 8714 0	BHCK 8715 0	BHCK 8716 0	11.d.(2)
e. Swaps.....	BHCK 3450 15,555,941	BHCK 3826 0	BHCK 8719 759,105	BHCK 8720 0	11.e.
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126 11,549,410	BHCK A127 279,377,234	BHCK 8723 0	BHCK 8724 0	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725 4,503,236	BHCK 8726 5,716,058	BHCK 8727 759,105	BHCK 8728 0	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733 177,164	BHCK 8734 2,649,573	BHCK 8735 0	BHCK 8736 0	14.a.(1)
(2) Gross negative fair value.....	BHCK 8737 98,071	BHCK 8738 2,593,677	BHCK 8739 0	BHCK 8740 0	14.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741 17,567	BHCK 8742 159,890	BHCK 8743 0	BHCK 8744 0	14.b.(1)
(2) Gross negative fair value.....	BHCK 8745 9,319	BHCK 8746 18,987	BHCK 8747 36,675	BHCK 8748 0	14.b.(2)

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

Schedule HC-L—Continued

	(Column A)		(Column B)	(Column C)		(Column D)		(Column E)		
	Banks and Securities			Hedge Funds		Sovereign		Corporations and All		
	Firms			Amount		Governments		Other Counterparties		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount		
<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	46,246		G420	0	G421	0	G422	2,111,360	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	31,118		G425	0	G426	0	G427	238,400	15.b.1.
(2) Cash - Other currencies.....	G428	0		G430	0	G431	0	G432	0	15.b.2.
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	2,785	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	0		G440	0	G441	0	G442	0	15.b.4.
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	15.b.5.
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	15.b.6.
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	31,118		G460	0	G461	0	G462	241,185	15.b.8.

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

# Schedule HC-M—Memoranda

	Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				
	3459	207,661,247			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	5,617,437			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	61,876			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	0			5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
6. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):					
(1) Loans secured by real estate in domestic offices:					
(a) Construction, land development, and other land loans:	BHDM				
(1) 1-4 family residential construction loans.....	K169	0			6.a.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K170	0			6.a.1.a.2.
(b) Secured by farmland.....	K171	0			6.a.1.b.
(c) Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0			6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	K173	0			6.a.1.c.2a
(b) Secured by junior liens.....	K174	0			6.a.1.c.2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0			6.a.1.d.
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0			6.a.1.e.1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0			6.a.1.e.2
(2)-(4) Not applicable	BHCK				
(5) All other loans and leases.....	K183	0			6.a.5.
b. Other real estate owned (included in Schedule HC, item 7):	BHDM				
(1) Construction, land development, and other land in domestic offices.....	K187	0			6.b.1.
(2) Farmland in domestic offices.....	K188	0			6.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0			6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0			6.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0			6.b.5.

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

Schedule HC-M—Continued

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

TEXT  
6428

Deann Bogner

(312) 630-0894

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

Area Code and Phone Number (TEXT 9009)

		BHCK	Amount	
12. Intangible assets:				
a. Mortgage servicing assets.....		3164	0	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438		0	12.a.(1)
b. Goodwill.....		3163	705,514	12.b.
c. All other intangible assets .....		JF76	95,771	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		BHCT		
		2143	801,285	12.d.
13. Other real estate owned .....		2150	160	13.
14. Other borrowed money:		BHCK		
a. Commercial paper.....		2309	0	14.a.
b. Other borrowed money with a remaining maturity of one year or less .....		2332	6,116,673	14.b.
c. Other borrowed money with a remaining maturity of more than one year .....		2333	2,028,482	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....		BHCT		
		3190	8,145,155	14.d.
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.).....		0=NO	BHCK	
		1=YES	B569	1
16. Assets under management in proprietary mutual funds and annuities.....		BHCK	Amount	
		B570	250,335,302	16.

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

## Schedule HC-M—Continued

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

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

0=NO	BHCK	
1=YES	C161	0

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	0

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	0

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	0

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	125,719	20. a.
b. Balances due from related institutions:			
(1) Due from the holding company (parent company only), gross.....	4832	8	20. b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	3,173	20. b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	234	20. b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	0	20. c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	4,448	20. c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	6	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	0	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.northerntrust.com	22.
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Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	5,505,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items .....	G235	0	24.b.
25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans <sup>1</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):		Number	
a. Number of PPP loans outstanding.....	LG26	314	25.a.
b. Outstanding balance of PPP loans.....	LG27	79,564	25.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0	25.c.
d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30.....	LL57	0	25.d.

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	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	8,387	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	800	5399	0	5400	6,677	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	650	C237	20	C229	36,220	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	2,669	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	32,429	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	793	F180	0	F182	9,769	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	2,118	F181	1,244	F183	34,848	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	28,300	1607	155	1608	9,878	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	316	K217	4,250	K218	159	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	61,028	5460	7,562	5461	0	7.

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
<i>Holding companies with less than \$5 billion in total assets are to report item 8.c. columns A, B, and C and should leave items 8.a and 8.b columns A, B, and C blank.<sup>1</sup></i>						
8. Lease financing receivables:						
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0
b. All other leases.....	F169	0	F170	0	F171	0
c. Lease finance receivables .....	KX63		KX64		KX65	
9. Total loans and leases (sum of items 1 through 8.b) (2).....	1406	<b>94,005</b>	1407	<b>13,231</b>	1403	<b>141,036</b>
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	0	K037	0	K038	0
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	0	K040	0	K041	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0
12. Loans and leases in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets): <sup>1</sup>						
a. Loans secured by real estate in domestic offices:						
(1) Construction, land development, and other land loans:						
(a) 1-4 family residential construction loans.....	BHDM		BHDM		BHDM	
(b) Other construction loans and all land development and other land loans.....	K045	0	K046	0	K047	0
(2) Secured by farmland.....	K048	0	K049	0	K050	0
	K051	0	K052	0	K053	0

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

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

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
12. Loans and leases in items 1 through 8 above above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with \$5 billion or more in total assets) (continued):						
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0
(b) Closed-end loans secured by 1-4 family residential properties						
(1) Secured by first liens.....	K057	0	K058	0	K059	0
(2) Secured by junior liens.....	K060	0	K061	0	K062	0
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0
(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0
b.-d. Not applicable						
e. All other loans and leases.....	K087	0	K088	0	K089	0
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0

**Memoranda**

	BHDM		BHDM		BHDM	
	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands						
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.<sup>1</sup></i>						
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0

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

# Schedule HC-N—Continued

## Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	0	F662	0	F663	27,278	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	9,769	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	27,108	M.1.d.2.
<i>Holding companies with less than \$5 billion in total assets are to report Memoranda item 1.e.(3) columns A, B, and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B, and C blank.<sup>1</sup></i>							
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	9,329	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. addressees (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 loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM		
	K130	0	K131	0	K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		BHCK		BHCK		
	K138	0	K139	0	K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.3.c.

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

Schedule HC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....	HK26	0	HK27	0	HK28	73,484
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	15,000	6559	0	6560	0
3. Loans and leases included in Schedule HC-N items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	0
4. Not applicable						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	199	C241	0	C226	5,381

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands				
<i>Item 6 is to be reported only by holding companies with total consolidated assets<sup>2</sup> of \$5 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).</i>				
6. Derivative contracts: Fair value of amounts carried as assets.....	3529	0	3530	0

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

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

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

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

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

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

Schedule HC-P is to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> at which either 1– 4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices that exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands	BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2).....		HT81		1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2).....		HT82		2.
3. 1-4 family residential mortgages sold during the quarter.....		FT04		3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....		FT05		4.
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		5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		HT86		6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies (3).....		L191	CONF	7.a.
b. For representations and warranties made to other parties (3).....		L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....		M288		7.c.

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

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	Dollar Amounts in Thousands										
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	38,033,057	G474	0	G475	2,550,247	G476	35,482,810	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK										
	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets.....	3543	1,887,258	G493	939,479	G494	0	G495	2,826,737	G496	0	5.a.
	BHCK										
b. Other trading assets.....	G497	160	G498	0	G499	0	G500	160	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....											
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	177,457	G392	0	G395	0	G396	177,457	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	40,097,932	G503	939,479	G504	2,550,247	G505	38,487,164	G506	0	7.
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	357,838	G512	2,333,910	G513	0	G514	2,691,748	G515	0	10.a.
	BHCK										
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.

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

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



Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
<b>Liabilities (continued)</b>											
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	64,981	G806	0	G807	0	G808	28,306	G809	36,675	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	<b>422,819</b>	G532	<b>2,333,910</b>	G533	<b>0</b>	G534	<b>2,720,054</b>	G535	<b>36,675</b>	14.

Memoranda

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 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	177,457	G542	0	G543	0	G544	177,457	G545	0	M.1.b.
c. BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	64,981	G567	0	G568	0	G569	28,306	G570	36,675	M.2.b.
c. BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87		M.3.a.(1)
(2) All other loans secured by real estate.....	HT88		M.3.a.(2)
b. Commercial and industrial loans.....			
	F585		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89		M.3.c.
d. Other loans.....			
	F589		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91		M.4.a.(1)
(2) All other loans secured by real estate.....	HT92		M.4.a.(2)
b. Commercial and industrial loans.....			
	F597		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93		M.4.c.
d. Other loans.....			
	F601		M.4.d.

# Schedule HC-R—Regulatory Capital

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## Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount		
<b>Common Equity Tier 1 Capital</b>							
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	(1,962,512)			1.	
2.	Retained earnings (1).....	KW00	<b>12,862,448</b>			2.	
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....	BHCA	Number	JJ29	0	2.a.	
3.	Accumulated other comprehensive income (AOCI).....	BHCA	Amount	B530	114,040	3.	
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No	BHCA	1=Yes	P838	0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	BHCA	Amount	P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	<b>11,013,976</b>			5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>							
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	669,725			6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	85,550			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	0			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	0			9.f.	

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

Schedule HC-R—Continued

Part I.—Continued

	Dollar Amounts in Thousands		BHCA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	101,763	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	10,156,938	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.
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.
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.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859		P859	10,156,938	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	884,860			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	884,860			23.
24. LESS: Additional tier 1 capital deductions.....	P864	22,076			24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	862,784			25.

<b>Tier 1 Capital</b>					
26. Tier 1 capital (1).....	8274	11,019,722			26.

<b>Total Assets for the Leverage Ratio</b>					
27. Average total consolidated assets (2).....	KWO3	155,998,138			27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3).....	P875	879,114			28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(495,124)			29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	155,614,148			30.

<b>Leverage Ratio*</b>					
31. Leverage ratio (item 26 divided by item 30) .....	BHCA	Percentage			
	7204	7.0814			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 not complete items 37 through 69, and
- Do not complete Part II of Schedule HC-R.

If your holding company entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 36,
- Complete items 37 through 69 as applicable, and
- Complete Part II of Schedule HC-R.

## Qualifying Criteria and Other Information for CBLR Holding Companies\*

	Dollar Amounts in Thousands		(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	BHCA	Percentage	
32. Total assets (4).....	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.

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

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

Schedule HC-R—Continued

Part I.—Continued

	Dollar Amounts in Thousands			
	(Column A) BHCA	Amount	(Column B) BHCA	Percentage
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 69, as applicable, and Part II of Schedule HC-R. If your holding company entered "1" for Yes in item 31.a, do not complete items 37 through 69 or Part II of Schedule HC-R.

	Dollar Amounts in Thousands		
	BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>			
37. Tier 2 capital instruments plus related surplus.....	P866	949,715	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	26,951	38.
39. Total capital minority interest that is not included in tier 1 capital.....	P868	0	39.
40. a. Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	195,182	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			
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....	P870	1,171,848	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	 976,666	42.b.
43. LESS: Tier 2 capital deductions.....	BHCA P872	 0	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....	5311	1,171,848	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	 976,666	44.b.
<b>Total Capital</b>			
45. a. Total capital (sum of items 26 and 44.a).....	BHCA 3792	 12,191,570	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW 3792	 11,996,388	45.b.

  

	Dollar Amounts in Thousands		
	BHCA	Amount	
<b>Total Risk-Weighted Assets</b>			
46. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....	A223	88,860,566	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	 80,298,264	46.b.

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

- (1) A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- (2) Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.
- (3) Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

Part I.—Continued

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
47. Common equity tier 1 capital ratio (Column A: item 19 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 46.b).....	P793	11.4302	P793	12.6490	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	12.4011	7206	13.7235	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	13.7199	7205	14.9398	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 minimum capital conservation buffer:					
51. Eligible retained income (1).....	H313				51.
52. Distributions and discretionary bonus payments during the quarter (2).....	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	8.3771	53.

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

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

	(Column A)		(Column B)		
	BHCA	Percentage	BHCW	Percentage	
<b>Long-Term Debt and Total Loss Absorbing Capacity Ratios*</b>					
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a) (Column B: item 55 divided by item 46.a).....	LF23		LF23		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		MK66		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		LF25		59.

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

(1) Holding companies not subject to the capital plan rule must complete item 51 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.

(2) Holding companies not subject to the capital plan rule must complete item 52 only if the amount reported in item 50 above for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule HC-R—Continued

Part I.—Continued

	(Column A) Standardized Approach		(Column B) Advanced Approaches		
	BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c):					
a. of which: Stress capital buffer or 2.500% (for advanced approaches).....	LE85	2.5000	LE85	2.5000	60.a.
b. of which: GSIB surcharge (if applicable).....	LE86	0.0000	LE86	0.0000	60.b.
c. of which: Countercyclical capital buffer amount (if applicable).....	LE87	0.0000	LE87	0.0000	60.c.
61. Capital conservation buffer.....	MK76	5.7199	H311	6.9398	61.

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

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

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

	Dollar Amounts in Thousands		BHCA	Amount	
Leverage buffer and requirements for holding companies subject to the capital plan rule:					
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....	LE88	131,545,196			63.
		Percentage			
64. Leverage buffer requirement (if applicable).....	LE89	0.0000			64.
65. Leverage ratio buffer (if applicable).....	LE90	0.0000			65.
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:				Amount	
66. Eligible retained income.....	MK77	480,968			66.
		Percentage			
67. Maximum payout ratio.....	LE91	0.0000			67.
		Amount			
68. Maximum payout amount.....	LE92	0			68.
69. Distributions and discretionary bonus payments during the quarter.....	MK78	264,591			69.

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



Schedule HC-R—Continued

Part II. Risk-Weighted Assets

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals	Adjustments to	Allocation by Risk-Weight Category								
	From Schedule HC	Totals Reported in Column A	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>3</sup></b>											
1. Cash and balances due from depository institutions.....	BHCK D957 <b>57,939,231</b>	BHCK S396 (998)	BHCK D958 50,839,104				BHCK D959 5,467,478	BHCK S397 828,318	BHCK D960 249,175	BHCK S398 556,154	1.
2. Securities:											
a. Held-to-maturity securities (4).....	BHCK D961 <b>19,314,267</b>	BHCK S399 589,474	BHCK D962 13,045,485	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 4,182,740	BHCK D964 0	BHCK D965 1,496,401	BHCK S400 167	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 <b>31,227,032</b>	BHCK S402 694,692	BHCK D967 8,219,201	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 19,209,219	BHCK D969 1,174,678	BHCK D970 1,929,129	BHCK S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 <b>0</b>		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 <b>872,812</b>	BHCK H172 872,812									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 <b>119,753</b>	BHCK S414 0	BHCK H173 0				BHCK S415 0	BHCK S416 0	BHCK S417 119,753		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 <b>0</b>	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (5)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272	
	0	0		0				113	1,413	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices).....										3.a.
b. Securities purchased under agreements to resell.....										3.b.
4. Loans and leases held for sale:								BHCK H273	BHCK H274	
a. Residential mortgage exposures.....								0	0	4.a.
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276	
								0	0	4.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	0	0	0	0	0		0	0	0	0
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
d. All other exposures.....	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	7,251,571	0	0				0	4,467,332	2,784,239	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	474,988	0	0				0	0	0	474,988
c. Exposures past due 90 days or more or on nonaccrual (8).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	100,296	0	0	0	0		0	0	0	100,296
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
d. All other exposures.....	31,510,012	(8,541)	83,158	0	0		147,796	1,566	31,285,916	117
	BHCX 3123	BHCY 3123								
6. LESS: Allowance for loan and lease losses (9).....	143,870	143,870								

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (11).....								BHCK H277 0	BHCK H278 0	4.c.
d. All other exposures.....								BHCK H279 0	BHCK H280 0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0	5.a.
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (12).....								BHCK H285 0	BHCK H286 0	5.c.
d. All other exposures.....								BHCK H287 0	BHCK H288 0	5.d.
6. LESS: Allowance for loan and lease losses.....										6.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets.....	BHCK D976 <b>1,887,418</b>	BHCK S466 1,887,418	BHCK D977 0	BHCK HJ86 0	BHCK HJ87 0		BHCK D978 0	BHCK D979 0	BHCK D980 0	BHCK S467 0	7.
8. All other assets (13,14,15).....	BHCK D981 <b>11,030,837</b>	BHCK S469 997,821	BHCK D982 144,133	BHCK HJ88 0	BHCK HJ89 0		BHCK D983 619,836	BHCK D984 20,412	BHCK D985 9,236,444	BHCK H185 765	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (16)	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
	0	0	0	0				0	0
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
	0	0	0	0				1,757	21,963
8. All other assets (17).....								BHCK H296	BHCK H297
a. Separate account bank-owned life insurance.....								0	0
b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
								9,669	2,705

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (18)	Gross-Up
Dollar Amounts in Thousands					
	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (19).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	<b>695,340</b>	695,340	0	141,538	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	<b>6,806,026</b>	6,806,026	0	1,593,292	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	<b>0</b>	0	0	0	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	<b>0</b>	0	0	0	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	<b>18,274</b>	0	18,274	0	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (20).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>169,085,713</b>	<b>12,390,174</b>	<b>72,331,081</b>	<b>0</b>	<b>0</b>		<b>29,627,069</b>	<b>6,492,306</b>	<b>47,101,057</b>	<b>1,132,487</b>

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (20).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>11,539</b>

(18) Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (23)</b>											
12. Financial standby letters of credit.....	BHCK D991	1.0	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	1,588,521		1,588,521	0	0	0		24,806	0	1,535,696	28,019
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997	0.5	BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	86,875		43,438	0				470	0	42,868	100
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606	0.2	BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	73,068		14,614	0	0	0		0	0	14,614	0
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612	1.0	BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0		0	0				0	0	0	0

(21) Credit conversion factor.

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

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



Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (24)	(Column B) Credit Equivalent Amount (25)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands												
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (26).....	BHCK S515 16,059,120	1.0	BHCK S516 16,059,120	BHCK S517 0	BHCK S518 15,049	BHCK S519 0		BHCK S520 5,934,139	BHCK S521 16,768	BHCK S522 10,093,164	BHCK S523 0	
17. All other off-balance sheet liabilities.....	BHCK G618 191,249	1.0	BHCK G619 191,249	BHCK G620 0				BHCK G621 0	BHCK G622 0	BHCK G623 191,249	BHCK S524 0	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	BHCK S525 5,372,093	0.2	BHCK S526 1,074,419	BHCK S527 0	BHCK HJ96 0	BHCK HJ97 0		BHCK S528 0	BHCK S529 0	BHCK S530 1,072,185	BHCK S531 2,234	
b. Original maturity exceeding one year.....	BHCK G624 22,074,945	0.5	BHCK G625 11,037,473	BHCK G626 0	BHCK HJ98 0	BHCK HJ99 0		BHCK G627 0	BHCK G628 38	BHCK G629 10,943,942	BHCK S539 93,493	
19. Unconditionally cancelable commitments.....	BHCK S540 580,247	0.0	BHCK S541 0									
20. Over-the-counter derivatives.....				BHCK S542 5,042,503	BHCK S543 1,199,866	BHCK HK00 0	BHCK HK01 0	BHCK S544 0	BHCK S545 630,433	BHCK S546 4,432	BHCK S547 3,206,778	BHCK S548 994
21. Centrally cleared derivatives.....				BHCK S549 321,461	BHCK S550 23,166	BHCK S551 298,295	BHCK S552 0		BHCK S554 0	BHCK S555 0	BHCK S556 0	BHCK S557 0
22. Unsettled transactions (failed trades) (27).....	BHCK H191 79,449			BHCK H193 0				BHCK H194 255	BHCK H195 0	BHCK H196 70,308	BHCK H197 0	

(24) Credit conversion factor.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (28)	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (29).....				BHCK H301	BHCK H302
				0	0
17. All other off-balance sheet liabilities.....					
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):				BHCK H303	BHCK H304
a. Original maturity of one year or less.....				0	0
b. Original maturity exceeding one year .....				0	0
19. Unconditionally cancelable commitments .....					
20. Over-the-counter derivatives .....				BHCK H309	BHCK H310
				0	0
21. Centrally cleared derivatives .....					
22. Unsettled transactions (failed trades) (30).....	BHCK H198	BHCK H199	BHCK H200		
	0	0	8,886		

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	<b>73,554,113</b>	<b>313,344</b>	<b>0</b>	<b>0</b>	<b>36,217,172</b>	<b>6,513,544</b>	<b>74,271,861</b>	<b>1,257,327</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	<b>0</b>	<b>6,267</b>	<b>0</b>	<b>0</b>	<b>7,243,434</b>	<b>3,256,772</b>	<b>74,271,861</b>	<b>1,885,991</b>

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568
	0	0	0	0	0	0	27,160
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579
	0	0	0	0	0	0	339,500

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

Dollar Amounts in Thousands	Totals	
	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (31).....	S580	88,764,736
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	95,830
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (32, 33).....	B704	88,860,566
29. LESS: Excess allowance for loan and lease losses (34, 35) .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	88,860,566

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

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

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

	Dollar Amounts in Thousands		BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			G642	2,157,605	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	S582	675,296	S583	3,593,897	S584	2,409,222	M.2.a.
b. Foreign exchange rate and gold .....	S585	307,798,009	S586	621,221	S587	0	M.2.b.
c. Credit (investment grade reference asset) .....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	0	S592	0	S593	0	M.2.d.
e. Equity .....	S594	0	S595	0	S596	759,105	M.2.e.
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0	M.2.f.
g. Other .....	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	S603	631,166	S604	4,776,692	S605	3,756,860	M.3.a.
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0	M.3.d.
e. Equity .....	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0	M.3.f.
g. Other .....	S621	0	S622	0	S623	0	M.3.g.

	Dollar Amounts in Thousands		BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	0	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>2</sup>					
a. Loans and leases held for investment.....			JJ30	0	M.5.a.
b. Held-to-maturity debt securities.....			JJ31	0	M.5.b.
c. Other financial assets measured at amortized cost.....			JJ32	0	M.5.c.

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

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

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

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

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

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

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

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>3</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.
7. - 8. Not applicable.							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....				BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....				BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....							BHCK B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							BHCK B803 0

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

Schedule HC-S—Continued

Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	0	M.2.b.
c. Other financial assets (1)		A591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company (2)		B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions (2)		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company		B808	0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) (2,3)		C407	0	M.4.

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

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

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



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

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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	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	0	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	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	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.

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

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

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

## Notes to the Balance Sheet (Other)

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

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

### Example

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

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

## Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

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