

FR Y-9C
OMB Number: 7100-0128
Approval expires September 30, 2021
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Board of Governors of the Federal Reserve System



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

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

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

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

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

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

Date of Report: **March 31, 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)

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

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

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

Person to whom questions about this report should be directed:

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

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____ S.F. _____

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 46.34 hours per response for non-Advanced Approaches 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.

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S.F. _____

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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	696,000			1.a.(1)(a)
(b) All other loans secured by real estate.....	4436	211,000			1.a.(1)(b)
(c) All other loans.....	F821	5,186,000			1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	2,912,000			1.a.(2)
b. Income from lease financing receivables.....	4065	7,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	145,000			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B488	313,000			1.d.(1)
(2) Mortgage-backed securities.....	B489	438,000			1.d.(2)
(3) All other securities.....	4060	968,000			1.d.(3)
e. Interest income from trading assets (2).....	4069	1,337,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	294,000			1.f.
g. Other interest income.....	4518	27,000			1.g.
h. Total interest income (sum of items 1.a through 1.g).....	4107	12,534,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....	HK03	66,000			2.a.(1)(a)
(b) Time deposits of more than \$250,000.....	HK04	6,000			2.a.(1)(b)
(c) Other deposits.....	6761	211,000			2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	429,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	253,000			2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....	4185	971,000			2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....	4397	250,000			2.d.
e. Other interest expense.....	4398	41,000			2.e.
f. Total interest expense (sum of items 2.a through 2.e).....	4073	2,227,000			2.f.
3. Net interest income (item 1.h minus 2.f).....	4074	10,307,000			3.
4. Provision for loan and lease losses (3).....	JJ33	(2,107,000)			4.
5. Noninterest income:					
a. Income from fiduciary activities.....	4070	657,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4483	265,000			5.b.
c. Trading revenue (2,4).....	A220	2,115,000			5.c.

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

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

(3) Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets 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>				
5.d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage.....	C886	796,000	5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	1,761,000	5.d.(2)	
(3) Fees and commissions from annuity sales.....	C887	4,000	5.d.(3)	
(4) Underwriting income from insurance and reinsurance activities.....	C386	17,000	5.d.(4)	
(5) Income from other insurance activities.....	C387	135,000	5.d.(5)	
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions.....	KX46	NR	5.d.(6)	
(7) Income from insurance activities (5).....	KX47	NR	5.d.(7)	
e. Venture capital revenue (6).....	B491	0	5.e.	
f. Net servicing fees.....	B492	104,000	5.f.	
g. Net securitization income (6).....	B493	34,000	5.g.	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....	8560	224,000	5.i.	
j. Net gains (losses) on sales of other real estate owned.....	8561	0	5.j.	
k. Net gains (losses) on sales of other assets (7).....	B496	1,000	5.k.	
l. Other noninterest income (8).....	B497	2,942,000	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	9,055,000	5.m.	
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.	
b. Realized gains (losses) on available-for-sale debt securities.....	3196	203,000	6.b.	
7. Noninterest expense:				
a. Salaries and employee benefits.....	4135	6,001,000	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	575,000	7.b.	
c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)	
(2) Amortization expense and impairment losses for other intangible assets.....	C232	95,000	7.c.(2)	
d. Other noninterest expense (9).....	4092	4,794,000	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	11,465,000	7.e.	
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	10,207,000	8.a.	
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	102,000	8.b.	
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	10,309,000	8.c.	
9. Applicable income taxes (foreign and domestic).....	4302	2,332,000	9.	
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	7,977,000	10.	
11. Discontinued operations, net of applicable income taxes (11).....	FT28	(2,000)	11.	
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	7,975,000	12.	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	33,000	13.	
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	7,942,000	14.	

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

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

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

(8) See Schedule HI, Memoranda item 6.

(9) See Schedule HI, Memoranda item 7.

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

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

Schedule HI—Continued**Memoranda—Continued**

		Dollar Amounts in Thousands		BHCK	Amount					
<i>Memoranda items 1 and 2 are to be completed by holding companies with \$5 billion or more in total assets.¹</i>										
1. Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	10,315,000			M.1.				
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	10,319,000			M.2.				
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....		4313	0			M.3.				
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....		4507	0			M.4.				
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number							
		4150	221,270			M.5.				
<i>Memoranda items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.¹</i>										
6. Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.I):		BHCK	Amount							
a. Income and fees from the printing and sale of checks.....		C013	0			M.6.a.				
b. Earnings on/increase in value of cash surrender value of life insurance.....		C014	0			M.6.b.				
c. Income and fees from automated teller machines (ATMs).....		C016	0			M.6.c.				
d. Rent and other income from other real estate owned.....		4042	0			M.6.d.				
e. Safe deposit box rent.....		C015	0			M.6.e.				
f. Bank card and credit card interchange fees.....		F555	0			M.6.f.				
g. Income and fees from wire transfers.....		T047	0			M.6.g.				
h. <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>8562</td><td></td></tr></table>		TEXT		8562		8562	0			M.6.h.
TEXT										
8562										
i. <table border="1"><tr><td>TEXT</td><td>Other banking related fees</td></tr><tr><td>8563</td><td></td></tr></table>		TEXT	Other banking related fees	8563		8563	904,000			M.6.i.
TEXT	Other banking related fees									
8563										
j. <table border="1"><tr><td>TEXT</td><td>Mark-to-Market on hedging transactions</td></tr><tr><td>8564</td><td></td></tr></table>		TEXT	Mark-to-Market on hedging transactions	8564		8564	(233,000)			M.6.j.
TEXT	Mark-to-Market on hedging transactions									
8564										
<i>Memoranda items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.¹</i>										
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):										
a. Data processing expenses.....		C017	1,525,000			M.7.a.				
b. Advertising and marketing expenses.....		0497	0			M.7.b.				
c. Directors' fees.....		4136	0			M.7.c.				
d. Printing, stationery, and supplies.....		C018	0			M.7.d.				
e. Postage.....		8403	0			M.7.e.				
f. Legal fees and expenses.....		4141	0			M.7.f.				
g. FDIC deposit insurance assessments.....		4146	CONF			M.7.g.				
h. Accounting and auditing expenses.....		F556	0			M.7.h.				
i. Consulting and advisory expenses.....		F557	0			M.7.i.				
j. Automated teller machine (ATM) and interchange expenses.....		F558	0			M.7.j.				
k. Telecommunications expenses.....		F559	0			M.7.k.				
l. Other real estate owned expenses.....		Y923	0			M.7.l.				

(1) 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—Continued**Memoranda—Continued**

Dollar Amounts in Thousands						BHCK	Amount	
7.m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses).....						Y924	0	M.7.m.
n.	TEXT							
	8565					8565	0	M.7.n.
o.	TEXT							
	8566					8566	0	M.7.o.
p.	TEXT							
	8567					8567	0	M.7.p.
Memoranda items 8.a.(1) through 8.b.(2) are to be completed by holding companies with \$5 billion or more in total assets. ¹								
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):								
a.(1)	TEXT	Discontinued Operations						
	FT29					FT29	(2,000)	M.8.a.(1)
(2) Applicable income tax effect.....						BHCK	FT30	0
b.(1)	TEXT							
	FT31					FT31	0	M.8.a.(2)
(2) Applicable income tax effect.....						BHCK	FT32	0
9. Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)								
Memoranda items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets ¹ that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:								
a. Interest rate exposures.....						8757	(976,000)	M.8.b.(1)
b. Foreign exchange exposures.....						8758	962,000	M.8.b.(2)
c. Equity security and index exposures.....						8759	1,088,000	M.9.a.
d. Commodity and other exposures.....						8760	408,000	M.9.b.
e. Credit exposures.....						F186	633,000	M.9.c.
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. ²								
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	158,000	M.9.d.
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	(27,000)	M.9.e.
Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. ¹								
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:								
a. Net gains (losses) on credit derivatives held for trading.....						C889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....						C890	(136,000)	M.10.b.
Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets. ¹								
11. Credit losses on derivatives (see instructions).....						A251	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**

Dollar Amounts in Thousands	Year-to-date		
	BHCK	Amount	
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	8,000	M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....	C242	0	M.12.b.1.
(2) All other insurance premiums.....	C243	17,000	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....	B983	55,000	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....			
	0=NO 1=YES	BHCK A530	0 M.13.
<i>Memorandum items 14.a through 14.b.(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.¹</i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	279,000	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(2,000)	M.14.a.1.
b. Net gains (losses) on liabilities.....	F553	1,964,000	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.1.
<i>Memoranda item 15 is to be completed by holding companies with \$5 billion or more in total assets.¹</i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	167,000	M.15.
<i>Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only by holding companies with \$5 billion or more in total assets and annually on a year-to-date basis in the December report by holding companies with less than \$5 billion in total assets.¹</i>			
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....	F228	NR	M.16.
<i>Memorandum item 17 is to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. (Holding companies with more than \$5 billion will continue to report quarterly.)¹</i>			
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) (2).....	J321	NR	M.17.

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

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

Schedule HI-A—Changes in Holding Company Equity Capital

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....		3217	199,442,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....		B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	199,442,000	3.
		BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....		4340	7,942,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK		
a. Sale of perpetual preferred stock, gross.....		3577	2,291,000	5.a.
b. Conversion or retirement of perpetual preferred stock.....		3578	(1,468,000)	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross.....		3579	0	6.a.
b. Conversion or retirement of common stock.....		3580	(175,000)	6.b.
7. Sale of treasury stock.....		4782	770,000	7.
8. LESS: Purchase of treasury stock.....		4783	1,902,000	8.
9. Changes incident to business combinations, net.....		4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....		4598	292,000	10.
11. LESS: Cash dividends declared on common stock.....		4460	1,074,000	11.
12. Other comprehensive income (1).....		B511	(2,953,000)	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....		4591	0	13.
14. Other adjustments to equity capital (not included above).....		3581	(32,000)	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC).....		BHCT		
		3210	202,549,000	15.

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

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

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

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

	Dollar Amounts in Thousands		(Column A) Charge-offs ¹		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	C891	0	C892	0			1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0			1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0			1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	3,000	5412	10,000			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:							
(a) Secured by first liens.....	C234	0	C217	7,000			1.c.(2)(a)
(b) Secured by junior liens.....	C235	4,000	C218	7,000			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0			1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0			1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0			1.e.(2)
f. In foreign offices.....	B512	25,000	B513	6,000			1.f.
2. Not applicable.							
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0			3.
<i>Holding companies with less than \$5 billion in total assets should report item 4.c only and leave items 4.a and 4.b blank.²</i>							
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	4645	160,000	4617	15,000			4.a.
b. To non-U.S. addressees (domicile).....	4646	117,000	4618	14,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX48	NR	KX49	NR			4.c.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B514	1,619,000	B515	347,000			5.a.
b. Automobile loans.....	K129	0	K133	0			5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	249,000	K206	43,000			5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.²</i>							
6. Loans to foreign governments and official institutions.....	4643	0	4627	0			6.
7. All other loans.....	4644	32,000	4628	12,000			7.

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

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

Schedule HI-B—Continued**Part I.—Continued**

Part I.—Continued		(Column A) Charge-offs ¹		(Column B) Recoveries	
		BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands					
<i>Holding companies with less than \$5 billion in total assets should report item 8.c only and leave items 8.a and 8.b blank.²</i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....		F185	0	F187	0
b. All other leases		C880	0	F188	0
c. Leases to individuals for household, family, and other personal expenditures and all other leases.....		KX50	NR	KX51	NR
9. Total (sum of items 1 through 8) (3).....		4635	2,209,000	4605	461,000

(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

Memoranda

	(Column A) Chart-offs ¹		(Column B) Recoveries		
	Year-to-date				
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets. ³					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....	4652	25,000	4662	6,000	M.2.

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

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....	C388	369,000	M.3.

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

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

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

Schedule HI-B—Continued**Part II. Changes in Allowance for Credit Losses¹**

	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities ²		(Column C) Available-for-sale debt securities ²	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	24,956,000	JH88	86,000	JH94	5,000
	BHCT					
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	461,000	JH89	3,000	JH95	0
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	2,199,000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	10,000	JJ00	0	JJ01	0
5. Provisions for credit losses (4,5).....	4230	(1,479,000)	JH90	(11,000)	JH96	0
6. Adjustments (see instructions for this schedule).....	C233	(91,000)	JH91	0	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	BHCT					
	3123	21,638,000	JH93	78,000	JH99	5,000

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

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

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

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

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

	Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 1, 2, 3 and 4 are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	9,000			M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0			M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (2).....	C390	371,000			M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, Part II, item 7, column A, above) (3).....	C781	NR			M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (4).....	JJ02	9,000			M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4).....	JJ03	63,000			M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures (4).....	MG93	(626,000)			M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (4).....	MG94	1,310,000			M.8.

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

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

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

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

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

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

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

(2) 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^{1, 2}**

	(Column A) Amortized Cost		(Column B) Allowance Balance	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
Loans and Leases Held for Investment: (1)				
1. Real estate loans:				
a. Construction loans.....	JJ04	6,931,000	JJ12	28,000
b. Commercial real estate loans.....	JJ05	21,849,000	JJ13	283,000
c. Residential real estate loans.....	JJ06	141,214,000	JJ14	1,330,000
2. Commercial loans (3).....	JJ07	344,001,000	JJ15	3,767,000
3. Credit cards.....	JJ08	136,182,000	JJ16	14,976,000
4. Other consumer loans.....	JJ09	24,953,000	JJ17	1,254,000
5. Unallocated, if any.....			JJ18	0
6. Total (sum of items 1.a through 5) (4).....	JJ11	675,130,000	JJ19	21,638,000

		Allowance Balance	
		BHCK	Amount
Dollar Amounts in Thousands			
Held-to-Maturity Securities: (5)			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	69,000	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	4,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	5,000	10.
11. Total (sum of items 7 through 10) (6).....	JJ25	78,000	11.

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

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

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

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

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

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

Notes to the Income Statement - Predecessor Financial Items

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

	Dollar Amounts in Thousands	BHBC	Amount	
1. Total interest income.....		4107	NR	1.
a. Interest income on loans and leases.....		4094	NR	1.a.
b. Interest income on investment securities.....		4218	NR	1.b.
2. Total interest expense.....		4073	NR	2.
a. Interest expense on deposits.....		4421	NR	2.a.
3. Net interest income.....		4074	NR	3.
4. Provision for loan and lease losses (1).....		1133	NR	4.
5. Total noninterest income.....		4079	NR	5.
a. Income from fiduciary activities.....		4070	NR	5.a.
b. Trading revenue.....		A220	NR	5.b.
c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		B490	NR	5.c.
d. Venture capital revenue.....		B491	NR	5.d.
e. Net securitization income.....		B493	NR	5.e.
f. Insurance commissions and fees.....		B494	NR	5.f.
6. Realized gains (losses) on held-to-maturity and available-for-sale securities (2).....		4091	NR	6.
7. Total noninterest expense.....		4093	NR	7.
a. Salaries and employee benefits.....		4135	NR	7.a.
b. Goodwill impairment losses.....		C216	NR	7.b.
8. Income (loss) before applicable income taxes and discontinued operations.....		4301	NR	8.
9. Applicable income taxes.....		4302	NR	9.
10. Noncontrolling (minority) interest.....		4484	NR	10.
		BHCK		
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest.....		FT41	NR	11.
		BHBC		
12. Net income (loss).....		4340	NR	12.
13. Cash dividends declared.....		4475	NR	13.
14. Net charge-offs.....		6061	NR	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis.....		4519	NR	15.

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

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

Notes to the Income Statement (Other)

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

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

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

Example

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

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

Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
1.	Adoption of Current Expected Credit Losses Methodology – ASU 2016-13 (1,2).....	JJ26	0	1.
2.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	0	2.
3.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2).....	JJ28	0	3.
4.				
		5351	0	4.
5.				
		5352	0	5.
6.				
		5353	0	6.
7.				
		5354	0	7.
8.				
		5355	0	8.
9.				
		B042	0	9.
10.				
		B043	0	10.
11.				
		B044	0	11.
12.				
		B045	0	12.

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

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

Notes to the Income Statement (Other)— Continued

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
13.	B046				
			B046	0	13.
14.	B047				
			B047	0	14.
15.	B048				
			B048	0	15.
16.	B049				
			B049	0	16.
17.	B050				
			B050	0	17.
18.	B051				
			B051	0	18.
19.	B052				
			B052	0	19.
20.	B053				
			B053	0	20.
21.	B054				
			B054	0	21.
22.	B055				
			B055	0	22.
23.	B056				
			B056	0	23.

Citigroup Inc.

Name of Holding Company

For Federal Reserve Bank Use Only
C.I. _____FR Y-9C
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Report at the close of business

March 31, 2021

Date

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin (1).....		0081	26,204,000	1.a.
b. Interest-bearing balances: (2)				
(1) In U.S. offices.....		0395	157,744,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....		0397	145,490,000	1.b.(2)
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A) (3).....		JJ34	161,742,000	2.a.
b. Available-for-sale debt securities (from Schedule HC-B, column D).....		1773	299,280,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....		JA22	249,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices.....	BHDM	B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....	BHCK	B989	315,072,000	3.b.
4. Loans and lease financing receivables:				
a. Loans and leases held for sale.....		5369	4,821,000	4.a.
b. Loans and leases held for investment.....	B528	682,655,000		4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123	21,638,000		4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....		B529	661,017,000	4.d.
5. Trading assets (from Schedule HC-D).....		3545	357,771,000	5.
6. Premises and fixed assets (including capitalized leases).....		2145	13,727,000	6.
7. Other real estate owned (from Schedule HC-M).....		2150	47,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....		2130	7,771,000	8.
9. Direct and indirect investments in real estate ventures.....		3656	0	9.
10. Intangible assets (from Schedule HC-M).....		2143	26,646,000	10.
11. Other assets (from Schedule HC-F) (6).....		2160	136,685,000	11.
12. Total assets (sum of items 1 through 11).....		2170	2,314,266,000	12.

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

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

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

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

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

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

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

Schedule HC—Continued

	Dollar Amounts in Thousands	BHDM	Amount	
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing (1).....	6631	138,245,000	13.a.(1)	
(2) Interest-bearing.....	6636	497,335,000	13.a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN			
(1) Noninterest-bearing.....	6631	101,662,000	13.b.(1)	
(2) Interest-bearing.....	6636	563,786,000	13.b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM			
a. Federal funds purchased in domestic offices (2).....	B993	0	14.a.	
b. Securities sold under agreements to repurchase (3).....	BHCK			
15. Trading liabilities (from Schedule HC-D).....	B995	219,168,000	14.b.	
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3548	176,245,000	15.	
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures (4).....	3190	260,743,000	16.	
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	4062	25,946,000	19.a.	
20. Other liabilities (from Schedule HC-G).....	C699	1,733,000	19.b.	
21. Total liabilities (sum of items 13 through 20).....	2750	126,130,000	20.	
22. Not applicable	2948	2,110,993,000	21.	
Equity Capital				
Holding Company Equity Capital				
23. Perpetual preferred stock and related surplus.....	3283	20,147,000	23.	
24. Common stock (par value).....	3230	31,000	24.	
25. Surplus (exclude all surplus related to preferred stock).....	3240	107,827,000	25.	
26. a. Retained earnings.....	3247	174,816,000	26.a.	
b. Accumulated other comprehensive income (5).....	B530	(35,011,000)	26.b.	
c. Other equity capital components (6).....	A130	(65,261,000)	26.c.	
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	202,549,000	27.a.	
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	724,000	27.b.	
28. Total equity capital (sum of items 27.a and 27.b).....	G105	203,273,000	28.	
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	2,314,266,000	29.	

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

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

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

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

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

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

Schedule HC—Continued

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

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

0=NO	BHCK	
1=YES	C884	NR

M.1.

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

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

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

NR
(2) City (TEXT C708)

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

NR NR
(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

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. U.S. Treasury securities.....	0211	58,380,000	0213	57,455,000	1286	121,573,000	1287	122,650,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....									2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	9,514,000	8497	10,103,000	8498	2,947,000	8499	2,916,000	3.
Holding companies with less than \$5 billion in total assets should report item 4.a.(4) and should leave items 4.a.(1) through 4.a.(3) blank. ²									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,171,000	G301	1,239,000	G302	1,151,000	G303	1,151,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	58,701,000	G305	59,685,000	G306	37,108,000	G307	37,620,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	377,000	G311	379,000	4.a.3.
(4) Guaranteed by GNMA, issued by FNMA and FHLMC, and other pass-through securities.....	KX52	NR	KX53	NR	KX54	NR	KX55	NR	4.a.4.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G312	1,243,000	G313	1,294,000	G314	3,012,000	G315	3,111,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	1,169,000	G321	1,172,000	G322	59,000	G323	59,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,603,000	K143	1,391,000	K144	359,000	K145	401,000	4.c.1a
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	K150	1,064,000	K151	1,098,000	K152	425,000	K153	420,000	4.c.2a
(b) All other commercial MBS.....	K154	830,000	K155	831,000	K156	46,000	K157	45,000	4.c.2b

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

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

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

Schedule HC-B—Continued

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair value		Amortized Cost		Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	215,000	C988	219,000	C989	273,000	C027	274,000	5.a.
b. Structured financial products.....	HT58	26,047,000	HT59	26,022,000	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	783,000	1741	790,000	6.a.
b. Other foreign debt securities.....	1742	1,883,000	1743	1,920,000	1744	128,956,000	1746	129,414,000	6.b.
7. Not applicable									
8. Total (sum of 1 through 6.b) (1).....	1754	161,820,000	1771	162,429,000	1772	297,119,000	1773	299,280,000	8.

Memoranda

	Dollar Amounts in Thousands		
1. Pledged securities (2).....	BHCK	Amount	
	.0416	232,830,000	M.1.
2. Remaining maturity or next repricing date of debt securities (2,3) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	.0383	115,537,000	M.2.a.
b. Over 1 year to 5 years.....	.0384	196,658,000	M.2.b.
c. Over 5 years.....	.0387	148,905,000	M.2.c.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	.1778	NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	.8782	0	M.4.a.
b. Fair value.....	.8783	0	M.4.b.

(1) For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a. For all institutions, the total reported in column D must equal Schedule HC, item 2.b.

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

(3) Report fixed-rate debt securities by remaining maturity and floating-rate securities by next repricing date.

Schedule HC-B—Continued**Memoranda—Continued**

	Held-to-Maturity				Available-for-Sale				
	(Column A) 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									
Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets. ¹									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	3,000	B841	3,000	M.5.a.
b. Home equity lines.....	B842	215,000	B843	219,000	B844	3,000	B845	3,000	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	197,000	B849	198,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	54,000	B853	55,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	16,000	B861	15,000	M.5.f.
Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets. ¹									
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	26,047,000	G357	26,022,000	G358	0	G359	0	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses¹ from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount
Dollar Amounts in Thousands				
1. Loans secured by real estate.....	1410	173,061,000		1.
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....			BHCK	
(2) Other construction loans and all land development and other land loans.....			F158	15,000
				1.a.(1)
			F159	6,434,000
				1.a.(2)
			BHDM	
			1420	66,000
				1.b.
b. Secured by farmland.....				
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.....			1797	6,552,000
(2) Closed-end loans secured by 1-4 family residential properties:				1.c.(1)
(a) Secured by first liens.....			5367	83,321,000
(b) Secured by junior liens.....			5368	1,982,000
d. Secured by multifamily (5 or more) residential properties.....			1460	7,881,000
e. Secured by nonfarm nonresidential properties:				1.d.
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK	
(2) Loans secured by other nonfarm nonresidential properties.....			F160	1,288,000
			F161	8,826,000
				1.e.(1)
			BHDM	
			1288	2,301,000
				1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....				2.
a. To U.S. banks and other U.S. depository institutions.....	1292	81,000		2.a.
b. To foreign banks.....	1296	10,926,000		2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	862,000	1590	21,000
				3.
<i>Holding companies with less than \$5 billion in total assets should report item 4.c and leave items 4.a and 4.b blank.²</i>				
4. Commercial and industrial loans.....			1766	62,101,000
a. To U.S. addressees (domicile).....	1763	56,079,000		4.
b. To non-U.S. addressees (domicile).....	1764	106,941,000		4.a.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX56	NR		4.b.
5. Not applicable				4.c.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	117,567,000
a. Credit cards.....	B538	136,182,000		6.
b. Other revolving credit plans.....	B539	9,546,000		6.a.
c. Automobile loans.....	K137	26,000		6.b.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	15,482,000		6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	5,992,000	2081	348,000
8. Not applicable				6.d.
				7.

(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.²</i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	84,976,000	J454	55,533,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	23,652,000	1545	10,542,000	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	63,075,000	J451	29,069,000	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans.....	KX57	NR	KX57	NR	9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report item 10.c and should leave items 10.a and 10.b blank.¹</i>					
10. Lease financing receivables (net of unearned income).....			2165	539,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	595,000			10.b.
c. Lease finance receivables.....	KX58	NR			10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	687,476,000	2122	394,386,000	12.

Memoranda

Memoranda

Dollar Amounts in Thousands		BHDM	Amount
<i>Memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.¹</i>			
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1
(2) All other construction loans and all land development and other land loans.....	K159	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	1,148,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2
BHCK			
<i>Holding companies with less than \$5 billion in total assets should report Memorandum item 1.e.(3) (semiannually in June and December) and leave items 1.e.(1) and 1.e.(2) blank.¹</i>			
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile).....	K163	9,000	M.1.e.1
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX59	NR	M.1.e.3

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

Schedule HC-C—Continued

	Dollar Amounts in Thousands	BHCK	Amount	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....		K165	2,313,000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>				
(1) Loans secured by farmland in domestic offices.....		BHDM		
		K166	0	M.1.f.1
		BHCK		
(2) Loans to finance agricultural production and other loans to farmers.....		K168	0	M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		K098	1,734,000	M.1.f.3.a.
(b) Automobile loans.....		K203	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....		K204	388,000	M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....		HK25	3,470,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....		2746	7,600,000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.¹</i>				
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....		B837	58,132,000	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets¹ that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....		C391	3,040,000	M.4.

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

Schedule HC-C—Continued**Memoranda—Continued**

	Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only.¹</i>				
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		NR	M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780		NR	M.5.b.
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>				
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230		NR	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2020, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231		NR	M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above.....	F232		NR	M.6.c.
7.–8. Not applicable.				
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	BHDM			
	F577		344,000	M.9.
10.–11. Not applicable.				

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

Schedule HC-C—Continued**Memoranda—Continued**

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

	Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable					
14. Pledged loans and leases.....	G378	229,805,000			M.14.
Memorandum item 15 is to be completed by all holding companies.					
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	417,000			M.15.
<i>Amounts reported in Memorandum items 16.a and 16.b will not be made available to the public on an individual institution basis.</i>					
16. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
a. Number of Section 4013 loans outstanding.....	LG24	CONF			M.16.a.
b. Outstanding balance of Section 4013 loans.....	LG25	CONF			M.16.b.

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

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

Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands		BHCM	Amount	
Assets				
1. U.S. Treasury securities.....	3531	60,344,000	1.	
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	1,858,000	2.	
3. Securities issued by states and political subdivisions in the U.S.....	3533	1,265,000	3.	
4. Mortgage-backed securities (MBS):	BHCK			
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	34,594,000	4.a.	
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (2) (include CMOs, REMICs, and stripped MBS).....	G380	1,345,000	4.b.	
c. All other residential mortgage-backed securities.....	G381	530,000	4.c.	
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	K197	230,000	4.d.	
e. All other commercial MBS.....	K198	643,000	4.e.	
5. Other debt securities				
a. Structured financial products.....	HT62	1,102,000	5.a.	
b. All other debt securities.....	G386	113,950,000	5.b.	
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT63	607,000	6.a.(1)	
(2) All other loans secured by real estate.....	HT64	2,000	6.a.(2)	
b. Commercial and industrial loans.....	F614	5,057,000	6.b.	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.	
d. Other loans.....	F618	1,481,000	6.d.	
7.–8. Not applicable				
9. Other trading assets.....	3541	69,897,000	9.	
10. Not applicable				
11. Derivatives with a positive fair value.....	3543	64,866,000	11.	
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	BHCT			
	3545	357,771,000	12.	
Liabilities				
13. a. Liability for short positions:	BHCK			
(1) Equity securities.....	G209	25,987,000	13.a.(1)	
(2) Debt securities.....	G210	92,712,000	13.a.(2)	
(3) All other assets.....	G211	1,000	13.a.(3)	
b. All other trading liabilities.....	F624	53,000	13.b.	
14. Derivatives with a negative fair value.....	3547	57,492,000	14.	
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15).....	BHCT			
	3548	176,245,000	15.	

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

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

Schedule HC-D—Continued**Memoranda**

	Dollar Amounts in Thousands	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d)				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT66	703,000	M.1.a.(1)	
(2) All other loans secured by real estate.....	HT67	5,000	M.1.a.(2)	
b. Commercial and industrial loans.....	F632	5,091,000	M.1.b.	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.	
d. Other loans.....	F636	1,484,000	M.1.d.	
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets.¹</i>				
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value.....	F639	135,000	M.2.a.	
b. Unpaid principal balance.....	F640	156,000	M.2.b.	
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, item 5.a):				
a. Trust preferred securities issued by financial institutions.....	G299	129,000	M.3.a.	
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.	
c. Corporate and similar loans.....	G333	779,000	M.3.c.	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.	
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.	
g. Other collateral or reference assets.....	G652	194,000	M.3.g.	
4. Pledged trading assets:				
a. Pledged securities.....	G387	178,170,000	M.4.a.	
b. Pledged loans.....	G388	0	M.4.b.	
5. Asset-backed securities:				
a. Credit card receivables.....	F643	39,000	M.5.a.	
b. Home equity lines.....	F644	429,000	M.5.b.	
c. Automobile loans.....	F645	105,000	M.5.c.	
d. Other consumer loans.....	F646	308,000	M.5.d.	
e. Commercial and industrial loans.....	F647	0	M.5.e.	
f. Other.....	F648	175,000	M.5.f.	
6. Not applicable				
7. Equity securities:				
a. Readily determinable fair values.....	F652	53,461,000	M.7.a.	
b. Other.....	F653	11,385,000	M.7.b.	
8. Loans pending securitization.....	F654	0	M.8.	

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

Schedule HC-D—Continued**Memoranda—Continued**

		Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1)	Gross fair value of commodity contracts.....		G212	16,418,000	M.9.a.(1)
	(2) Gross fair value of physical commodities held in inventory.....		G213	3,025,000	M.9.a.(2)
b.	Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$1,000,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)): ²				
(1)	BHTX F655		F655	0	M.9.b.(1)
(2)	BHTX F656		F656	0	M.9.b.(2)
(3)	BHTX F657		F657	0	M.9.b.(3)
10.	Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13.b that are greater than \$1,000,000 and exceed 25% of the item)				
a.	BHTX F658 Revaluation Losses on Foreign Exchange Spot Contracts		F658	53,000	M.10.a.
b.	BHTX F659		F659	0	M.10.b.
c.	BHTX F660		F660	0	M.10.c.

(2) Exclude equity securities.

Schedule HC-E—Deposit Liabilities¹

		Dollar Amounts in Thousands	BHCB	Amount	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		2210	78,608,000	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	216,695,000	1.b.
c.	Money market deposit accounts and other savings accounts.....		2389	308,232,000	1.c.
d.	Time deposits of \$250,000 or less.....		HK29	19,054,000	1.d.
e.	Time deposits of more than \$250,000.....		J474	12,991,000	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		BHOD 3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
c.	Money market deposit accounts and other savings accounts.....		2389	0	2.c.
d.	Time deposits of \$250,000 or less.....		HK29	0	2.d.
e.	Time deposits of more than \$250,000.....		J474	0	2.e.

Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....		HK06	68,428,000	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	4,259,000	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	12,682,000	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	113,363,000	M.4.

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

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

Schedule HC-F—Other Assets¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable (2).....		B556	5,220,000	1.
2. Net deferred tax assets (3).....		2148	25,099,000	2.
3. Interest-only strips receivable (not in the form of a security) (4).....		HT80	0	3.
4. Equity investments without readily determinable fair values (5).....		1752	6,932,000	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	359,000	5.a.
b. Separate account life insurance assets.....		K202	9,598,000	5.b.
c. Hybrid account life insurance assets.....		K270	0	5.c.
6. Other.....		2168	89,477,000	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	136,685,000	7.

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

Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable				
2. Net deferred tax liabilities (1).....		3049	926,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....		B557	2,012,000	3.
4. Other.....		B984	123,192,000	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....		2750	126,130,000	5.

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

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....		3197	1,015,324,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet.....		3296	140,406,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	33,050,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	20,280,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year		3409	0	5.

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

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

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

I. Property and Casualty Underwriting

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

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Reinsurance recoverables.....	B988	0	1.	
2. Total assets.....	C244	584,000	2.	
Liabilities				
3. Claims and claims adjustment expense reserves.....	B990	111,000	3.	
4. Unearned premiums.....	B991	49,000	4.	
5. Total equity.....	C245	372,000	5.	
6. Net income.....	C246	(24,000)	6.	

II. Life and Health Underwriting

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

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Reinsurance recoverables.....	C247	0	1.	
2. Separate account assets.....	B992	6,385,000	2.	
3. Total assets.....	C248	8,980,000	3.	
Liabilities				
4. Policyholder benefits and contractholder funds.....	B994	995,000	4.	
5. Separate account liabilities.....	B996	6,385,000	5.	
6. Total equity.....	C249	1,419,000	6.	
7. Net income.....	C250	(17,000)	7.	

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....	B558	169,877,000	1.a.	
b. Mortgage-backed securities (1).....	B559	100,109,000	1.b.	
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....	B560	166,402,000	1.c.	
2. Federal funds sold and securities purchased under agreements to resell.....	3365	306,381,000	2.	
	BHDM			
3. a. Total loans and leases in domestic offices.....	3516	393,649,000	3.a.	
(1) Loans secured by 1–4 family residential properties.....	3465	92,412,000	3.a.(1)	
(2) All other loans secured by real estate.....	3466	24,689,000	3.a.(2)	
(3) Loans to finance agricultural production and other loans to farmers.....	3386	21,000	3.a.(3)	
(4) Commercial and industrial loans.....	3387	65,817,000	3.a.(4)	
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B561	116,227,000	3.a.(5)(a)	
(b) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards).....	B562	2,686,000	3.a.(5)(b)	
	BHFN			
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	3360	292,485,000	3.b.	
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.³</i>				
	BHCK			
4. a. Trading assets.....	3401	369,480,000	4.a.	
b. Other earning assets.....	B985	374,904,000	4.b.	
5. Total consolidated assets (4).....	3368	2,313,142,000	5.	
Liabilities				
6. Interest-bearing deposits (domestic) (5).....	3517	505,694,000	6.	
7. Interest-bearing deposits (foreign) (5).....	3404	568,133,000	7.	
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	235,263,000	8.	
9. All other borrowed money.....	2635	266,250,000	9.	
10. Not applicable				
Equity Capital				
11. Total equity capital (excludes limited-life preferred stock).....	3519	200,084,000	11.	

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

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

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

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

a) Debt securities at amortized cost.

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

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

(5) Includes interest-bearing demand deposits.

For Federal Reserve Bank Use Only
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Page 33 of 74**Schedule HC-L—Derivatives and Off-Balance-Sheet Items**

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands		BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines).....		3814	9,309,000	1.a.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets¹ semiannually in the June and December reports only.</i>				
b. (1) Unused consumer credit card lines.....		J455	NR	1.b.(1)
(2) Other unused credit card lines.....		J456	NR	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....		3816	7,278,000	1.c.(1)
(a) 1-4 family residential construction loan commitments.....	F164	65,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	7,213,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....		6550	9,058,000	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.¹</i>				
d. Securities underwriting		3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans		J457	211,395,000	1.e.(1)
(2) Loans to financial institutions.....		J458	47,906,000	1.e.(2)
(3) All other unused commitments.....		J459	191,162,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....		6566	93,754,000	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>				
a. Amount of financial standby letters of credit conveyed to others		3820	23,839,000	2.a.
3. Performance standby letters of credit and foreign office guarantees		6570	12,752,000	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.¹</i>				
a. Amount of performance standby letters of credit conveyed to others		3822	1,235,000	3.a.
4. Commercial and similar letters of credit		3411	5,875,000	4.
5. Not applicable				
6. Securities:				
a. Securities lent.....		3433	137,653,000	6.a.
b. Securities borrowed.....		3432	150,904,000	6.b.

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

		(Column A) Sold Protection		(Column B) Purchased Protection	
		BHCK	Amount	BHCK	Amount
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps.....		C968	582,543,000	C969	641,206,000
(2) Total return swaps.....		C970	6,237,000	C971	16,428,000
(3) Credit options.....		C972	20,450,000	C973	25,869,000
(4) Other credit derivatives.....		C974	0	C975	0
b. Gross fair values:					
(1) Gross positive fair value		C219	6,415,000	C221	4,210,000
(2) Gross negative fair value.....		C220	3,533,000	C222	7,031,000

(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	609,230,000	7.c.(1)(a)
(b) Purchased protection.....				G402	649,621,000	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection.....				G403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....				G404	32,671,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....				G405	1,211,000	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: (2)								
(a) Investment grade.....		G406	86,418,000	G407	308,603,000	G408	60,144,000	7.d.(1)(a)
(b) Subinvestment grade.....		G409	47,409,000	G410	87,840,000	G411	18,816,000	7.d.(1)(b)
(2) Purchased credit protection: (3)								
(a) Investment grade.....		G412	96,723,000	G413	344,578,000	G414	73,181,000	7.d.(2)(a)
(b) Subinvestment grade.....		G415	51,501,000	G416	95,412,000	G417	22,108,000	7.d.(2)(b)

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

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	430,756,000	8.
9. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance-sheet items that individually exceed 10% of Schedule HC, item 27.a, "Total holding company equity capital") (itemize and describe in items 9.a through 9.f only amounts that exceed 25% of Schedule HC, item 27.a).....		3430	72,011,000	9.
a. Commitments to purchase when-issued securities.....		3434	0	9.a.
b. Commitments to sell when-issued securities.....		3435	0	9.b.
c.	TEXT 6561 Forward Starting Unsettled Repos	6561	72,011,000	9.c.
d.	TEXT 6562	6562	0	9.d.
e.	TEXT 6568	6568	0	9.e.
f.	TEXT 6586	6586	0	9.f.
10. Not applicable				

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

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

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

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

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

Schedule HC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators		Amount	Amount	Amount	Amount
<i>Items 11.a through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.¹</i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....		BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696
		545,044,000	18,947,000	81,143,000	58,708,000
	11.a.	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700
b. Forward contracts.....		4,941,064,000	4,216,946,000	5,597,000	93,317,000
	11.b.				
c. Exchange-traded option contracts:					
(1) Written options.....		BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704
		201,526,000	185,000	963,390,000	70,889,000
	11.c.(1)	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708
(2) Purchased options.....		258,652,000	277,000	952,471,000	67,868,000
	11.c.(2)				
d. Over-the-counter option contracts:					
(1) Written options.....		BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712
		1,535,542,000	890,765,000	223,211,000	52,210,000
	11.d.(1)	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716
(2) Purchased options.....		1,401,301,000	854,173,000	141,326,000	52,293,000
	11.d.(2)	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720
e. Swaps.....		20,685,892,000	6,630,157,000	273,550,000	86,953,000
	11.e.				
12. Total gross notional amount of derivative contracts held for trading.....		BHCK A126	BHCK A127	BHCK 8723	BHCK 8724
		29,453,311,000	12,565,130,000	2,640,688,000	480,898,000
	12.				
13. Total gross notional amount of derivative contracts held for purposes other than trading.....		BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728
		115,710,000	46,320,000	0	1,340,000
	13.				
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....		BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736
		188,056,000	138,722,000	44,309,000	16,418,000
	14.a.(1)	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740
(2) Gross negative fair value.....		173,377,000	136,383,000	56,170,000	18,679,000
	14.a.(2)				
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....		BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744
		2,928,000	808,000	0	0
	14.b.(1)	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748
(2) Gross negative fair value.....		1,913,000	802,000	0	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) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All 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.¹</i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	35,481,000		G420	2,381,000	G421	9,808,000	G422	47,684,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	12,064,000		G425	8,975,000	G426	323,000	G427	17,022,000	15.b.1.
(2) Cash - Other currencies.....	G428	18,154,000		G430	265,000	G431	4,449,000	G432	7,106,000	15.b.2.
(3) U.S. Treasury securities.....	G433	2,033,000		G435	1,447,000	G436	0	G437	3,139,000	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	1,862,000		G440	0	G441	0	G442	362,000	15.b.4.
(5) Corporate bonds.....	G443	1,086,000		G445	0	G446	0	G447	633,000	15.b.5.
(6) Equity securities.....	G448	734,000		G450	43,000	G451	0	G452	3,140,000	15.b.6.
(7) All other collateral.....	G453	6,547,000		G455	292,000	G456	588,000	G457	5,754,000	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	42,480,000		G460	11,022,000	G461	5,360,000	G462	37,156,000	15.b.8.

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

Schedule HC-M—Memoranda

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Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)			
	3459	2,067,047,519		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	21,175,000		2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6556	9,954,000		3.
4. Other assets acquired in satisfaction of debts previously contracted	6557	17,000		4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	127,096,000		5.
<i>Items 6.a.(1)(a)(1) through 6.d. are to be completed by holding companies with \$5 billion or more in total assets.¹</i>				
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:	BHDM			
(1) 1-4 family residential construction loans.....	K169	0		6.a.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K170	0		6.a.1.a.2.
(b) Secured by farmland.....	K171	0		6.a.1.b.
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0		6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0		6.a.1.c.2a
(b) Secured by junior liens.....	K174	0		6.a.1.c.2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0		6.a.1.d.
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0		6.a.1.e.1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0		6.a.1.e.2
(2)-(4) Not applicable	BHCK			
(5) All other loans and leases.....	K183	0		6.a.5.
b. Other real estate owned (included in Schedule HC, item 7):	BHDM			
(1) Construction, land development, and other land in domestic offices.....	K187	0		6.b.1.
(2) Farmland in domestic offices.....	K188	0		6.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0		6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0		6.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0		6.b.5.

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

Schedule HC-M—Continued

Dollar Amounts in Thousands		BHFN	Amount	
6.b. (6) In foreign offices.....		K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....		BHCK		
		K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b).....		J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	6.d.
<i>Items 7.a and 7.b are to be completed annually in the December report only.</i>				
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....		K193	NR	7.a.
b. Total assets of captive reinsurance subsidiaries (1).....		K194	NR	7.b.
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.).....				
		0=NO	BHCK	
		1=YES	C251	0
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.)				
		0=NO	BHCK	
		1=YES	6689	0
10. Not applicable				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10				
		0=NO	BHCK	
		1=YES	6416	1
TEXT 6428 CONF CONF Area Code and Phone Number (TEXT 9009) Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)				
12. Intangible assets:				
a. Mortgage servicing assets.....		BHCK	Amount	
		3164	433,000	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	433,000		12.a.(1)
b. Goodwill.....		3163	21,905,000	12.b.
c. All other intangible assets		JF76	4,308,000	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		2143	26,646,000	12.d.
13. Other real estate owned				
		2150	47,000	13.
14. Other borrowed money:				
a. Commercial paper.....		BHCK		
		2309	17,021,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less		2332	56,374,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	187,348,000	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)		3190	260,743,000	14.d.
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.).....				
		0=NO	BHCK	
		1=YES	B569	1
16. Assets under management in proprietary mutual funds and annuities.....				
		BHCK	Amount	
		B570	0	16.

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

Schedule HC-M—Continued

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

17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any non-financial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for Yes; enter "0" for No.).....
- | | | |
|-------|------|---|
| 0=NO | BHCK | |
| 1=YES | C161 | 1 |
- 17.

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

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for Yes; enter "0" for No.).....
- | | | |
|-------|------|---|
| 0=NO | BHCK | |
| 1=YES | C159 | 1 |
- 18.

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

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

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

19. a. Has the holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for Yes; enter "0" for No.).....
- | | | |
|-------|------|----|
| 0=NO | BHCK | |
| 1=YES | C700 | NR |
19. a.
- b. Does the holding company manage any nonfinancial equity investments for the benefit of others? (Enter "1" for Yes; enter "0" for No.).....
- | | | |
|-------|------|----|
| 0=NO | | |
| 1=YES | C701 | NR |
19. b.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>				
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:				
a. Net assets	C252	568,656,000		20. a.
b. Balances due from related institutions:				
(1) Due from the holding company (parent company only), gross.....	4832	0		20. b.(1)
(2) Due from subsidiary banks of the holding company, gross.....	4833	33,841,000		20. b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	129,107,000		20. b.(3)
c. Balances due to related institutions:				
(1) Due to holding company (parent company only), gross.....	5041	1,049,000		20. c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	63,589,000		20. c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	230,946,000		20. c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....	5047	21,555,000		20. d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) ⁽¹⁾	C253	9,478,000		21.

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

Schedule HC-M—Continued

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

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

TEXT

C497

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

22.

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>				
23. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064		0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065		50,593,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:				
a. Senior perpetual preferred stock or similar items	G234		0	24.a.
b. Warrants to purchase common stock or similar items	G235		0	24.b.
25. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ¹ and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....	LG26		70,105	25.a.
			Amount	
b. Outstanding balance of PPP loans.....	LG27		3,836,000	25.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	LG28		0	25.c.
d. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule HC-R, Part I, item 30.....	LL57		0	25.d.

(1) Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)).

The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

For Federal Reserve Bank Use Only
C.I. _____

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	7,000	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	35,000	F175	0	F177	11,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	16,000	5399	0	5400	300,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	445,000	C237	342,000	C229	741,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	10,000	C239	0	C230	48,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	15,000	3500	66,000	3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	2,000	F180	0	F182	14,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	34,000	F181	18,000	F183	179,000	1.e.(2)
f. In foreign offices.....	B572	146,000	B573	0	B574	594,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	15,000	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	3,000	3.
4. Commercial and industrial loans.....	1606	624,000	1607	135,000	1608	2,861,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,212,000	B576	1,375,000	B577	282,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	225,000	K217	43,000	K218	145,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	1,053,000	5460	204,000	5461	127,000	7.

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

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets are to report item 8.c. columns A, B, and C and should leave items 8.a and 8.b columns A, B, and C blank.¹</i>							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	28,000	F170	0	F171	27,000	8.b.
c. Lease finance receivables	KX63	NR	KX64	NR	KX65	NR	8.c.
9. Total loans and leases (sum of items 1 through 8.b) (2).....	1406	3,867,000	1407	2,183,000	1403	5,333,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....							
	K036	209,000	K037	335,000	K038	55,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked “GNMA loans”) included in item 11 above.....							
	K039	40,000	K040	75,000	K041	0	11.a.
b. Rebooked “GNMA loans” that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	98,000	K043	229,000	K044	45,000	11.b.
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): ¹							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	BHDM		BHDM		BHDM		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.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.

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

Schedule HC-N—Continued

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

Schedule HC-N—Continued

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

Memoranda

	Dollar Amounts in Thousands											
	BHDM		Amount		BHDM		Amount		BHDM		Amount	
<i>Memoranda items 1.a.(1) through 1.d.(2) and 1.e.(3) through 1.f.(3)(c) are to be completed semi-annually in June and December by holding companies with less than \$5 billion in total assets.¹</i>												
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.					
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.					
b. Loans secured by 1-4 family residential properties in domestic offices.....	BHCK		BHCK		BHCK							
	F661	103,000	F662	207,000	F663	490,000	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	1,000	M.1.d.1.					
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.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-N—Continued**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
<i>Holding companies with less than \$5 billion in total assets are to report Memoranda item 1.e.(3) columns A, B, and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B, and C blank.¹</i>						
1. e. Commercial and industrial loans:						
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	79,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	189,000
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX66	NR	KX67	NR	KX68	NR
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	148,000	K127	63,000	K128	464,000
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>						
(1) Loans secured by farmland in domestic offices.....	BHDM	0	BHDM	0	BHDM	0
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK	0	BHCK	0	BHCK	0
(3) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (2).....	HK26	251,000	HK27	270,000	HK28	1,223,000
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	6559	0	6560	12,000
3. Loans and leases included in Schedule HC-N items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	1,090,000	1912	336,000	1913	3,104,000
4. Not applicable						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	3,000	C241	20,000	C226	241,000

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

Schedule HC-N—Continued**Memoranda—Continued**

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

M.6.

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

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

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

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

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

Dollar Amounts in Thousands		BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT81		1,255,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT82		2,314,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04		3,980,000	3.
4. 1-4 family residential mortgages held for sale or trading at quarter-end (included in Schedule HC, items 4.a and 5).....	FT05		2,428,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule HI, items 5.c, 5.f, 5.g, and 5.i).....	HT85		115,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86		5,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191		CONF	7.a.
b. For representations and warranties made to other parties.....	L192		CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		CONF	7.c.

(1) 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.

Schedule HC-Q—Assets and Liabilities Measured at Fair Value on a Recurring BasisSchedule HC-Q is to be completed by all holding companies with \$5 billion or more in total assets² that:

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Assets										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading ¹	JA36	299,529,000	G474	0	G475	202,488,000	G476	95,634,000	G477	1,407,000
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK									
3. Loans and leases held for sale.....	G478	198,908,000	G479	110,080,000	G480	0	G481	308,726,000	G482	262,000
4. Loans and leases held for investment.....	G483	1,434,000	G484	0	G485	0	G486	1,434,000	G487	0
5. Trading assets:	G488	7,525,000	G489	0	G490	0	G491	5,581,000	G492	1,944,000
a. Derivative assets.....	BHCT									
b. Other trading assets.....	3543	64,866,000	G493	354,650,000	G494	236,000	G495	410,905,000	G496	8,375,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	BHCK									
6. All other assets.....	G497	292,905,000	G498	550,000	G499	190,724,000	G500	100,033,000	G501	2,698,000
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	F240	0	F684	0	F692	0	F241	0	F242	0
	G391	17,352,000	G392	733,000	G395	2,311,000	G396	14,965,000	G804	809,000
	G502	882,519,000	G503	466,013,000	G504	395,759,000	G505	937,278,000	G506	15,495,000
Liabilities										
8. Deposits.....	F252	3,140,000	F686	0	F694	0	F253	2,941,000	F254	199,000
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	68,713,000	G508	93,957,000	G509	0	G510	161,693,000	G511	977,000
10. Trading liabilities:	BHCT									
a. Derivative liabilities.....	3547	57,492,000	G512	360,489,000	G513	134,000	G514	408,526,000	G515	9,321,000
b. Other trading liabilities.....	BHCK									
	G516	118,753,000	G517	550,000	G518	104,802,000	G519	14,328,000	G520	173,000

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

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

Schedule HC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Liabilities (continued)											
11. Other borrowed money.....	G521	75,477,000	G522	0	G523	0	G524	49,091,000	G525	26,386,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	5,432,000	G806	0	G807	2,619,000	G808	2,805,000	G809	8,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	329,007,000	G532	454,996,000	G533	107,555,000	G534	639,384,000	G535	37,064,000	14.

Memoranda

Dollar Amounts in Thousands											
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. BHTX G546 Assets Held in Separate Accounts Insurance Related	G546	6,385,000	G547	0	G548	0	G549	6,385,000	G550	0	M.1.c.
d. BHTX G551 Negotiable CDs	G551	4,756,000	G552	0	G553	0	G554	4,756,000	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	2,745,000	G567	0	G568	0	G569	2,737,000	G570	8,000	M.2.b.
c. BHTX G571 Payable Under Security Lending Agreements	G571	2,667,000	G572	0	G573	2,619,000	G574	48,000	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule HC-Q—Continued**Memoranda**

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>				
3. Loans measured at fair value:				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties.....	HT87	1,426,000		M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0		M.3.a.(2)
b. Commercial and industrial loans.....	F585	5,845,000		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0		M.3.c.
d. Other loans.....	F589	1,688,000		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Memorandum item 3):				
a. Loans secured by real estate:				
(1) Secured by 1-4 family residential properties.....	HT91	1,426,000		M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0		M.4.a.(2)
b. Commercial and industrial loans.....	F597	5,851,000		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0		M.4.c.
d. Other loans.....	F601	1,721,000		M.4.d.

Schedule HC-R—Regulatory CapitalFor Federal Reserve Bank Use Only
C.I. _____FR Y-9C
Page 50 of 74**Part I. Regulatory Capital Components and Ratios**

Dollar Amounts in Thousands		BHCA	Amount		
Common Equity Tier 1 Capital					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	42,597,000	1.	
2.	Retained earnings (1).....	KW00	179,175,000	2.	
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	BHCA JJ29	Number 2	2.a.	
3.	Accumulated other comprehensive income (AOCI).....	BHCA B530	Amount (35,011,000)	3.	
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	BHCA P838	0 0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	BHCA P839	Amount 132,000	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	186,893,000	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	20,854,000	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	4,054,000	7.	
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	11,691,000	8.	
9.	AOCI-related adjustments ((if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844	NR	9.a.	
b.	Not applicable				
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	NR	9.c.	
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	NR	9.d.	
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	NR	9.e.	
f.	To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	1,037,000	9.f.	

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

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Dollar Amounts in Thousands		BHCA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....				
		Q258	(1,172,000)	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....				
		P850	1,485,000	10.b.

Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Holding Companies ¹		(Column B) Advanced Approaches Holding Companies ¹		
		BHCA	Amount	BHCW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....						
				P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....						
		P852	NR	P852	148,944,000	12.
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....						
		LB58	NR			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....						
				P853	0	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....						
		LB59	NR			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....						
				P854	0	14.b.
15.a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....						
		LB60	NR			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....						
				P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....						
				P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....						
		P857	NR	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....						
		P858	NR	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....						
		P859	NR	P859	148,944,000	19.

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

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

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

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Dollar Amounts in Thousands		BHCA	Amount	
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	21,542,000	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	33,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	21,575,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	35,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	21,540,000	25.
Tier 1 Capital				
26. Tier 1 capital (1).....		8274	170,484,000	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	2,317,501,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3).....		P875	38,119,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	(3,553,000)	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	2,282,935,000	30.
Leverage Ratio*				
31. Leverage ratio (item 26 divided by item 30)		BHCA	Percentage	
		7204	7.4678	31.
a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)		0=No 1=Yes	BHCA LE74	0
				31.a.
If your holding company entered "1" for Yes in item 31.a:				
• Complete items 32 through 36, • Do not complete items 37 through 62, 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 62 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		
32. Total assets (4).....	2170	NR				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B	KX77	NR	KX78	NR		33.

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

- (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.

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		(Column A)		(Column B)		
Dollar Amounts in Thousands		BHCA	Amount	BHCA	Percentage	
34. Off-balance sheet exposures:						
a.	Unused portion of conditionally cancellable commitments.....	KX79	NR			34.a.
b.	Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b).....	KX80	NR			34.b.
c.	Other off-balance sheet exposures.....	KX81	NR			34.c.
d.	Total off-balance sheet exposures (sum of items 34.a through 34.c).					
	Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	KX82	NR	KX83	NR	34.d.
		Dollar Amounts in Thousands		BHCA	Amount	
35. Unconditionally cancellable commitments.....				S540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....				LB61	NR	36.

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

	Dollar Amounts in Thousands		BHCA	Amount	
Tier 2 Capital¹					
37. Tier 2 capital instruments plus related surplus.....	P866	21,890,000			37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	248,000			38.
39. Total capital minority interest that is not included in tier 1 capital.....	P868	39,000			39.
40. a. Allowance for loan and lease losses includable in tier 2 capital (2,3).....	5310	14,506,000			40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW				
	5310	5,172,000			40.b.
41. Not applicable					
	BHCA				
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....	P870	36,683,000			42.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b).....	BHCW				
	P870	27,349,000			42.b.
	BHCA				
43. LESS: Tier 2 capital deductions.....	P872	42,000			43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....	5311	36,641,000			44.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero).....	BHCW				
	5311	27,307,000			44.b.
	BHCA				
Total Capital					
45. a. Total capital (sum of items 26 and 44.a).....	3792	207,125,000			45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW				
	3792	197,791,000			45.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.

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		Dollar Amounts in Thousands	BHCA	Amount	
Total Risk-Weighted Assets					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....			A223	1,280,886,000	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....			BHCW		
			A223	1,287,618,585	46.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital Ratios*					
47. Common equity tier 1 capital ratio (Column A: item 19 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 46.b).....	P793	11.6282	P793	11.5674	47.
48. Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b).....	7206	13.3098	7206	13.2403	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	16.1704	7205	15.3610	49.

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

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

	BHCA	Percentage	
Supplementary Leverage Ratio*			
53. Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036	6.9456	53.

	(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:					
54. Capital conservation buffer requirement (sum of items 54.a through 54.c):					
a. of which: Stress capital buffer or 2.500% (for advanced approaches).....	LE85	2.5000	LE85	2.5000	54.a.
b. of which: GSIB surcharge (if applicable).....	LE86	3.0000	LE86	3.0000	54.b.
c. of which: Countercyclical capital buffer amount (if applicable).....	LE87	0.0000	LE87	0.0000	54.c.
55. Capital conservation buffer.....	MK76	7.1282	H311	7.0674	55.

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

- (1) Holding companies not subject to the capital plan rule must complete item 51 only if the amount reported in item 50 above is less than or equal to 2.5000 percent.
- (2) Holding companies not subject to the capital plan rule must complete item 52 only if the amount reported in item 50 above for the previous calendar quarter-end report date was less than or equal to 2.5000 percent.

Schedule HC-R—ContinuedFR Y-9C
Page 55 of 74**Part I.—Continued**

Dollar Amounts in Thousands		BHCA	Amount	
Leverage buffer and requirements for holding companies subject to the capital plan rule:				
56. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....	LE88	2,454,564,000	56.	
		Percentage		
57. Leverage buffer requirement (if applicable).....	LE89	2.0000	57.	
58. Leverage ratio buffer (if applicable).....	LE90	3.9456	58.	
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:				
		Amount		
59. Eligible retained income.....	MK77	9,465,000	59.	
		Percentage		
60. Maximum payout ratio.....	LE91	0.0000	60.	
		Amount		
61. Maximum payout amount.....	LE92	0	61.	
62. Distributions and discretionary bonus payments during the quarter.....	MK78	3,399,000	62.	

Schedule HC-R—ContinuedFR Y-9C
Page 56 of 74**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 rules¹ and not deducted from tier 1 or tier 2 capital.

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

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Allocation by Risk-Weight Category										
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories³											
1. Cash and balances due from depository institutions.....	BHCK D957 329,438,000	BHCK S396 (28,000)	BHCK D958 298,658,000				BHCK D959 17,877,000	BHCK S397 3,232,000	BHCK D960 6,495,000	BHCK S398 3,204,000	1.
2. Securities:											
a. Held-to-maturity securities (4).....	BHCK D961 133,448,000	BHCK S399 (78,000)	BHCK D962 62,560,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 65,568,000	BHCK D964 4,258,000	BHCK D965 1,140,000	BHCK S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 299,212,000	BHCK S402 (5,000)	BHCK D967 248,696,000	BHCK HJ76 303,000	BHCK HJ77 0		BHCK D968 42,562,000	BHCK D969 2,712,000	BHCK D970 4,194,000	BHCK S403 587,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices).....	BHCK D971 0		BHCK D972 0				BHCK D973 0	BHCK S410 0	BHCK D974 0	BHCK S411 0	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 315,072,000	BHCK H172 315,072,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	BHCK S413 2,421,000	BHCK S414 0	BHCK H173 0				BHCK S415 96,000	BHCK S416 1,280,000	BHCK S417 1,045,000		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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

(2) 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—ContinuedFR Y-9C
Page 57 of 74**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
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands									
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK H270	BHCK S405		BHCK S406				BHCK H271	BHCK H272
	0	0		0				163,000	199,000
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold (in domestic offices).....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								BHCK H273	BHCK H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								BHCK H275	BHCK H276
								0	0

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

Schedule HC-R—ContinuedFR Y-9C
Page 58 of 74**Part II. Risk-Weighted Assets—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	267,000	0	0	0	0		0	0	0	267,000
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	2,111,000	0	0	0	0		44,000	0	1,796,000	132,000
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	131,927,000	0	0				1,120,000	89,972,000	40,835,000	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	7,000	0	0				0	0	0	7,000
c. Exposures past due 90 days or more or on nonaccrual (8).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	6,617,000	0	532,000	0	0		52,000	1,000	0	6,032,000
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	484,124,000	0	6,291,000	4,219,000	0		4,972,000	6,029,000	426,972,000	3,696,000
6. LESS: Allowance for loan and lease losses (9).....	BHCX 3123	BHCY 3123								
	21,638,000	21,638,000								

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

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

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

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

Schedule HC-R—ContinuedFR Y-9C
Page 59 of 74**Part II. Risk-Weighted Assets—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (11).....								BHCK H277 0	BHCK H278 0
d. All other exposures.....								BHCK H279 139,000	BHCK H280 173,000
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0
c. Exposures past due 90 days or more or on nonaccrual (12).....								BHCK H285 0	BHCK H286 0
d. All other exposures.....								BHCK H287 31,945,000	BHCK H288 11,623,000
6. LESS: Allowance for loan and lease losses.....									

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

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

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

Schedule HC-R—ContinuedFR Y-9C
Page 60 of 74**Part II. Risk-Weighted Assets—Continued**

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets.....	BHCK D976 357,423,000	BHCK S466 316,942,000	BHCK D977 23,929,000	BHCK HJ86 0	BHCK HJ87 0		BHCK D978 1,343,000	BHCK D979 157,000	BHCK D980 15,000,000	BHCK S467 19,000	7.
	BHCK D981 184,626,000	BHCK S469 42,985,000	BHCK D982 42,478,000	BHCK HJ88 46,000	BHCK HJ89 0		BHCK D983 1,008,000	BHCK D984 380,000	BHCK D985 53,714,691	BHCK H185 719,000	8.
8. All other assets (13,14,15).....											8.a.
a. Separate account bank-owned life insurance.....											8.b.
b. Default fund contributions to central counterparties.....											

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

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

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

Schedule HC-R—ContinuedFR Y-9C
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		(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	7.	
		0	0	0	0				33,000	41,000		
		BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	8.	
8.	All other assets (17).....	15,583,309	0	0	11,000				1,112,000	1,610,402	8.	
	a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297	8.a.	
	b. Default fund contributions to central counterparties.....								9,957,000	2,363,000	8.a.	
									BHCK H298	BHCK H299	8.b.	
									16,632,000	4,626,000	8.b.	

(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

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Part II. Risk-Weighted Assets—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Gross-Up
			1250%	SSFA (18)	
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On-and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (19).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	28,294,000	28,294,000	0	6,807,000	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	317,000	310,000	7,000	66,000	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	348,000	325,000	23,000	1,408,000	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	60,252,000	60,152,000	100,000	20,117,000	0
	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
10. Off-balance sheet securitization exposures.....	42,735,000	42,735,000	0	9,343,000	0

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands										
11. Total balance sheet assets (20).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	2,314,266,000	742,331,000	683,144,000	4,568,000	0		134,642,000	108,021,000	551,191,691	14,663,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
11. Total balance sheet assets (20).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	15,583,309	0	0	11,000			130,000	59,981,000

(18) Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

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Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
					0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (23)												
12. Financial standby letters of credit.....	BHCK D991 43,841,000	1.0	BHCK D992 43,841,000	BHCK D993 1,932,000	BHCK HJ92 1,806,000	BHCK HJ93 0		BHCK D994 5,024,000	BHCK D995 1,931,000	BHCK D996 31,980,000	BHCK S511 1,168,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 12,728,000	0.5	BHCK D998 6,364,000	BHCK D999 5,000				BHCK G603 900,000	BHCK G604 23,000	BHCK G605 5,332,000	BHCK S512 104,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 6,380,000	0.2	BHCK G607 1,276,000	BHCK G608 0	BHCK HJ94 23,000	BHCK HJ95 0		BHCK G609 72,000	BHCK G610 19,000	BHCK G611 856,000	BHCK S513 306,000	14.
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 0	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

(21) Credit conversion factor.

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

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

Schedule HC-R—Continued

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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		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523	16.	
	134,675,000	1.0	134,675,000	13,281,000	27,668,000	0		20,151,000	2,141,000	69,389,000	1,734,000		
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524	17.	
	2,682,000	1.0	2,682,000	368,000				773,000	0	1,541,000	0		
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97			BHCK S528	BHCK S529	BHCK S530	BHCK S531	18.a.
	56,561,000	0.2	11,312,200	63,000	530,200	0			345,000	2,121,000	8,249,000	4,000	
b. Original maturity exceeding one year	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99			BHCK G627	BHCK G628	BHCK G629	BHCK S539	18.b.
	297,775,000	0.5	148,887,500	2,008,500	20,270,000	0			12,615,000	1,127,000	111,358,000	1,146,000	
19. Unconditionally cancelable commitments	BHCK S540		BHCK S541										19.
	732,627,000	0.0	0										
20. Over-the-counter derivatives			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548	20.	
			195,409,000	5,883,000	331,000	0	0	46,746,000	4,690,000	134,475,000	2,889,000		
			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557		
21. Centrally cleared derivatives			151,867,000	0	149,643,000	0		0	0	2,224,000	0	21.	
22. Unsettled transactions (failed trades) (27)	BHCK H191			BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197	22.	
	1,166,000			751,000				0	0	223,000	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—ContinuedFR Y-9C
Page 65 of 74**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	16.			
				311,000	392,000				
17. All other off-balance sheet liabilities.....								17.	
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):									
a. Original maturity of one year or less.....						BHCK H303	BHCK H304	18.a.	
						0	0		
b. Original maturity exceeding one year						BHCK H307	BHCK H308	18.b.	
						363,000	454,000		
19. Unconditionally cancelable commitments									19.
20. Over-the-counter derivatives							BHCK H309	BHCK H310	20.
				395,000	494,000				
21. Centrally cleared derivatives						21.			
22. Unsettled transactions (failed trades) (30).....	BHCK H198	BHCK H199	BHCK H200			22.			
	76,000	42,000	74,000						

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

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

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

Schedule HC-R—ContinuedFR Y-9C
Page 66 of 74**Part II. Risk-Weighted Assets—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)									23.
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	707,435,500	204,839,200	0	0	221,268,000	120,073,000	916,818,691	22,014,000	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)									25.
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	0	4,096,784	0	0	44,253,600	60,036,500	916,818,691	33,021,000	

Schedule HC-R—ContinuedFR Y-9C
Page 67 of 74**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	
		15,583,309	0	0	11,000	76,000	42,000	204,000	23.
24. Risk weight factor		X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)									
		BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579	
		38,958,273	0	0	66,000	475,000	393,750	2,550,000	25.

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

	Totals		
	BHCK	Amount	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (31).....	S580	1,160,463,000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	124,474,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (32, 33).....	B704	1,284,860,000	28.
29. LESS: Excess allowance for loan and lease losses (34, 35)	A222	3,965,000	29.
30. LESS: Allocated transfer risk reserve	3128	9,000	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,280,886,000	31.

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

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

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

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

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

Schedule HC-R—ContinuedFR Y-9C
Page 68 of 74**Part II. Risk-Weighted Assets—Continued****Memoranda**

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

Dollar Amounts in Thousands						BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules						G642	118,269,000	M.1.
						With a remaining maturity of		
						(Column A) One year or less		(Column B) Over one year through five years
						(Column C) Over five years		
Dollar Amounts in Thousands						BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate						S582	2,199,647,000	S583 1,547,959,000 S584 1,390,227,000 M.2.a.
b. Foreign exchange rate and gold						S585	10,709,386,000	S586 575,420,000 S587 210,047,000 M.2.b.
c. Credit (investment grade reference asset)						S588	94,145,000	S589 185,177,000 S590 47,378,000 M.2.c.
d. Credit (non-investment grade reference asset)						S591	78,669,000	S592 78,699,000 S593 20,244,000 M.2.d.
e. Equity						S594	310,119,000	S595 101,741,000 S596 8,605,000 M.2.e.
f. Precious metals (except gold)						S597	7,759,000	S598 325,000 S599 0 M.2.f.
g. Other						S600	82,202,000	S601 43,756,000 S602 11,678,000 M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate						S603	36,131,124,000	S604 2,140,528,000 S605 539,519,000 M.3.a.
b. Foreign exchange rate and gold						S606	336,962,000	S607 2,089,000 S608 0 M.3.b.
c. Credit (investment grade reference asset)						S609	565,899,000	S610 90,192,000 S611 7,425,000 M.3.c.
d. Credit (non-investment grade reference asset)						S612	458,451,000	S613 28,663,000 S614 777,000 M.3.d.
e. Equity						S615	1,143,827,000	S616 94,446,000 S617 3,243,000 M.3.e.
f. Precious metals (except gold)						S618	9,453,000	S619 54,000 S620 218,000 M.3.f.
g. Other						S621	306,400,000	S622 58,866,000 S623 5,489,000 M.3.g.
						Dollar Amounts in Thousands		
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....						S624	78,549,000	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: ²								
a. Loans and leases held for investment.....						JJ30	1,000	M.5.a.
b. Held-to-maturity debt securities.....						JJ31	0	M.5.b.
c. Other financial assets measured at amortized cost.....						JJ32	0	M.5.c.

(1) 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.

For Federal Reserve Bank Use Only
C.I. _____FR Y-9C
Page 69 of 74**Schedule HC-S—Servicing, Securitization, and Asset Sale Activities***To be completed by holding companies with \$5 billion or more in total assets.¹*

							C000
Dollar Amounts in Thousands							
	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount
Securitization Activities							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	BHCK B705 5,822,000	BHCK B706 1,097,000	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 10,597,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	BHCK HU09 0	BHCK HU10 4,000	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 29,000
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.²</i>							
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	BHCK B726 0	BHCK B727 0	BHCK B728 0	BHCK B729 0	BHCK B730 0	BHCK B731 0	BHCK B732 0
4. Past due loan amounts included in item 1:	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK B739
a. 30-89 days past due.....	399,000	56,000	0	0	0	0	0
b. 90 days or more past due.....	207,000	30,000	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	BHCK B747 1,000	BHCK B748 0	BHCK B749 0	BHCK B750 0	BHCK B751 0	BHCK B752 0	BHCK B753 0
b. Recoveries.....	BHCK B754 0	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 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—ContinuedFR Y-9C
Page 70 of 74

	(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.³</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.
7. - 8. Not applicable.							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776 167,000			BHCK B779 95,000	BHCK B780 43,000	BHCK B781 0	BHCK B782 1,219,000
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 21,000						BHCK B796 3,757,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 21,000						BHCK B803 1,015,000

(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—ContinuedFR Y-9C
Page 71 of 74**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	21,000	M.2.a.	
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	46,263,000	M.2.b.	
c. Other financial assets (1).....	A591	12,181,000	M.2.c.	
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699	417,000	M.2.d.	
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.²</i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company (2)	B806	1,502,000	M.3.a1.	
(2) Conduits sponsored by other unrelated institutions (2).....	B807	0	M.3.a2.	
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....	B808	26,878,000	M.3.b1.	
(2) Conduits sponsored by other unrelated institutions.....	B809	1,564,000	M.3.b2.	
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) (2,3).....	C407	0	M.4.	

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

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

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

Schedule HC-V—Variable Interest Entities¹FR Y-9C
Page 72 of 74*To be completed by holding companies with \$5 billion or more in total assets.²*

		(Column A) Securitization Vehicles		(Column B) Other VIEs	
		BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....		J981	64,000	JF84	92,000
b. Securities not held for trading.....		HU20	50,000	HU21	745,000
c. Loans and leases held for investment, net of allowance, and held for sale.....		HU22	30,471,000	HU23	17,416,000
d. Other real estate owned.....		K009	0	JF89	0
e. Other assets.....		JF91	6,000	JF90	7,812,000
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	12,758,000	JF85	12,285,000
b. Other liabilities.....		JF93	197,000	JF86	187,000
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....		K030	0	JF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....		K033	0	JF88	1,502,000
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		JF77	16,493,000		
6. Total liabilities of ABCP conduit VIEs.....		JF78	10,024,000		

⁽¹⁾ Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.⁽²⁾ For the \$5 billion asset-size test for report dates through December 31, 2021, a holding company may use the lesser of the total assets reported in its FR Y-9C report as of December 31, 2019, or June 30, 2020.

Notes to the Balance Sheet—Predecessor Financial Items

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

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

Notes to the Balance Sheet (Other)

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

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

Example

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

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

Notes to the Balance Sheet (Other)

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

Notes to the Balance Sheet (Other)—Continued

TEXT		BHCK	Amount	
7.	B028			
		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.