FR Y-9C
OMB Number: 7100-0128
Approval expires September 30, 2025
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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).

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)

Date of Report: **December 31, 2022**
Month / Date / Year (BHCK 9999)

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)

		BHCK	
Is confidential treatment requested for any portion of this report submission?....................	0=No 1=Yes	C447	0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report (BHCK KY38)...NR
2. a letter justifying this request has been provided separately (BHCK KY38)..NR

Person to whom questions about this report should be directed:

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

For Federal Reserve Bank Use Only
RSSD ID
C.I. S.F.

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

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

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF
Name (BHCK FT42)

CONF
Area Code / Phone Number / Extension (BHCK FT43)

CONF
E-mail Address (BHCK FT44)

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RSSD Number ________
S.F. ________

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1-4 family residential properties	4435	3,034,000	1.a.(1)(a)
(b) All other loans secured by real estate	4436	1,574,000	1.a.(1)(b)
(c) All other loans	F821	25,069,000	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	14,417,000	1.a.(2)
b. Income from lease financing receivables	4065	19,000	1.b.
c. Interest income on balances due from depository institutions (1)	4115	4,515,000	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	2,277,000	1.d.(1)
(2) Mortgage-backed securities	B489	2,469,000	1.d.(2)
(3) All other securities	4060	6,246,000	1.d.(3)
e. Interest income from trading assets (2)	4069	7,418,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	7,153,000	1.f.
g. Other interest income	4518	217,000	1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	**74,408,000**	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of $250,000 or less	HK03	346,000	2.a.(1)(a)
(b) Time deposits of more than $250,000	HK04	641,000	2.a.(1)(b)
(c) Other deposits	6761	4,885,000	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	5,562,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	4,454,000	2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures)	4185	9,334,000	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2)	4397	1,253,000	2.d.
e. Other interest expense	4398	202,000	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	**26,677,000**	2.f.
3. Net interest income (item 1.h minus 2.f)	4074	**47,731,000**	3.
4. Provision for loan and lease losses (3)	JJ33	**5,167,000**	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	2,729,000	5.a.
b. Service charges on deposit accounts in domestic offices	4483	1,092,000	5.b.
c. Trading revenue (2,4)	A220	1,664,000	5.c.

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

(2) To be completed by holding companies with $5 billion or more in total assets (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.l, respectively by holding companies with less than $5 billion in total assets.

(3) Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses for all financial assets 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	
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.			
5.d. Income from securities-related and insurance activities:			
(1) Fees and commissions from securities brokerage	C886	2,491,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	C888	3,539,000	5.d.(2)
(3) Fees and commissions from annuity sales	C887	7,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	84,000	5.d.(4)
(5) Income from other insurance activities	C387	347,000	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	303,000	5.f.
g. Net securitization income (6)	B493	41,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	8560	(936,000)	5.i.
j. Net gains (losses) on sales of other real estate owned	8561	8,000	5.j.
k. Net gains (losses) on sales of other assets (7)	B496	721,000	5.k.
l. Other noninterest income (8)	B497	16,015,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	**28,105,000**	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	(351,000)	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	26,655,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	2,315,000	7.b.
c. (1) Goodwill impairment losses	C216	535,000	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232	351,000	7.c.(2)
d. Other noninterest expense (9)	4092	21,739,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	**51,595,000**	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	**18,723,000**	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (10)	HT70	85,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301	**18,808,000**	8.c.
9. Applicable income taxes (foreign and domestic)	4302	3,643,000	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9)	4300	**15,165,000**	10.
11. Discontinued operations, net of applicable income taxes (11)	FT28	(231,000)	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11)	G104	**14,934,000**	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	89,000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13)	4340	**14,845,000**	14.

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

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

(7) Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale 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	
Memoranda items 1 and 2 are to be completed by holding companies with $5 billion or more in total assets.[1]			
1. Net Interest income (item 3 above) on a fully taxable equivalent basis	4519	47,768,000	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis	4592	18,853,000	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	5,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above)	4507	348,000	M.4.
5. Number of full-time equivalent employees at end of current period	BHCK	Number	
(round to nearest whole number)	4150	249,658	M.5.
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]			
6. Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than $100,000 that exceed 7 percent of Schedule HI, item 5.l):	BHCK	Amount	
a. Income and fees from the printing and sale of checks	C013	0	M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014	0	M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016	0	M.6.c.
d. Rent and other income from other real estate owned	4042	0	M.6.d.
e. Safe deposit box rent	C015	0	M.6.e.
f. Bank card and credit card interchange fees	F555	0	M.6.f.
g. Income and fees from wire transfers	T047	0	M.6.g.
h. TEXT 8562	8562	0	M.6.h.
i. TEXT 8563 Other banking related fees	8563	2,531,000	M.6.i.
j. TEXT 8564	8564	0	M.6.j.
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]			
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	7,206,000	M.7.a.
b. Advertising and marketing expenses	0497	1,773,000	M.7.b.
c. Directors' fees	4136	0	M.7.c.
d. Printing, stationery, and supplies	C018	0	M.7.d.
e. Postage	8403	0	M.7.e.
f. Legal fees and expenses	4141	0	M.7.f.
g. FDIC deposit insurance assessments (2)	4146	CONF	M.7.g.
h. Accounting and auditing expenses	F556	0	M.7.h.
i. Consulting and advisory expenses	F557	0	M.7.i.
j. Automated teller machine (ATM) and interchange expenses	F558	0	M.7.j.
k. Telecommunications expenses	F559	0	M.7.k.
l. Other real estate owned expenses	Y923	0	M.7.l.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

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

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands			BHCK	Amount	
7.m. Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses)			Y924	0	M.7.m.
n. TEXT 8565			8565	0	M.7.n.
o. TEXT 8566			8566	0	M.7.o.
p. TEXT 8567			8567	0	M.7.p.
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 FT29 Discontinued Operations			FT29	(272,000)	M.8.a.(1)
(2) Applicable income tax effect	BHCK FT30	(41,000)			M.8.a.(2)
b.(1) TEXT FT31			FT31	0	M.8.b.(1)
(2) Applicable income tax effect	BHCK FT32	0			M.8.b.(2)
9. Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)					
Memorandum 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	(3,562,000)	M.9.a.
b. Foreign exchange exposures			8758	6,421,000	M.9.b.
c. Equity security and index exposures			8759	(5,674,000)	M.9.c.
d. Commodity and other exposures			8760	3,851,000	M.9.d.
e. Credit exposures			F186	628,000	M.9.e.
Memoranda items 9.f and 9.g are to be completed by holding companies with $100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.[1]					
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	(111,000)	M.9.f.
g. Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above)			K094	228,000	M.9.g.
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	(68,000)	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	78,000	M.11.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Year-to-date Amount	
Memorandum items 12.a through 12.c are to be completed by holding companies with $5 billion or more in total assets.[1]			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)	8431	39,000	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	84,000	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities	B983	102,000	M.12.c.

	0=NO 1=YES	BHCK		
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.)		A530	0	M.13.

Dollar Amounts in Thousands	BHCK	Amount	
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]			
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	(2,425,000)	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	(333,000)	M.14.a.1.
b. Net gains (losses) on liabilities	F553	14,239,000	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.14.b.1.
Memoranda item 15 is to be completed by holding companies with $5 billion or more in total assets.[1]			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method	C409	992,000	M.15.
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]			
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.
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]			
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) Asset-size test is based on the total assets reported as of June 30, 2021.

(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	201,972,000	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	**201,972,000**	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14)	4340	**14,845,000**	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross	3577	0	5.a.
b. Conversion or retirement of perpetual preferred stock	3578	0	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross	3579	0	6.a.
b. Conversion or retirement of common stock	3580	455,000	6.b.
7. Sale of treasury stock	4782	523,000	7.
8. LESS: Purchase of treasury stock	4783	3,250,000	8.
9. Changes incident to business combinations, net	4356	0	9.
10. LESS: Cash dividends declared on preferred stock	4598	1,032,000	10.
11. LESS: Cash dividends declared on common stock	4460	4,028,000	11.
12. Other comprehensive income (1)	B511	(8,297,000)	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	1,000	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	**201,189,000**	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] BHCK	Amount	(Column B) Recoveries 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	2,000	5412	20,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens	C234	7,000	C217	15,000	1.c.(2)(a)
(b) Secured by junior liens	C235	4,000	C218	17,000	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	51,000	B513	21,000	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3.
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]					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	175,000	4617	34,000	4.a.
b. To non-U.S. addressees (domicile)	4646	200,000	4618	87,000	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	3,972,000	B515	1,036,000	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	436,000	K206	89,000	5.c.
Item 6 is to be completed by holding companies with $5 billion or more in total consolidated assets.[2]					
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	309,000	4628	48,000	7.

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

(2) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HI-B—Continued

Part I.—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Charge-offs[1] Amount	BHCK	(Column B) Recoveries Amount	
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]					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases	KX50	NR	KX51	NR	8.c.
9. Total (sum of items 1 through 8) (3)	4635	**5,156,000**	4605	**1,367,000**	9.

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

(2) Asset-size test is based on the total assets reported as of June 30, 2021.

(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

Dollar Amounts in Thousands	BHCK	(Column A) Chart-offs[1] Year-to-date Amount	BHCK	(Column B) Recoveries Year-to-date 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	51,000	4662	21,000	M.2.

Memorandum item 3 is to be completed by (1) holding companies with $5 billion or more in total assets[3] 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).

	BHCK	Year-to-date 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	900,000	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) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HI-B—Continued

Part II. Changes in Allowance for Credit Losses[1]

Dollar Amounts in Thousands	BHCK	(Column A) Loans and leases held for investment Amount	BHCK	(Column B) Held-to-maturity debt securities[2] Amount	BHCK	(Column C) Available-for-sale debt securities[2] Amount	
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income	B522	16,455,000	JH88	87,000	JH94	8,000	1.
	BHCT						
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	**1,367,000**	JH89	0	JH95	(2,000)	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, column A)	C079	**5,137,000**	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3)	5523	19,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5)	4230	4,745,000	JH90	33,000	JH96	(5,000)	5.
6. Adjustments (see instructions for this schedule)	C233	(437,000)	JH91	0	JH97	0	6.
	BHCT						
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)	3123	**16,974,000**	JH93	**120,000**	JH99	**1,000**	7.

(1) Institutions that have not adopted ASU 2016-13 should report changes in allowance for loan and lease losses in column A.
(2) Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
(3) Institutions that have not adopted ASU 2016-13, should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
(4) Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule HI, item 4.
(5) For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus schedule HI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule HI, item 4.

Schedule HI-B—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
Memorandum items 1, 2, 4 and 8 are to be completed by holding companies with $5 billion or more in total assets.[1]			
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above	C435	0	M.1.
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).			
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	405,000	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	76,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (4)	JJ03	123,000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures (4)	MG93	318,000	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	877,000	M.8.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.
(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]

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35) BHCK	Amount	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35) BHCK	Amount	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20) BHCK	Amount	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20) BHCK	Amount	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30) BHCK	Amount	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30) BHCK	Amount	
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) Asset-size test is based on the total assets reported as of June 30, 2021.

(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]

Dollar Amounts in Thousands	(Column A) Amortized Cost BHCK	Amount	(Column B) Allowance Balance BHCK	Amount	
Loans and Leases Held for Investment: (1)					
1. Real estate loans:					
a. Construction loans	JJ04	6,958,000	JJ12	45,000	1.a.
b. Commercial real estate loans	JJ05	18,923,000	JJ13	99,000	1.b.
c. Residential real estate loans	JJ06	137,682,000	JJ14	795,000	1.c.
2. Commercial loans (3)	JJ07	321,966,000	JJ15	3,101,000	2.
3. Credit cards	JJ08	157,491,000	JJ16	12,115,000	3.
4. Other consumer loans	JJ09	15,053,000	JJ17	819,000	4.
5. Unallocated, if any			JJ18	0	5.
6. Total (sum of items 1.a through 5) (4)	JJ11	**658,073,000**	JJ19	**16,974,000**	6.

Dollar Amounts in Thousands	Allowance Balance BHCK	Amount	
Held-to-Maturity Securities: (5)			
7. Securities issued by states and political subdivisions in the U.S.	JJ20	113,000	7.
8. Total mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	1,000	8.
9. Asset-backed securities and structured financial products	JJ23	3,000	9.
10. Other debt securities	JJ24	3,000	10.
11. Total (sum of items 7 through 10) (6)	JJ25	**120,000**	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) Asset-size test is based on the total assets reported as of June 30, 2021.

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

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

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

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

Notes to the Income Statement - Predecessor Financial Items

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

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

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

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

Notes to the Income Statement (Other)

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

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

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

Example

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

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

Notes to the Income Statement (Other)

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

	TEXT	Dollar Amounts in Thousands	BHCK	Amount	
4.	5351		5351	0	4.
5.	5352		5352	0	5.
6.	5353		5353	0	6.
7.	5354		5354	0	7.
8.	5355		5355	0	8.
9.	B042		B042	0	9.
10.	B043		B043	0	10.
11.	B044		B044	0	11.
12.	B045	HIB Part II Line 6. Column A includes reclassification of ACL related loans included in disposal groups related to business sales.	B045	(350,000)	12.

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

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

Notes to the Income Statement (Other)— Continued

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

Citigroup Inc.
Name of Holding Company

For Federal Reserve Bank Use Only
C.I. _______

Consolidated Financial Statements for Holding Companies

Report at the close of business December 31, 2022
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	30,743,000	1.a.
b. Interest-bearing balances: (2)					
(1) In U.S. offices			0395	141,258,000	1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs			0397	174,392,000	1.b.(2)
2. Securities:					
a. Held-to-maturity securities (from Schedule HC-B, column A) (3)			JJ34	**268,863,000**	2.a.
b. Available-for-sale debt securities (from Schedule HC-B, column D)			1773	**245,486,000**	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)			JA22	428,000	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	365,401,000	3.b.
4. Loans and lease financing receivables:					
a. Loans and leases held for sale			5369	17,791,000	4.a.
b. Loans and leases held for investment	B528	663,433,000			4.b.
c. LESS: Allowance for loan and lease losses (7)	3123	16,974,000			4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c)			B529	**646,459,000**	4.d.
5. Trading assets (from Schedule HC-D)			3545	**331,209,000**	5.
6. Premises and fixed assets (including capitalized leases)			2145	13,782,000	6.
7. Other real estate owned (from Schedule HC-M)			2150	**15,000**	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	6,778,000	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets (from Schedule HC-M)			2143	**24,708,000**	10.
11. Other assets (from Schedule HC-F) (6)			2160	**149,363,000**	11.
12. Total assets (sum of items 1 through 11)			2170	**2,416,676,000**	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	122,655,000	13.a.(1)
(2) Interest-bearing	6636	607,470,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN		
(1) Noninterest-bearing	6631	95,742,000	13.b.(1)
(2) Interest-bearing	6636	556,564,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM		
a. Federal funds purchased in domestic offices (2)	B993	0	14.a.
	BHCK		
b. Securities sold under agreements to repurchase (3)	B995	202,444,000	14.b.
15. Trading liabilities (from Schedule HC-D)	3548	167,429,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M)	3190	**294,646,000**	16.
17. Not applicable			
18. Not applicable			
19. a. Subordinated notes and debentures (4)	4062	22,531,000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities	C699	1,606,000	19.b.
20. Other liabilities (from Schedule HC-G)	2750	**143,751,000**	20.
21. Total liabilities (sum of items 13 through 20)	2948	**2,214,838,000**	21.
22. Not applicable			
Equity Capital			
Holding Company Equity Capital			
23. Perpetual preferred stock and related surplus	3283	18,864,000	23.
24. Common stock (par value)	3230	31,000	24.
25. Surplus (exclude all surplus related to preferred stock)	3240	108,589,000	25.
26. a. Retained earnings	3247	194,734,000	26.a.
b. Accumulated other comprehensive income (5)	B530	(47,062,000)	26.b.
c. Other equity capital components (6)	A130	(73,967,000)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c)	3210	**201,189,000**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	649,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	**201,838,000**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	**2,416,676,000**	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)

		BHCK		
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 1=YES	C884	1	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.
KPMG LLP
(1) Name of External Auditing Firm (TEXT C703)

New York
(2) City (TEXT C708)

NY
(3) State Abbrev. (TEXT C714)

10154
(4) Zip Code (TEXT C715)

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

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

(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 (Column A) Amortized Cost BHCK	Amount	Held-to-Maturity (Column B) Fair value BHCK	Amount	Available-for-Sale (Column C) Amortized Cost BHCK	Amount	Available-for-Sale (Column D) Fair value BHCK	Amount	
1. U.S. Treasury securities	0211	134,961,000	0213	121,239,000	1286	94,732,000	1287	92,290,000	1.
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	9,350,000	8497	8,621,000	8498	2,364,000	8499	2,223,000	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	10,689,000	G301	10,349,000	G302	128,000	G303	115,000	4.a.1.
(2) Issued by FNMA and FHLMC	G304	76,760,000	G305	67,297,000	G306	9,378,000	G307	8,762,000	4.a.2.
(3) Other pass-through securities	G308	0	G309	0	G310	422,000	G311	422,000	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	753,000	G313	691,000	G314	1,782,000	G315	1,723,000	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	530,000	G321	530,000	G322	67,000	G323	64,000	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	1,213,000	K143	1,158,000	K144	512,000	K145	477,000	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	221,000	K151	214,000	K152	129,000	K153	105,000	4.c.2a
(b) All other commercial MBS	K154	1,030,000	K155	1,032,000	K156	2,000	K157	2,000	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) Asset-size test is based on the total assets reported as of June 30, 2021.

(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

Dollar Amounts in Thousands	Held-to-Maturity (Column A) Amortized Cost BHCK	Amount	Held-to-Maturity (Column B) Fair value BHCK	Amount	Available-for-Sale (Column C) Amortized Cost BHCK	Amount	Available-for-Sale (Column D) Fair value BHCK	Amount	
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)	C026	651,000	C988	653,000	C989	335,000	C027	333,000	5.a.
b. Structured financial products	HT58	30,747,000	HT59	29,999,000	HT60	768,000	HT61	778,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	201,000	1741	194,000	6.a.
b. Other foreign debt securities	1742	2,078,000	1743	1,986,000	1744	140,592,000	1746	137,998,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (1)					MG95	NR			7.
8. Total (sum of 1 through 7) (2)	1754	**268,983,000**	1771	**243,769,000**	1772	**251,412,000**	1773	**245,486,000**	8.

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
1. Pledged securities (3)	0416	246,252,000	M.1.
2. Remaining maturity or next repricing date of debt securities (3,4) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less	0383	135,063,000	M.2.a.
b. Over 1 year to 5 years	0384	220,129,000	M.2.b.
c. Over 5 years	0387	159,277,000	M.2.c.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
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	0	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) This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.
(2) For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule HC, item 2.a. For all institutions, the total reported in column D must equal Schedule HC, item 2.b.
(3) Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule HC, item 2.c) at fair value.
(4) Report fixed-rate debt securities by remaining maturity and floating-rate securities by next repricing date.

Schedule HC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-Maturity (Column A) Amortized Cost BHCK	Amount	Held-to-Maturity (Column B) Fair value BHCK	Amount	Available-for-Sale (Column C) Amortized Cost BHCK	Amount	Available-for-Sale (Column D) Fair value BHCK	Amount	
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	0	B841	0	M.5.a.
b. Home equity lines	B842	651,000	B843	653,000	B844	0	B845	0	M.5.b.
c. Automobile loans	B846	0	B847	0	B848	328,000	B849	327,000	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other	B858	0	B859	0	B860	7,000	B861	6,000	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	30,320,000	G357	29,620,000	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	427,000	G373	379,000	G374	768,000	G375	778,000	M.6.g.

(1) The $10 billion asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-C—Loans and Lease Financing Receivables

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

Dollar Amounts in Thousands	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
1. Loans secured by real estate	1410	172,697,000			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans			F158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			F159	6,588,000	1.a.(2)
			BHDM		
b. Secured by farmland			1420	59,000	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			1797	4,171,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	95,849,000	1.c.(2)(a)
(b) Secured by junior liens			5368	1,571,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			1460	8,685,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			BHCK F160	1,030,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			F161	10,771,000	1.e.(2)
			BHDM		
2. Loans to depository institutions and acceptances of other banks			1288	4,172,000	2.
a. To U.S. banks and other U.S. depository institutions	1292	54,000			2.a.
b. To foreign banks	1296	10,717,000			2.b.
3. Loans to finance agricultural production and other loans to farmers	1590	759,000	1590	98,000	3.
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]					
4. Commercial and industrial loans			1766	62,845,000	4.
a. To U.S. addressees (domicile)	1763	54,453,000			4.a.
b. To non-U.S. addressees (domicile)	1764	103,166,000			4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile)	KX56	NR			4.c.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)			1975	148,075,000	6.
a. Credit cards	B538	160,369,000			6.a.
b. Other revolving credit plans	B539	6,897,000			6.b.
c. Automobile loans	K137	11,000			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207	10,105,000			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	5,252,000	2081	273,000	7.
8. Not applicable					

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

(2) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-C—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Consolidated Amount	BHDM	(Column B) In Domestic Offices Amount	
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]					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	81,151,000	J454	53,337,000	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545	12,834,000	1545	5,048,000	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	62,405,000	J451	31,825,000	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans	KX57	NR	KX57	NR	9.b.(3)
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]					
10. Lease financing receivables (net of unearned income)			2165	308,000	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	354,000			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	**681,224,000**	2122	**434,720,000**	12.

Memoranda

Dollar Amounts in Thousands			BHDM	Amount	
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]					
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	808,000	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		
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]					
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile)	K163	0			M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	2,000			M.1.e.2
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile)	KX59	NR			M.1.e.3

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

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	1,427,000	M.1.f.
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):			
	BHDM		
(1) Loans secured by farmland in domestic offices	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	1,170,000	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	0	M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)	HK25	**2,237,000**	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	11,067,000	M.2.
To be completed by holding companies with $5 billion or more in total assets.[1]			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	B837	47,978,000	M.3.
Memorandum item 4 is to be completed by (1) holding companies with $5 billion or more in total assets[1] 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).			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)	C391	3,928,000	M.4.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
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]			
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.
Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.			
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	0	M.6.a.
Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of the preceding December 31 report date, that exceeded the lesser of $100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).			
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	249,000	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

Dollar Amounts in Thousands	BHCK	(Column A) Fair value of acquired loans and leases at acquisition date Amount	BHCK	(Column B) Gross contractual amounts receivable at acquisition Amount	BHCK	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected Amount	
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 and should leave 12.a, 12.b, 12.c, and 12.d blank.[1]							
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	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	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	261,450,000	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	168,000	M.15.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

(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 assets[1] that reported total trading assets of $10 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	BHCM	Amount	
Assets			
1. U.S. Treasury securities	3531	65,626,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities)	3532	1,956,000	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	2,263,000	3.
4. Mortgage-backed securities (MBS):	BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA,FHLMC, or GNMA	G379	33,532,000	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	1,796,000	4.b.
c. All other residential mortgage-backed securities	G381	2,137,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2)	K197	404,000	4.d.
e. All other commercial MBS	K198	462,000	4.e.
5. Other debt securities			
a. Structured financial products	HT62	1,275,000	5.a.
b. All other debt securities	G386	79,134,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	HT63	1,608,000	6.a.(1)
(2) All other loans secured by real estate	HT64	1,000	6.a.(2)
b. Commercial and industrial loans	F614	3,120,000	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	1,282,000	6.d.
7.–8. Not applicable			
9. Other trading assets	3541	64,258,000	9.
10. Not applicable			
11. Derivatives with a positive fair value	3543	72,355,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5)	BHCT 3545	**331,209,000**	12.
Liabilities			
13. a. Liability for short positions:	BHCK		
(1) Equity securities	G209	18,549,000	13.a.(1)
(2) Debt securities	G210	92,171,000	13.a.(2)
(3) All other assets	G211	10,000	13.a.(3)
b. All other trading liabilities	F624	39,000	13.b.
14. Derivatives with a negative fair value	3547	56,660,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15)	BHCT 3548	**167,429,000**	15.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

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

Schedule HC-D—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d)			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	HT66	1,769,000	M.1.a.(1)
(2) All other loans secured by real estate	HT67	1,000	M.1.a.(2)
b. Commercial and industrial loans	F632	3,222,000	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	1,352,000	M.1.d.
Memorandum items 2 through 10 are to be completed by holding companies with $10 billion or more in total trading assets.[1]			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	F639	45,000	M.2.a.
b. Unpaid principal balance	F640	51,000	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, item 5.a):			
a. Trust preferred securities issued by financial institutions	G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	0	M.3.b.
c. Corporate and similar loans	G333	1,057,000	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	218,000	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	G387	135,978,000	M.4.a.
b. Pledged loans	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables	F643	46,000	M.5.a.
b. Home equity lines	F644	171,000	M.5.b.
c. Automobile loans	F645	129,000	M.5.c.
d. Other consumer loans	F646	397,000	M.5.d.
e. Commercial and industrial loans	F647	0	M.5.e.
f. Other	F648	326,000	M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values	F652	43,990,000	M.7.a.
b. Other	F653	10,371,000	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, 2021.

Schedule HC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
9. a. (1) Gross fair value of commodity contracts	G212	28,324,000	M.9.a.(1)
(2) Gross fair value of physical commodities held in inventory	G213	8,404,000	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	39,000	M.10.a.
b. BHTX F659	F659	0	M.10.b.
c. BHTX F660	F660	0	M.10.c.

(2) Exclude equity securities.

Schedule HC-E—Deposit Liabilities[1]

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	122,586,000	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts	3187	337,935,000	1.b.
c. Money market deposit accounts and other savings accounts	2389	178,285,000	1.c.
d. Time deposits of $250,000 or less	HK29	28,444,000	1.d.
e. Time deposits of more than $250,000	J474	62,875,000	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:	BHOD		
a. Noninterest-bearing balances (2)	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	41,603,000	M.1.
2. Brokered deposits $250,000 or less with a remaining maturity of more than one year	HK31	1,881,000	M.2.
3. Time deposits of more than $250,000 with a remaining maturity of one year or less	HK32	61,113,000	M.3.
	BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less	A245	155,748,000	M.4.

(1) The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).
(2) Includes noninterest-bearing demand, time, and savings deposits.

Schedule HC-F—Other Assets[1]

Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable (2)	B556	8,552,000	1.
2. Net deferred tax assets (3)	2148	28,581,000	2.
3. Interest-only strips receivable (not in the form of a security) (4)	HT80	0	3.
4. Equity investments without readily determinable fair values (5)	1752	7,612,000	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	343,000	5.a.
b. Separate account life insurance assets	K202	9,691,000	5.b.
c. Hybrid account life insurance assets	K270	0	5.c.
6. Other	2168	94,584,000	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	**149,363,000**	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	809,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2)	B557	2,170,000	3.
4. Other	B984	140,772,000	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	**143,751,000**	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 Sensitivity[1]

Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year	3197	1,279,567,000	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	240,798,000	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet	3298	37,986,000	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	18,995,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year	3409	1,238,000	5.

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

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

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

I. Property and Casualty Underwriting

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

Dollar Amounts in Thousands	BHCK	Amount	
Assets			
1. Reinsurance recoverables	B988	0	1.
2. Total assets	C244	546,000	2.
Liabilities			
3. Claims and claims adjustment expense reserves	B990	85,000	3.
4. Unearned premiums	B991	33,000	4.
5. Total equity	C245	359,000	5.
6. Net income	C246	(12,000)	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	6,186,000	2.
3. Total assets	C248	8,049,000	3.
Liabilities			
4. Policyholder benefits and contractholder funds	B994	909,000	4.
5. Separate account liabilities	B996	6,186,000	5.
6. Total equity	C249	773,000	6.
7. Net income	C250	20,000	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	229,841,000	1.a.
b. Mortgage-backed securities (1)	B559	105,236,000	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2)	B560	179,495,000	1.c.
2. Federal funds sold and securities purchased under agreements to resell	3365	358,513,000	2.
	BHDM		
3. a. Total loans and leases in domestic offices	3516	431,804,000	3.a.
(1) Loans secured by 1–4 family residential properties	3465	100,833,000	3.a.(1)
(2) All other loans secured by real estate	3466	27,624,000	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386	105,000	3.a.(3)
(4) Commercial and industrial loans	3387	60,874,000	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	136,879,000	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	3,739,000	3.a.(5)(b)
	BHFN		
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360	249,298,000	3.b.
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]			
	BHCK		
4. a. Trading assets	3401	346,136,000	4.a.
b. Other earning assets	B985	386,576,000	4.b.
5. Total consolidated assets (4)	3368	2,437,177,000	5.
Liabilities			
6. Interest-bearing deposits (domestic) (5)	3517	605,474,000	6.
7. Interest-bearing deposits (foreign) (5)	3404	542,451,000	7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353	205,139,000	8.
9. All other borrowed money	2635	288,581,000	9.
10. Not applicable			
Equity Capital			
11. Total equity capital (excludes limited-life preferred stock)	3519	199,401,000	11.

(1) Quarterly averages for all debt securities should be based on amortized cost.
(2) Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
(3) Asset-size test is based on the total assets reported as of June 30, 2021.
(4) The quarterly average for total assets should reflect securities not held for trading as follows:
a) Debt securities at amortized cost.
b) Equity securities with readily determinable fair values should be reported at fair value.
c) Equity investments without readily determinable fair values should be reported at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
(5) Includes interest-bearing demand deposits.

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Schedule HC-L—Derivatives and Off-Balance-Sheet Items

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands			BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines)			3814	6,380,000	1.a.
Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with $5 billion or more in total assets[1] semiannually in the June and December reports only.					
b. (1) Unused consumer credit card lines			J455	634,353,000	1.b.(1)
(2) Other unused credit card lines			J456	48,879,000	1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))			3816	5,420,000	1.c.(1)
(a) 1-4 family residential construction loan commitments	F164	47,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	5,373,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate			6550	9,750,000	1.c.(2)
Item 1(d) is to be completed by holding companies with $5 billion or more in total assets.[1]					
d. Securities underwriting			3817	0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans			J457	198,918,000	1.e.(1)
(2) Loans to financial institutions			J458	47,275,000	1.e.(2)
(3) All other unused commitments			J459	167,708,000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees			6566	88,582,000	2.
Item 2.a is to be completed by holding companies with $5 billion or more in total assets.[1]					
a. Amount of financial standby letters of credit conveyed to others			3820	22,977,000	2.a.
3. Performance standby letters of credit and foreign office guarantees			6570	11,696,000	3.
Item 3.a is to be completed by holding companies with $5 billion or more in total assets.[1]					
a. Amount of performance standby letters of credit conveyed to others			3822	862,000	3.a.
4. Commercial and similar letters of credit			3411	5,316,000	4.
5. Not applicable					
6. Securities:					
a. Securities lent			3433	104,760,000	6.a.
b. Securities borrowed			3432	101,116,000	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		
7. Credit derivatives:					
a. Notional amounts:	BHCK	Amount	BHCK	Amount	
(1) Credit default swaps	C968	547,120,000	C969	593,868,000	7.a.(1)
(2) Total return swaps	C970	6,632,000	C971	17,658,000	7.a.(2)
(3) Credit options	C972	39,384,000	C973	30,114,000	7.a.(3)
(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	3,274,000	C221	5,117,000	7.b.(1)
(2) Gross negative fair value	C220	4,196,000	C222	3,581,000	7.b.(2)

(1) The $5 billion asset-size test is based on the total assets reported as of June 30, 2021.

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	593,136,000	7.c.(1)(a)
(b) Purchased protection	G402	608,426,000	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	32,540,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	674,000	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		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	G406	109,361,000	G407	322,945,000	G408	30,567,000	7.d.(1)(a)
(b) Subinvestment grade	G409	39,360,000	G410	84,348,000	G411	6,555,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	G412	110,119,000	G413	346,342,000	G414	42,879,000	7.d.(2)(a)
(b) Subinvestment grade	G415	36,913,000	G416	96,770,000	G417	8,617,000	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	255,501,000	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	37,103,000	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	6561	0	9.c.
d. TEXT 6562	6562	0	9.d.
e. TEXT 6568	6568	0	9.e.
f. TEXT 6586	6586	0	9.f.

10. Not applicable

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A.
Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.
(4) The $100 billion asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Items 11.a through 14.b.(2) are to be completed by holding companies with $5 billion or more in total assets.[1]					
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):					
	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
a. Futures contracts	583,858,000	20,129,000	68,956,000	82,093,000	11.a.
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	
b. Forward contracts	2,217,289,000	3,118,377,000	5,450,000	82,932,000	11.b.
c. Exchange-traded option contracts:					
	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
(1) Written options	100,201,000	0	1,131,225,000	51,340,000	11.c.(1)
	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	
(2) Purchased options	112,525,000	8,000	1,106,693,000	53,115,000	11.c.(2)
d. Over-the-counter option contracts:					
	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	
(1) Written options	1,911,675,000	789,077,000	213,103,000	30,550,000	11.d.(1)
	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	
(2) Purchased options	1,843,618,000	783,584,000	143,135,000	31,110,000	11.d.(2)
	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	
e. Swaps	24,035,991,000	6,794,749,000	266,115,000	90,884,000	11.e.
12. Total gross notional amount of derivative contracts held for	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
trading	30,741,957,000	11,463,055,000	2,934,677,000	420,453,000	12.
13. Total gross notional amount of derivative contracts held for	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
purposes other than trading	63,200,000	42,869,000	0	1,571,000	13.
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	
(1) Gross positive fair value	175,914,000	186,357,000	42,455,000	28,324,000	14.a.(1)
	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	
(2) Gross negative fair value	171,043,000	184,494,000	43,782,000	26,318,000	14.a.(2)
b. Contracts held for purposes other than trading:	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
(1) Gross positive fair value	2,290,000	821,000	0	0	14.b.(1)
	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	
(2) Gross negative fair value	1,577,000	1,032,000	0	0	14.b.(2)

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-L—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Banks and Securities Firms Amount	(Column B) Not applicable	BHCK	(Column C) Hedge Funds Amount	BHCK	(Column D) Sovereign Governments Amount	BHCK	(Column E) Corporations and All Other Counterparties Amount	
Item 15 is to be completed only by holding companies with total assets of $10 billion or more.[1]										
15. Over-the counter derivatives:										
a. Net current credit exposure	G418	24,041,000		G420	2,600,000	G421	11,701,000	G422	60,767,000	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar	G423	12,450,000		G425	7,779,000	G426	1,052,000	G427	20,329,000	15.b.1.
(2) Cash - Other currencies	G428	9,571,000		G430	528,000	G431	4,993,000	G432	9,646,000	15.b.2.
(3) U.S. Treasury securities	G433	2,113,000		G435	1,857,000	G436	0	G437	7,319,000	15.b.3.
(4) U.S. government agency and U.S. government-sponsored agency debt securities	G438	216,000		G440	0	G441	0	G442	3,000	15.b.4.
(5) Corporate bonds	G443	1,392,000		G445	0	G446	10,000	G447	4,941,000	15.b.5.
(6) Equity securities	G448	674,000		G450	491,000	G451	0	G452	2,588,000	15.b.6.
(7) All other collateral	G453	8,086,000		G455	297,000	G456	140,000	G457	12,829,000	15.b.7.
(8) Total fair value of collateral (sum of items 15.b.(1) through (7))	G458	**34,502,000**		G460	**10,952,000**	G461	**6,195,000**	G462	**57,655,000**	15.b.8.

(1) The $10 billion asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-M—Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding	NUMBER (UNROUNDED) 3459 1,936,986,425			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	20,146,000	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	8,103,000	3.
4. Other assets acquired in satisfaction of debts previously contracted		6557	10,000	4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC		A288	127,043,000	5.
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]				
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) Asset-size test is based on the total assets reported as of June 30, 2021.

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.
Items 7.a and 7.b are to be completed annually in the December report only.			
7. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	206,000	7.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	545,000	7.b.

		BHCK		
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter ‘‘1’’ for Yes; enter ‘‘0’’ for No.)	0=NO 1=YES	C251	0	8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter ‘‘1’’ for Yes; enter ‘‘0’’ for No.)	0=NO 1=YES	6689	0	9.
10. Not applicable				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10	0=NO 1=YES	6416	1	11.

TEXT 6428 CONF
Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)

CONF
Area Code and Phone Number (TEXT 9009)

			BHCK	Amount	
12. Intangible assets:					
a. Mortgage servicing assets			3164	665,000	12.a.
(1) Estimated fair value of mortgage servicing assets	6438	665,000			12.a.(1)
b. Goodwill			3163	20,280,000	12.b.
c. All other intangible assets			JF76	3,763,000	12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10)			BHCT 2143	**24,708,000**	12.d.
13. Other real estate owned			2150	15,000	13.
14. Other borrowed money:					
a. Commercial paper			BHCK 2309	25,530,000	14.a.
b. Other borrowed money with a remaining maturity of one year or less			2332	52,992,000	14.b.
c. Other borrowed money with a remaining maturity of more than one year			2333	216,124,000	14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)			BHCT 3190	**294,646,000**	14.d.

		BHCK		
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter ‘‘1’’ for Yes; enter ‘‘0" for No.)	0=NO 1=YES	B569	1	15.

	BHCK	Amount	
16. Assets under management in proprietary mutual funds and annuities	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.

		BHCK		
17. Does the holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial 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 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.

		BHCK		
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 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.

		BHCK		
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 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	
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.			
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	573,383,000	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	28,054,000	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross	4834	132,959,000	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross	5041	1,036,000	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross	5043	47,461,000	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross	5045	259,995,000	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	13,970,000	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B))[1]	C253	8,521,000	21.

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

Schedule HC-M—Continued

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

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

TEXT C497 http:// www.citigroup.com/citi/investor/reg.htm 22.

Dollar Amounts in Thousands	BHCK	Amount	
Memoranda items 23 and 24 are to be completed by all holding companies.			
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	57,825,000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items	G234	0	24.a.
b. Warrants to purchase common stock or similar items	G235	0	24.b.

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C.I. _______

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	4,000	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398	22,000	5399	0	5400	180,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	466,000	C237	164,000	C229	503,000	1.c.(2)(a)
(b) Secured by junior liens	C238	4,000	C239	0	C230	33,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	88,000	3500	9,000	3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	188,000	F181	31,000	F183	0	1.e.(2)
f. In foreign offices	B572	43,000	B573	0	B574	501,000	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	0	5381	4,000	5382	35,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	0	1597	0	1583	2,000	3.
4. Commercial and industrial loans	1606	954,000	1607	644,000	1608	846,000	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	1,561,000	B576	1,463,000	B577	127,000	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	146,000	K217	12,000	K218	93,000	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	918,000	5460	240,000	5461	142,000	7.

Schedule HC-N—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing Amount	BHCK	(Column B) Past due 90 days or more and still accruing Amount	BHCK	(Column C) Nonaccrual Amount	
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]							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	0	F171	10,000	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	**4,394,000**	1407	**2,567,000**	1403	**2,473,000**	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	133,000	K037	186,000	K038	36,000	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above	K039	41,000	K040	45,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	69,000	K043	116,000	K044	32,000	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:	BHDM		BHDM		BHDM		
(a) 1-4 family residential construction loans	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) Asset-size test is based on the total assets reported as of June 30, 2021.

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

Schedule HC-N—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing Amount	BHCK	(Column B) Past due 90 days or more and still accruing Amount	BHCK	(Column C) Nonaccrual Amount	
12. Loans and leases in items 1 through 8 above above which are covered by loss-sharing agreements with the FDIC (items 12(a)(1)(a) through 12(f) are to be reported by holding companies with $5 billion or more in total assets) (continued):							
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties							
(1) Secured by first liens	K057	0	K058	0	K059	0	12.a.3.b1
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.3.b2
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.5.b.
b.-d. Not applicable							
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	
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]							
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.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing BHCK	Amount	(Column B) Past due 90 days or more and still accruing BHCK	Amount	(Column C) Nonaccrual BHCK	Amount	
1. b. Loans secured by 1-4 family residential properties in domestic offices	F661	91,000	F662	115,000	F663	392,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	BHDM K111	0	BHDM K112	0	BHDM K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	0	M.1.d.2.
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]							
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	10,000	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	40,000	M.1.e.2.
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile)	KX66	NR	KX67	NR	KX68	NR	M.1.e.3.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	90,000	K127	42,000	K128	235,000	M.1.f.
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):							
(1) Loans secured by farmland in domestic offices	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers	BHCK K138	0	BHCK K139	0	BHCK K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K280	0	K281	0	K282	0	M.1.f.3.c.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing Amount	BHCK	(Column B) Past due 90 days or more and still accruing Amount	BHCK	(Column C) Nonaccrual Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1)	HK26	**181,000**	HK27	**157,000**	HK28	**678,000**	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above	6558	0	6559	0	6560	10,000	M.2.
3. Loans and leases included in Schedule HC-N items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees	3508	889,000	1912	304,000	1913	1,700,000	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)	C240	51,000	C241	27,000	C226	34,000	M.5.

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days Amount	BHCK	(Column B) Past due 90 days or more Amount	
Item 6 is to be reported only by holding companies with total consolidated assets[2] 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).					
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	27,000	M.6.

Dollar Amounts in Thousands	BHCK	Amount	
Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.			
7. Additions to nonaccrual assets during the previous six months	C410	1,297,000	M.7.
8. Nonaccrual assets sold during the previous six months	C411	47,000	M.8.

Dollar Amounts in Thousands	BHCK	(Column A) Past due 30 through 89 days and still accruing Amount	BHCK	(Column B) Past due 90 days or more and still accruing Amount	BHCK	(Column C) Nonaccrual Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):[3]							
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) Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.
(2) Asset-size test is based on the total assets reported as of June 30, 2021.
(3) Memorandum items 9.a and 9.b should be completed only by holding companies that have not yet adopted ASU 2016-13.

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

Schedule HC-P is to be completed by holding companies with $5 billion or more in total assets[1] at which either 1–4 family residential mortgage loan originations and purchases for resale[2] 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	192,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2)	HT82	1,535,000	2.
3. 1-4 family residential mortgages sold during the quarter	FT04	2,662,000	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	2,532,000	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	(2,000)	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter	HT86	9,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies (3)	L191	CONF	7.a.
b. For representations and warranties made to other parties (3)	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	**10,000**	7.c.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

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

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

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

Schedule HC-Q is to be completed by all holding companies with $5 billion or more in total assets[2] that:
(1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(2) Are required to complete Schedule HC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Assets											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading[1]	JA36	**245,914,000**	G474	0	G475	152,756,000	G476	91,539,000	G477	1,619,000	1.
2. Federal funds sold and securities purchased under agreements to resell	BHCK G478	239,527,000	G479	110,767,000	G480	0	G481	350,145,000	G482	149,000	2.
3. Loans and leases held for sale	G483	793,000	G484	0	G485	0	G486	738,000	G487	55,000	3.
4. Loans and leases held for investment	G488	5,360,000	G489	0	G490	0	G491	3,999,000	G492	1,361,000	4.
5. Trading assets:											
a. Derivative assets	BHCT 3543	72,355,000	G493	390,434,000	G494	317,000	G495	453,847,000	G496	8,625,000	5.a.
b. Other trading assets	BHCK G497	258,854,000	G498	430,000	G499	147,058,000	G500	109,286,000	G501	2,940,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	18,147,000	G392	248,000	G395	4,310,000	G396	12,986,000	G804	1,099,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	**840,950,000**	G503	**501,879,000**	G504	**304,441,000**	G505	**1,022,540,000**	G506	**15,848,000**	7.
Liabilities											
8. Deposits	F252	1,875,000	F686	0	F694	0	F253	1,860,000	F254	15,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	70,886,000	G508	85,967,000	G509	0	G510	155,822,000	G511	1,031,000	9.
10. Trading liabilities:											
a. Derivative liabilities	BHCT 3547	56,660,000	G512	396,418,000	G513	247,000	G514	443,642,000	G515	9,189,000	10.a.
b. Other trading liabilities	BHCK G516	110,769,000	G517	430,000	G518	97,559,000	G519	13,587,000	G520	53,000	10.b.

(1) The amount reported in item 1, column A, must equal the sum of Schedule HC, items 2.b and 2.c.
(2) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-Q—Continued

Dollar Amounts in Thousands	BHCK	(Column A) Total Fair Value Reported on Schedule HC Amount	BHCK	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	BHCK	(Column C) Level 1 Fair Value Measurements Amount	BHCK	(Column D) Level 2 Fair Value Measurements Amount	BHCK	(Column E) Level 3 Fair Value Measurements Amount	
Liabilities (continued)											
11. Other borrowed money	G521	112,217,000	G522	0	G523	0	G524	78,343,000	G525	33,874,000	11.
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities	G805	7,657,000	G806	0	G807	4,197,000	G808	3,440,000	G809	20,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**360,064,000**	G532	**482,815,000**	G533	**102,003,000**	G534	**696,694,000**	G535	**44,182,000**	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	6,186,000	G547	0	G548	868,000	G549	5,318,000	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than $100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities	G566	3,217,000	G567	0	G568	0	G569	3,199,000	G570	18,000	M.2.b.
c. BHTX G571 Payable Under Security Lending Agreements	G571	4,439,000	G572	0	G573	4,197,000	G574	240,000	G575	2,000	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule HC-Q—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
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.			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties	HT87	1,023,000	M.3.a.(1)
(2) All other loans secured by real estate	HT88	0	M.3.a.(2)
b. Commercial and industrial loans	F585	1,843,000	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	3,288,000	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	1,091,000	M.4.a.(1)
(2) All other loans secured by real estate	HT92	0	M.4.a.(2)
b. Commercial and industrial loans	F597	1,718,000	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	3,068,000	M.4.d.

Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only
C.I. _______

Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands	BHCA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	34,653,000	1.
2. Retained earnings (1)	KW00	197,005,000	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)	B530	(47,062,000)	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	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	128,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	**184,724,000**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	19,007,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	3,411,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	12,197,000	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	(2,522,000)	9.f.

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

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands	BHCA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	1,441,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	1,935,000	10.b.

Dollar Amounts in Thousands	(Column A) Non-advanced Approaches Holding Companies[1] BHCA	Amount	(Column B) Advanced Approaches Holding Companies[1] BHCW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments			P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)	P852	NR	P852	**149,255,000**	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	325,000	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	**325,000**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	NR	P859	**148,930,000**	19.

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

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands	BHCA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	20,270,000	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	30,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**20,300,000**	23.
24. LESS: Additional tier 1 capital deductions	P864	85,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**20,215,000**	25.
Tier 1 Capital			
26. Tier 1 capital (1)	8274	**169,145,000**	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KWO3	2,439,448,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	36,960,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	6,625,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	**2,395,863,000**	30.

Leverage Ratio*	BHCA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	**7.0599**	31.

	0=No / 1=Yes	BHCA		
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	LE74	0	31.a.

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

- Complete items 32 through 36,
- Do not complete items 37 through 69, and
- Do not complete Part II of Schedule HC-R.

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

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

Item 31.b is to be completed only by non-advanced approaches holding companies that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.

		BHCA		
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.)	1=Yes	NC99		31.b.

* 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.

Schedule HC-R—Continued

Part I.—Continued

Qualifying Criteria and Other Information for CBLR Holding Companies*

Dollar Amounts in Thousands	BHCA	(Column A) Amount	BHCA	(Column B) Percentage	
32. Total assets (Schedule HC, item 12); (must be less than $10 billion)	2170	NR			32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B	KX77	NR	KX78	NR	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79	NR			34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b)	KX80	NR			34.b.
c. Other off-balance sheet exposures	KX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B	KX82	NR	KX83	NR	34.d.

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

If your holding company entered “0” for No in item 31.a, complete items 37 through 69, as applicable, and Part II of Schedule HC-R. If your holding company entered “1” for Yes in item 31.a, do not complete items 37 through 69 or Part II of Schedule HC-R.

Dollar Amounts in Thousands	BHCA	Amount	
Tier 2 Capital[1]			
37. Tier 2 capital instruments plus related surplus	P866	15,530,000	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	0	38.
39. Total capital minority interest that is not included in tier 1 capital	P868	37,000	39.
40. a. Allowance for loan and lease losses includable in tier 2 capital (2,3)	5310	13,426,000	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital	BHCW 5310	4,722,000	40.b.
41. Not applicable			
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a)	BHCA P870	**28,993,000**	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	**20,289,000**	42.b.

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

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

(2) Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.

(3) Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

Schedule HC-R—Continued

Part I.—Continued

Dollar Amounts in Thousands	BHCA	Amount	
43. LESS: Tier 2 capital deductions	P872	595,000	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero)	5311	**28,398,000**	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	**19,694,000**	44.b.
Total Capital	BHCA		
45. a. Total capital (sum of items 26 and 44.a)	3792	**197,543,000**	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b)	BHCW 3792	**188,839,000**	45.b.

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	**1,142,985,000**	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	1,221,538,204	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, column A or B, as applicable, divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19, column B, divided by item 46.b)	P793	**13.0299**	P793	**12.1920**	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	**14.7985**	7206	**13.8469**	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	**17.2831**	7205	**15.4591**	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	5.8190	53.

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

Dollar Amounts in Thousands	BHCA	Amount	
Long-Term Debt and Total Loss Absorbing Capacity			
54. Outstanding eligible long-term debt	LF21	160,264,000	54.
55. Total loss absorbing capacity	LF22	333,955,000	55.

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

Schedule HC-R—Continued

Part I.—Continued

		(Column A)		(Column B)	
	BHCA	Percentage	BHCW	Percentage	
Long-Term Debt and Total Loss Absorbing Capacity Ratios*					
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a) (Column B: item 55 divided by item 46.a)	LF23	**14.0215**	LF23	**29.2178**	56.
57. Top-tier BHCs of U.S. GSIBs only: LTD and TLAC total risk-weighted assets ratios using advanced approaches rule (Column A: item 54 divided by item 46.b) (Column B: item 55 divided by item 46.b)	MK66	**13.1199**	MK66	**27.3389**	57.
58. IHCs of foreign GSIBs only: LTD and TLAC leverage ratios (Column A: item 54 divided by item 30) (Column B: item 55 divided by item 30)	LF24	NR	LF24	NR	58.
59. Holding companies subject to Category I, II, or III standards: LTD and TLAC supplementary leverage ratios (Column A: item 54 divided by FFIEC 101 Schedule A, Table 2, item 2.21) (Column B: item 55 divided by FFIEC 101 Schedule A, Table 2, item 2.21)	LF25	5.5135	LF25	11.4889	59.

		(Column A) Standardized Approach		(Column B) Advanced Approaches	
	BHCA	Percentage	BHCW	Percentage	
Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c):					
a. of which: Stress capital buffer or 2.500% (for advanced approaches)	LE85	4.0000	LE85	2.5000	60.a.
b. of which: GSIB surcharge (if applicable)	LE86	3.0000	LE86	3.0000	60.b.
c. of which: Countercyclical capital buffer amount (if applicable)	LE87	0.0000	LE87	0.0000	60.c.
61. Capital conservation buffer	MK76	**8.5299**	H311	**7.4591**	61.

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

Dollar Amounts in Thousands	BHCA	Percentage	
TLAC Buffers*			
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. TLAC risk-weighted asset buffer	LF27	9.3389	62.a.
b. TLAC leverage buffer	LF28	3.9889	62.b.

Dollar Amounts in Thousands	BHCA	Amount	
Leverage buffer and requirements for holding companies subject to the capital plan rule:			
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)	LE88	2,906,773,000	63.
		Percentage	
64. Leverage buffer requirement (if applicable)	LE89	2.0000	64.
65. Leverage ratio buffer (if applicable)	LE90	2.8190	65.
Maximum payout ratios and amounts for holding companies subject to the capital plan rule:		Amount	
66. Eligible retained income	MK77	6,535,000	66.
		Percentage	
67. Maximum payout ratio	LE91	0.0000	67.
		Amount	
68. Maximum payout amount	LE92	**0**	68.
69. Distributions and discretionary bonus payments during the quarter	MK78	1,509,000	69.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

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

Holding companies (HC) are required to assign a 100 percent risk-weight to all assets not specifically assigned a risk-weight under Subpart D of the Federal Reserve's regulatory capital rules[1] 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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals	Adjustments to	Allocation by Risk-Weight Category								
	From Schedule HC	Totals Reported in Column A	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories[3]											
1. Cash and balances due from depository institutions	BHCK D957 **346,393,000**	BHCK S396 (51,000)	BHCK D958 315,133,000				BHCK D959 16,018,000	BHCK S397 1,854,000	BHCK D960 6,480,000	BHCK S398 6,959,000	1.
2. Securities:											
a. Held-to-maturity securities (4)	BHCK D961 **236,067,000**	BHCK S399 (119,000)	BHCK D962 147,996,000	BHCK HJ74 0	BHCK HJ75 0		BHCK D963 83,768,000	BHCK D964 3,783,000	BHCK D965 637,000	BHCK S400 2,000	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	BHCK JA21 **244,864,000**	BHCK S402 (1,000)	BHCK D967 224,471,000	BHCK HJ76 11,000	BHCK HJ77 0		BHCK D968 13,301,000	BHCK D969 1,742,000	BHCK D970 3,649,000	BHCK S403 1,691,000	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 **365,401,000**	BHCK H172 365,401,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	BHCK S413 **7,649,000**	BHCK S414 0	BHCK H173 0				BHCK S415 5,000	BHCK S416 5,112,000	BHCK S417 2,532,000		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) Asset-size test is based on the total assets reported as of June 30, 2021.
(3) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
(4) Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances or credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(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	
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 0	BHCK S405 0		BHCK S406 0				BHCK H271 0	BHCK H272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices)										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures								BHCK H273 0	BHCK H274 0	4.a.
b. High volatility commercial real estate exposures								BHCK H275 0	BHCK H276 0	4.b.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429	
more or on nonaccrual (6)	**37,000**	(38,000)	0	0	0		0	0	0	75,000	4.c.
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437	
d. All other exposures	**9,969,000**	(786,000)	13,000	0	0		31,000	0	10,665,000	46,000	4.d.
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443		
a. Residential mortgage exposures	**128,459,000**	(7,000)	0				779,000	101,243,000	26,444,000		5.a.
b. High volatility commercial	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447	
real estate exposures	**37,000**	0	0				0	0	0	37,000	5.b.
c. Exposures past due 90 days or	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455	
more or on nonaccrual (8)	**5,393,000**	0	130,000	0	0		9,000	1,000	0	5,253,000	5.c.
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463	
d. All other exposures	**455,266,000**	0	7,581,000	3,964,000	0		4,442,000	2,783,000	416,510,000	2,947,000	5.d.
	BHCX 3123	BHCY 3123									
6. LESS: Allowance for loan and lease losses (9)	**16,974,000**	**16,974,000**									6.

(6) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
(7) Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
(8) For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
(9) Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (11)								BHCK H277 0	BHCK H278 0	4.c.
d. All other exposures								BHCK H279 0	BHCK H280 0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures								BHCK H281 0	BHCK H282 0	5.a.
b. High volatility commercial real estate exposures								BHCK H283 0	BHCK H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (12)								BHCK H285 0	BHCK H286 0	5.c.
d. All other exposures								BHCK H287 17,039,000	BHCK H288 4,540,000	5.d.
6. LESS: Allowance for loan and lease losses										6.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK D976	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467	
7. Trading assets	**331,081,000**	294,744,000	18,817,000	0	0		194,000	156,000	17,046,000	124,000	7.
	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185	
8. All other assets (13,14,15)	**193,882,000**	44,071,134	44,542,000	51,000	0		1,222,000	527,000	57,568,066	657,000	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (16)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292	
7. Trading assets	0	0	0	0				0	0	7.
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295	
8. All other assets (17)	17,272,000	0	0	7,000				3,320,800	271,941	8.
								BHCK H296	BHCK H297	
a. Separate account bank-owned life insurance								10,034,000	2,331,000	8.a.
								BHCK H298	BHCK H299	
b. Default fund contributions to central counterparties								14,610,000	1,424,000	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

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA (18)	(Column U) Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On-and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479	
a. Held-to-maturity securities (19)	**32,796,000**	32,796,000	0	8,173,000	0	9.a.
	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484	
b. Available-for-sale securities	**1,050,000**	1,050,000	0	255,000	0	9.b.
	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489	
c. Trading assets	**128,000**	116,000	12,000	1,302,000	0	9.c.
	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494	
d. All other on-balance sheet securitization exposures	**75,178,000**	74,832,000	346,000	20,419,000	0	9.d.
	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499	
10. Off-balance sheet securitization exposures	**47,037,000**	46,951,000	86,000	8,508,000	0	10.

Dollar Amounts in Thousands	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503	
11. Total balance sheet assets (20)	**2,416,676,000**	**795,034,134**	**758,683,000**	**4,026,000**	**0**		**119,769,000**	**117,201,000**	**541,531,066**	**17,791,000**	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300	
11. Total balance sheet assets (20)	**17,272,000**	**0**	**0**	**7,000**			**358,000**	**45,003,800**	11.

(18) Simplified Supervisory Formula Approach.
(19) Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.
(20) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule HC, item 12.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(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								
	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 39,563,000	1.0	BHCK D992 **39,563,000**	BHCK D993 3,699,000	BHCK HJ92 1,290,000	BHCK HJ93 0		BHCK D994 5,650,000	BHCK D995 841,000	BHCK D996 27,197,000	BHCK S511 886,000	12.
13. Performance standby letters of credit and transaction-related contingent items	BHCK D997 11,608,000	0.5	BHCK D998 **5,804,000**	BHCK D999 80,000				BHCK G603 403,000	BHCK G604 23,000	BHCK G605 5,201,000	BHCK S512 97,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	BHCK G606 5,727,000	0.2	BHCK G607 **1,145,400**	BHCK G608 0	BHCK HJ94 2,400	BHCK HJ95 0		BHCK G609 55,000	BHCK G610 4,000	BHCK G611 867,000	BHCK S513 217,000	14.
15. Retained recourse on small business obligations sold with recourse	BHCK G612 0	1.0	BHCK G613 **0**	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0	15.

(21) Credit conversion factor.
(22) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
(23) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (24)	(Column B) Credit Equivalent Amount (25)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (26)	BHCK S515 107,628,000	1.0	BHCK S516 **107,628,000**	BHCK S517 20,513,000	BHCK S518 26,587,000	BHCK S519 0		BHCK S520 13,469,000	BHCK S521 2,158,000	BHCK S522 42,981,000	BHCK S523 1,920,000	16.
17. All other off-balance sheet liabilities	BHCK G618 2,909,000	1.0	BHCK G619 **2,909,000**	BHCK G620 963,000				BHCK G621 0	BHCK G622 0	BHCK G623 1,932,000	BHCK S524 14,000	17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	BHCK S525 54,960,000	0.2	BHCK S526 **10,992,000**	BHCK S527 146,000	BHCK HJ96 839,000	BHCK HJ97 0		BHCK S528 234,000	BHCK S529 195,000	BHCK S530 9,561,000	BHCK S531 17,000	18.a.
b. Original maturity exceeding one year	BHCK G624 255,857,000	0.5	BHCK G625 **127,928,500**	BHCK G626 20,000	BHCK HJ98 18,047,500	BHCK HJ99 0		BHCK G627 10,347,000	BHCK G628 618,000	BHCK G629 97,953,000	BHCK S539 943,000	18.b.
19. Unconditionally cancelable commitments	BHCK S540 696,390,000	0.0	BHCK S541 **0**									19.
20. Over-the-counter derivatives			BHCK S542 164,200,000	BHCK S543 8,680,000	BHCK HK00 0	BHCK HK01 0	BHCK S544 0	BHCK S545 44,529,000	BHCK S546 4,154,000	BHCK S547 104,816,000	BHCK S548 2,021,000	20.
21. Centrally cleared derivatives			BHCK S549 131,880,000	BHCK S550 0	BHCK S551 129,904,000	BHCK S552 0		BHCK S554 0	BHCK S555 0	BHCK S556 1,976,000	BHCK S557 0	21.
22. Unsettled transactions (failed trades) (27)	BHCK H191 548,000			BHCK H193 225,000				BHCK H194 0	BHCK H195 0	BHCK H196 123,000	BHCK H197 0	22.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Credit Equivalent Amount	(Column S) Risk-Weighted Asset Amount	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (28)		
16. Repo-style transactions (29)				BHCK H301 0	BHCK H302 0	16.
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 0	BHCK H304 0	18.a.
b. Original maturity exceeding one year				BHCK H307 0	BHCK H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				BHCK H309 0	BHCK H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (30)	BHCK H198 89,000	BHCK H199 23,000	BHCK H200 88,000			22.

(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds.
(29) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
(30) For item 22, the sum of columns C through Q must equal column A.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
	793,009,000	**180,695,900**	**0**	**0**	**194,456,000**	**125,194,000**	**834,138,066**	**23,906,000**	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	
	0	**3,613,918**	**0**	**0**	**38,891,200**	**62,597,000**	**834,138,066**	**35,859,000**	25.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
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 **17,272,000**	BHCK S563 **0**	BHCK S564 **0**	BHCK S565 **7,000**	BHCK S566 **89,000**	BHCK S567 **23,000**	BHCK S568 **532,000**	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 **43,180,000**	BHCK S574 **0**	BHCK S575 **0**	BHCK S576 **42,000**	BHCK S577 **556,250**	BHCK S578 **215,625**	BHCK S579 **6,650,000**	25.

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

Dollar Amounts in Thousands	BHCK	Totals Amount	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (31)	S580	1,074,111,000	26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules)	S581	72,993,000	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (32, 33)	B704	**1,145,960,000**	28.
29. LESS: Excess allowance for loan and lease losses (34, 35)	A222	2,975,000	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	**1,142,985,000**	31.

(31) For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.
(32) Sum of items 2.b. through 20, column S; items 9.a., 9.b., 9.c., 9.d., and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
(33) For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.
(34) Institutions that have adopted ASU 2016-13 should report the excess AACL.
(35) Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

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

Dollar Amounts in Thousands	BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	61,389,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	2,010,940,000	S583	1,706,602,000	S584	1,129,202,000	M.2.a.
b. Foreign exchange rate and gold	S585	9,598,052,000	S586	596,240,000	S587	202,165,000	M.2.b.
c. Credit (investment grade reference asset)	S588	116,327,000	S589	164,886,000	S590	34,276,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	43,220,000	S592	58,265,000	S593	13,901,000	M.2.d.
e. Equity	S594	310,652,000	S595	100,667,000	S596	3,382,000	M.2.e.
f. Precious metals (except gold)	S597	66,814,000	S598	4,222,000	S599	0	M.2.f.
g. Other	S600	66,494,000	S601	56,647,000	S602	10,748,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	36,830,844,000	S604	1,216,409,000	S605	536,328,000	M.3.a.
b. Foreign exchange rate and gold	S606	341,202,000	S607	5,559,000	S608	199,000	M.3.b.
c. Credit (investment grade reference asset)	S609	541,787,000	S610	138,510,000	S611	8,732,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	554,510,000	S613	38,108,000	S614	70,000	M.3.d.
e. Equity	S615	1,290,742,000	S616	128,750,000	S617	4,527,000	M.3.e.
f. Precious metals (except gold)	S618	33,677,000	S619	32,000	S620	0	M.3.f.
g. Other	S621	268,975,000	S622	60,852,000	S623	2,871,000	M.3.g.

Dollar Amounts in Thousands	BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27)	S624	32,888,000	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets: [2]			
a. Loans and leases held for investment	JJ30	2,000	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) **Asset-size test is based on the total assets reported as of June 30, 2021.**
(2) Memorandum items 5.a through 5.c should be completed only by institutions that have adopted ASU 2016-13.

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

To be completed by holding companies with $5 billion or more in total assets.[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 4,035,000	BHCK B706 305,000	BHCK B707 0	BHCK B708 0	BHCK B709 0	BHCK B710 0	BHCK B711 9,094,000	1.
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 2,000	BHCK HU11 0	BHCK HU12 0	BHCK HU13 0	BHCK HU14 0	BHCK HU15 49,000	2.
Item 3 is to be completed by holding companies with $100 billion or more in total assets.[1]								
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	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	BHCK B733 304,000	BHCK B734 18,000	BHCK B735 0	BHCK B736 0	BHCK B737 0	BHCK B738 0	BHCK B739 0	4.a.
b. 90 days or more past due	BHCK B740 171,000	BHCK B741 13,000	BHCK B742 0	BHCK B743 0	BHCK B744 0	BHCK B745 0	BHCK B746 0	4.b.
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 6,000	BHCK B748 0	BHCK B749 0	BHCK B750 0	BHCK B751 0	BHCK B752 0	BHCK B753 0	5.a.
b. Recoveries	BHCK B754 3,000	BHCK B755 0	BHCK B756 0	BHCK B757 0	BHCK B758 0	BHCK B759 0	BHCK B760 0	5.b.

(1) Asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Items 6 and 10 are to be completed by holding companies with $10 billion or more in total assets.[2]								
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 170,000			BHCK B779 128,000	BHCK B780 98,000	BHCK B781 0	BHCK B782 1,255,000	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures	BHCK B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 1,110,000	10.
Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	BHCK B790 17,000						BHCK B796 4,085,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	BHCK B797 17,000						BHCK B803 946,000	12.

(2) The $10 billion asset-size test is based on the total assets reported as of June 30, 2021.

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	17,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	43,666,000	M.2.b.
c. Other financial assets (1)	A591	15,385,000	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	322,000	M.2.d.
Memorandum item 3 is to be completed by holding companies with $10 billion or more in total assets.[2]			
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	1,928,000	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	24,255,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) (2,3)	C407	0	M.4.

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

(2) The $10 billion asset-size test is based on the total assets reported as of June 30, 2021.

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

Schedule HC-V—Variable Interest Entities[1]

To be completed by holding companies with $5 billion or more in total assets.[2]

Dollar Amounts in Thousands	(Column A) Securitization Vehicles BHCK	Amount	(Column B) Other VIEs BHCK	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions	J981	0	JF84	61,000	1.a.
b. Securities not held for trading	HU20	13,000	HU21	576,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale	HU22	31,998,000	HU23	20,289,000	1.c.
d. Other real estate owned	K009	0	JF89	0	1.d.
e. Other assets	JF91	10,000	JF90	9,253,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money	JF92	7,813,000	JF85	12,318,000	2.a.
b. Other liabilities	JF93	32,000	JF86	589,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above)	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above)	K033	0	JF88	1,928,000	4.

Dollar Amounts in Thousands	BHCK	Amount	
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs	JF77	19,621,000	5.
6. Total liabilities of ABCP conduit VIEs	JF78	11,108,000	6.

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

(2) Asset-size test is based on the total assets reported as of June 30, 2021.

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.