

**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)).

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.

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

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

Date of Report: December 31, 2025  
 Month / Date / Year (BHCK 9999)

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

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

Citizens Financial Group, Inc.  
 Legal Title of Holding Company (RSSD 9017)

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

One Citizens Plaza  
 (Mailing Address of the Holding Company) Street/P.O. Box (RSSD 9110)

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

Providence RI 02903  
 City (RSSD 9130) State (RSSD 9200) Zip Code (RSSD 9220)

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

Person to whom questions about this report should be directed:

CONF  
 Name / Title (BHTX 8901)

CONF  
 Area Code / Phone Number (BHTX 8902)

CONF  
 Area Code / FAX Number (BHTX 9116)

CONF  
 E-mail Address of Contact (BHTX 4086)

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

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

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

## 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)

# Report of Income for Holding Companies

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

## Schedule HI—Consolidated Income Statement

		Dollar Amounts in Thousands	BHCK	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by 1-4 family residential properties.....					
		4435		2,633,384	1.a.(1)(a)
(b) All other loans secured by real estate.....					
		4436		1,645,619	1.a.(1)(b)
(c) All other loans.....					
		F821		3,239,385	1.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....					
		4059		0	1.a.(2)
b. Income from lease financing receivables.....					
		4065		44,932	1.b.
c. Interest income on balances due from depository institutions (1).....					
		4115		364,588	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		154,241	1.d.(1)
(2) Mortgage-backed securities.....					
		B489		1,405,512	1.d.(2)
(3) All other securities.....					
		4060		116,166	1.d.(3)
e. Interest income from trading assets (2).....					
		4069		26,800	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....					
		4020		0	1.f.
g. Other interest income.....					
		4518		36,309	1.g.
h. Total interest income (sum of items 1.a through 1.g).....					
		4107		<b>9,666,936</b>	1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Time deposits of \$250,000 or less.....					
		HK03		597,774	2.a.(1)(a)
(b) Time deposits of more than \$250,000.....					
		HK04		235,875	2.a.(1)(b)
(c) Other deposits.....					
		6761		2,363,573	2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....					
		4172		0	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....					
		4180		17,594	2.b.
c. Interest on trading liabilities and other borrowed money (2) (excluding subordinated notes and debentures).....					
		4185		522,818	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities (2).....					
		4397		71,986	2.d.
e. Other interest expense.....					
		4398		0	2.e.
f. Total interest expense (sum of items 2.a through 2.e).....					
		4073		<b>3,809,620</b>	2.f.
3. Net interest income (item 1.h minus 2.f).....					
		4074		<b>5,857,316</b>	3.
4. Provision for credit losses (3).....					
		JJ33		<b>608,000</b>	4.
5. Noninterest income:					
a. Income from fiduciary activities.....					
		4070		23,516	5.a.
b. Service charges on deposit accounts in domestic offices.....					
		4483		423,501	5.b.
c. Trading revenue (2,4).....					
		A220		88,916	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) Holding companies should report in item 4 the provisions for credit losses for all financial assets and off-balance sheet credit exposures.

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

## Schedule HI—Continued

	Dollar Amounts in Thousands		BHCK	Amount	
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>					
5.d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage.....	C886	52,360			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	465,105			5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	82,983			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386	0			5.d.(4)
(5) Income from other insurance activities.....	C387	18,033			5.d.(5)
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions.....	KX46				5.d.(6)
(7) Income from insurance activities (5).....	KX47				5.d.(7)
e. Venture capital revenue (6).....	B491	0			5.e.
f. Net servicing fees.....	B492	156,284			5.f.
g. Net securitization income (6).....	B493	0			5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....	8560	94,463			5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	1,379			5.j.
k. Net gains (losses) on sales of other assets (7).....	B496	1,045			5.k.
l. Other noninterest income (8).....	B497	957,734			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	<b>2,365,319</b>			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	21,842			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....	4135	2,807,899			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	878,366			7.b.
c. (1) Goodwill impairment losses.....	C216	0			7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232	34,282			7.c.(2)
d. Other noninterest expense (9).....	4092	1,587,667			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	<b>5,308,214</b>			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e).....	HT69	<b>2,328,263</b>			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (10).....	HT70	0			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	<b>2,328,263</b>			8.c.
9. Applicable income taxes (foreign and domestic).....	4302	496,860			9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....	4300	<b>1,831,403</b>			10.
11. Discontinued operations, net of applicable income taxes (11).....	FT28	0			11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	<b>1,831,403</b>			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0			13.
14. Net income (loss) attributable to holding company (item 12 minus item 13).....	4340	<b>1,831,403</b>			14.

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

(6) To be completed by holding companies with \$5 billion or more in total assets (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	
<i>Memoranda items 1 and 2 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
1.	Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	5,893,556	M.1.
2.	Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	2,337,650	M.2.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....		4313	0	M.3.
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d.(3), above).....		4507	32	M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
			4150	17,398	M.5.
<i>Memoranda items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>					
6.	Other noninterest income (from Schedule HI, item 5.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	114,920	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	281,960	M.6.f.
g.	Income and fees from wire transfers.....		T047	0	M.6.g.
h.	Letter of Credit and Loan Fees		8562	182,123	M.6.h.
i.	Syndication Fee Income		8563	218,171	M.6.i.
j.			8564	0	M.6.j.
<i>Memoranda items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>					
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):				
a.	Data processing expenses.....		C017	0	M.7.a.
b.	Advertising and marketing expenses.....		0497	179,370	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	136,377	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, 2024.

(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 Capitalized Software Expense		8565	270,994	M.7.n.
o.	TEXT 8566 Outside Services		8566	234,438	M.7.o.
p.	TEXT 8567		8567	0	M.7.p.
<i>Memoranda items 8.a.(1) through 8.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):					
a.(1)	TEXT FT29		FT29	0	M.8.a.(1)
(2)	Applicable income tax effect.....	BHCK	FT30	0	M.8.a.(2)
b.(1)	TEXT FT31		FT31	0	M.8.b.(1)
(2)	Applicable income tax effect.....	BHCK	FT32	0	M.8.b.(2)
9. Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)					
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>					
a.	Interest rate exposures.....		8757	8,517	M.9.a.
b.	Foreign exchange exposures.....		8758	69,580	M.9.b.
c.	Equity security and index exposures.....		8759	7	M.9.c.
d.	Commodity and other exposures.....		8760	17,434	M.9.d.
e.	Credit exposures.....		F186	(6,622)	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.<sup>1</sup></i>					
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....		K090	(2,259)	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	1,225	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.<sup>1</sup></i>					
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a.	Net gains (losses) on credit derivatives held for trading.....		C889	0	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	0	M.10.b.
<i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
11. Credit losses on derivatives (see instructions).....			A251	0	M.11.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HI—Continued**

**Memoranda—Continued**

	Year-to-date		
	BHCK	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	135,343	M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....	C242	0	M.12.b.1.
(2) All other insurance premiums.....	C243	0	M.12.b.2.
c. Benefits, losses, and expenses from insurance-related activities.....	B983	0	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....	0=NO 1=YES	BHCK A530	0
			M.13.
Dollar Amounts in Thousands			
<i>Memorandum items 14.a through 14.b.(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<sup>1</sup></i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	12,109	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(2,959)	M.14.a.1.
b. Net gains (losses) on liabilities.....	F553	0	M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.14.b.1.
<i>Memoranda item 15 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409	88,342	M.15.
16. and 17. Not applicable.			

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

## 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	24,254,387	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	<b>24,254,387</b>	3.
	BHCT		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340	<b>1,831,403</b>	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK		
a. Sale of perpetual preferred stock, gross.....	3577	393,240	5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578	(400,000)	5.b.
6. Sale of common stock:			
a. Sale of common stock, gross.....	3579	0	6.a.
b. Conversion or retirement of common stock.....	3580	111,681	6.b.
7. Sale of treasury stock.....	4782	0	7.
8. LESS: Purchase of treasury stock.....	4783	605,459	8.
9. Changes incident to business combinations, net.....	4356	0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598	138,081	10.
11. LESS: Cash dividends declared on common stock.....	4460	755,793	11.
12. Other comprehensive income (1).....	B511	1,625,984	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....	4591	0	13.
14. Other adjustments to equity capital (not included above).....	3581	0	14.
15. Total holding company equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items 8, 10, and 11) (must equal item 27.a on Schedule HC).....	BHCT		
	3210	<b>26,317,362</b>	15.

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

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

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

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

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	12,972	C894	29	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	14,893	5412	11,135	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:					
(a) Secured by first liens.....	C234	8,639	C217	12,251	1.c.(2)(a)
(b) Secured by junior liens.....	C235	313	C218	1,141	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	42,749	3589	631	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	755	C896	288	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	149,343	C898	5,149	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
<i>Holding companies with less than \$5 billion in total assets should report item 4.c only and leave items 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	163,639	4617	13,134	4.a.
b. To non-U.S. addressees (domicile).....	4646	115	4618	0	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX48		KX49		4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	111,827	B515	11,983	5.a.
b. Automobile loans.....	K129	55,079	K133	37,657	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	209,783	K206	33,134	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>					
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	46,928	4628	6,545	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, 2024.

**Schedule HI-B—Continued**

**Part I.—Continued**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
<i>Holding companies with less than \$5 billion in total assets should report item 8.c only and leave items 8.a and 8.b blank.<sup>2</sup></i>					
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases .....	C880	0	F188	475	8.b.
c. Leases to individuals for household, family, and other personal expenditures and all other leases.....	KX50		KX51		8.c.
9. Total (sum of items 1 through 8) (3).....	4635	<b>817,035</b>	4605	<b>133,552</b>	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, 2024.
- (3) For holding companies with less than \$5 billion in total assets, Total loans and leases (sum of items 1 through 7 plus 8.c).

**Memoranda**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
Year-to-date					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, Part I, items 4 and 7, above.....	5409	3,000	5410	25	M.1.
<i>Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>2</sup></i>					
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....	4652	15	4662	1	M.2.

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

	Year-to-date		
	BHCK	Amount	
3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....	C388	23,334	M.3.

- (1) Include write-downs arising from transfers of loans to a held-for-sale account.
- (2) Asset-size test is based on the total assets reported as of June 30, 2024.

## Schedule HI-B—Continued

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

	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities		(Column C) Available-for-sale debt securities	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	2,061,147	JH88	0	JH94	0
	BHCT					
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	133,552	JH89	0	JH95	0
	BHCK					
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	817,035	JH92	0	JH98	0
	5523	0	JJ00	0	JJ01	0
4. LESS: Write-downs arising from transfers of financial assets.....	4230	564,910	JH90	0	JH96	0
5. Provisions for credit losses (1).....	C233	0	JH91	0	JH97	0
6. Adjustments (see instructions for this schedule).....	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	1,942,574	JH93	0	JH99	0

(1) The sum of item 5, columns A through C, plus Schedule HI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule HI, item 4.

### Memoranda

	Dollar Amounts in Thousands	
	BHCK	Amount
<i>Memorandum items 1, 2, and 8 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>		
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....	C435	0
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>		
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	4,397
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.....	C390	0
4. Not applicable.		
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	JJ02	0
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	JJ03	0
7. Provisions for credit losses on off-balance-sheet credit exposures.....	MG93	43,090
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).....	MG94	22,546

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

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

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

	Dollar Amounts in Thousands		(Column A) Amortized Cost		(Column B) Allowance Balance		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Loans and Leases Held for Investment:</b>							
1. Real estate loans:							
a. Construction loans.....	JJ04	5,365,107	JJ12	70,618			1.a.
b. Commercial real estate loans.....	JJ05	19,770,745	JJ13	483,779			1.b.
c. Residential real estate loans.....	JJ06	53,936,040	JJ14	346,833			1.c.
2. Commercial loans (2).....	JJ07	49,221,508	JJ15	507,596			2.
3. Credit cards.....	JJ08	2,393,981	JJ16	186,887			3.
4. Other consumer loans.....	JJ09	12,391,919	JJ17	346,861			4.
5. Unallocated, if any.....			JJ18	0			5.
6. Total (sum of items 1.a through 5) (3).....	JJ11	143,079,300	JJ19	1,942,574			6.

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

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4.

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

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

## Notes to the Income Statement - Predecessor Financial Items

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

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

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

## Notes to the Income Statement (Other)

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

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

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

### Example

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

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

## Notes to the Income Statement (Other)

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

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

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

**Notes to the Income Statement (Other)— Continued**

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

# Consolidated Financial Statements for Holding Companies

Report at the close of business December 31, 2025  
 Date

## Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands		BHCK	Amount	
<b>Assets</b>						
1.	Cash and balances due from depository institutions:					
a.	Noninterest-bearing balances and currency and coin (1).....	0081	1,959,527			1.a.
b.	Interest-bearing balances: (2)					
(1)	In U.S. offices.....	0395	11,984,878			1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397	0			1.b.(2)
2.	Securities:					
a.	Held-to-maturity securities (from Schedule HC-B, column A) (3).....	JJ34	7,932,689			2.a.
b.	Available-for-sale debt securities (from Schedule HC-B, column D).....	1773	35,696,718			2.b.
c.	Equity securities with readily determinable fair values not held for trading (4).....	JA22	250,472			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	0			3.b.
4.	Loans and lease financing receivables:					
a.	Loans and leases held for sale.....	5369	1,028,400			4.a.
b.	Loans and leases held for investment.....	B528	143,079,300			4.b.
c.	LESS: Allowance for credit losses on loans and leases.....	3123	1,942,574			4.c.
d.	Loans and leases, held for investment, net of allowance (item 4.b minus 4.c).....	B529	141,136,726			4.d.
5.	Trading assets (from Schedule HC-D).....	3545	903,344			5.
6.	Premises and fixed assets (including right-of-use assets).....	2145	1,873,219			6.
7.	Other real estate owned (from Schedule HC-M).....	2150	19,254			7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130	0			8.
9.	Direct and indirect investments in real estate ventures.....	3656	2,897,441			9.
10.	Intangible assets (from Schedule HC-M).....	2143	9,758,329			10.
11.	Other assets (from Schedule HC-F) (6).....	2160	11,451,842			11.
12.	Total assets (sum of items 1 through 11).....	2170	226,892,839			12.

(1) Includes cash items in process of collection and unposted debits.  
 (2) Includes time certificates of deposit not held for trading.  
 (3) Holding companies should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule HC-B, item 8, column A less Schedule HI-B, Part II, item 7, column B.  
 (4) Item 2.c is to be completed by all holding companies. See the instructions for this item and the Glossary 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) Holding companies should report items 3.b and 11 amounts net of any applicable allowance for credit losses.

## Schedule HC—Continued

		Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing (1).....					
			6631	41,242,340	13.a.(1)
(2) Interest-bearing.....					
			6636	142,642,405	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....					
			6631	0	13.b.(1)
(2) Interest-bearing.....					
			6636	0	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2).....					
			BHDM		
			B993	0	14.a.
			BHCK		
			B995	0	14.b.
b. Securities sold under agreements to repurchase (3).....					
			B995	0	14.b.
15. Trading liabilities (from Schedule HC-D).....					
			3548	956,135	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....					
			3190	10,336,576	16.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures (4).....					
			4062	1,238,659	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....					
			C699	0	19.b.
20. Other liabilities (from Schedule HC-G).....					
			2750	4,159,362	20.
21. Total liabilities (sum of items 13 through 20).....					
			2948	200,575,477	21.
22. Not applicable					
<b>Equity Capital</b>					
<b>Holding Company Equity Capital</b>					
23. Perpetual preferred stock and related surplus.....					
			3283	2,110,700	23.
24. Common stock (par value).....					
			3230	6,522	24.
25. Surplus (exclude all surplus related to preferred stock).....					
			3240	22,475,749	25.
26. a. Retained earnings.....					
			3247	11,344,935	26.a.
b. Accumulated other comprehensive income (5).....					
			B530	(1,968,491)	26.b.
c. Other equity capital components (6).....					
			A130	(7,652,053)	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....					
			3210	26,317,362	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....					
			3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....					
			G105	26,317,362	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....					
			3300	226,892,839	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-B—Securities**

	Held-to-Maturity				Available-for-Sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
1. U.S. Treasury securities.....	0211	0	0213	0	1286	3,162,806	1287	3,123,328	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	0	8497	0	8498	1,164	8499	1,021	3.
<i>Holding companies with less than \$5 billion in total assets should report item 4.a.(4) and should leave items 4.a.(1) through 4.a.(3) blank.<sup>2</sup></i>									
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	786,855	G301	730,140	G302	8,876,499	G303	8,705,102	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	3,857,146	G305	3,514,823	G306	14,498,069	G307	13,775,679	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
(4) Guaranteed by GNMA, issued by FNMA and FHLMC, and other pass-through securities.....	KX52		KX53		KX54		KX55		4.a.4.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G312	342,110	G313	325,630	G314	7,466,980	G315	7,234,089	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	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.1a
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1b
(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	K150	2,608,497	K151	2,240,254	K152	0	K153	0	4.c.2a
(b) All other commercial MBS.....	K154	0	K155	0	K156	267,690	K157	263,274	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, 2024.

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

**Schedule HC-B—Continued**

	Held-to-Maturity				Available-for-Sale			
	(Column A)		(Column B)		(Column C)		(Column D)	
	Amortized Cost		Fair Value		Amortized Cost		Fair Value	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	338,081	C988	337,638	C989	105	C027	101
b. Structured financial products.....	HT58	0	HT59	0	HT60	2,626,447	HT61	2,594,124
6. Other debt securities:								
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0
7. Unallocated portfolio layer fair value hedge basis adjustments (1).....					MG95	17,213	BHCT	
8. Total (sum of 1 through 7) (2).....	1754	<b>7,932,689</b>	1771	<b>7,148,485</b>	1772	<b>36,916,973</b>	1773	<b>35,696,718</b>

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities (3).....	0416	3,425,245
2. Remaining maturity or next repricing date of debt securities (4) (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less.....	0383	5,888,285
b. Over 1 year to 5 years.....	0384	4,801,669
c. Over 5 years.....	0387	32,939,453
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>		
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		
a. Amortized cost.....	8782	0
b. Fair value.....	8783	0

(1) This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.  
(2) The total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. The total reported in column D must equal Schedule HC, item 2.b.  
(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**

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
<i>Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	105	B845	101	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans.....	B850	338,081	B851	337,638	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	0	B861	0	M.5.f.
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	89,334	G359	89,366	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	2,537,113	G375	2,504,758	M.6.g.

(1) The \$10 billion asset-size test is based on the total assets reported as of June 30, 2024.

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

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

	(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount
Dollar Amounts in Thousands				
1. Loans secured by real estate.....	1410	82,569,496		
a. Construction, land development, and other land loans:			BHCK	
(1) 1-4 family residential construction loans.....			F158	611,880
(2) Other construction loans and all land development and other land loans.....			F159	4,755,560
b. Secured by farmland.....			BHDM	
c. Secured by 1-4 family residential properties:			1420	0
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	18,881,857
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....			5367	36,041,701
(b) Secured by junior liens.....			5368	88,380
d. Secured by multifamily (5 or more) residential properties.....			1460	7,833,029
e. Secured by nonfarm nonresidential properties:			BHCK	
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	4,122,994
(2) Loans secured by other nonfarm nonresidential properties.....			F161	10,234,095
2. Loans to depository institutions and acceptances of other banks.....			BHDM	
a. To U.S. banks and other U.S. depository institutions.....	1292	4,225	1288	163,105
b. To foreign banks.....	1296	158,880		
3. Loans to finance agricultural production and other loans to farmers.....	1590	0	1590	0
<i>Holding companies with less than \$5 billion in total assets should report item 4.c and leave items 4.a and 4.b blank.<sup>1</sup></i>				
4. Commercial and industrial loans.....			1766	26,609,508
a. To U.S. addressees (domicile).....	1763	25,418,269		
b. To non-U.S. addressees (domicile).....	1764	1,191,239		
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX56			
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	14,068,775
a. Credit cards.....	B538	1,907,004		
b. Other revolving credit plans.....	B539	792,651		
c. Automobile loans.....	K137	2,133,151		
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207	9,235,969		
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0
8. Not applicable.				

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-C—Continued**

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
<i>Holding companies with less than \$5 billion in total assets should report item 9.b.(3) and leave items 9.b.(1) and 9.b.(2) blank.<sup>2</sup></i>					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	18,674,999	J454	18,674,999	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	471,282	1545	471,282	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	470,558	J451	470,558	9.b.(2)
(3) Loans for purchasing or carrying securities (secured or unsecured) and all other loans.....	KX57		KX57		9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report item 10.c and should leave items 10.a and 10.b blank.<sup>1</sup></i>					
10. Lease financing receivables (net of unearned income).....			2165	1,079,977	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	1,079,977			10.b.
c. Lease finance receivables.....	KX58				10.c.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	144,107,700	2122	144,107,700	12.

**Memoranda**

	Dollar Amounts in Thousands		
	BHDM	Amount	
<i>Memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion in total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1.
(2) All other construction loans and all land development and other land loans.....	K159	342,810	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	47,045	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	25,587	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	8,937	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	554,621	M.1.d.2.
<i>Holding companies with less than \$5 billion in total assets should report Memorandum item 1.e.(3) (semiannually in June and December) and leave items 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>			
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile).....	K163	290,492	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2.
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX59		M.1.e.3.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**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	65,058	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices.....	BHDM		
	K166	0	M.1.f.1.
	BHCK		
(2) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	K098	0	M.1.f.3.a.
(b) Automobile loans.....	K203	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204	0	M.1.f.3.c.
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	1,334,550	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	2,246,692	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	24,148	M.3.
<i>Memorandum item 4 is to be completed by (1) holding companies with \$5 billion or more in total assets<sup>1</sup> that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>			
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....	C391	63,170	M.4.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

## Schedule HC-C—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	BHCK	Amount	
5. Not applicable.			
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230	2,790	M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231		M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above.....	F232		M.6.c.
7.–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	338,362	M.9.
10.–11. Not applicable.			

**Schedule HC-C—Continued**

**Memoranda—Continued**

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.<sup>1</sup></i>						
12. Loans (not considered purchased credit-deteriorated) 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
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0
d. All other loans and all leases.....	G100	0	G101	0	G102	0
e. Loans and leases.....	KX60		KX61		KX62	

	Dollar Amounts in Thousands	
	BHCK	Amount
13. Not applicable.		
14. Pledged loans and leases.....	G378	70,080,274
<i>Memorandum item 15 is to be completed by all holding companies.</i>		
15. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	1,086,710

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

## Schedule HC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands		
	BHCM	Amount	
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	39,901	1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	0	3.
4. Mortgage-backed securities (MBS):	BHCK		
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (2) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential mortgage-backed securities.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	31,788	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.(1)
(2) All other loans secured by real estate.....	HT64	0	6.a.(2)
b. Commercial and industrial loans.....	F614	162,203	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	7,574	6.d.
7.–8. Not applicable			
9. Other trading assets.....	3541	716	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	661,162	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	BHCT		
	3545	903,344	12.
<b>Liabilities</b>			
13. a. Liability for short positions:			
(1) Equity securities.....	BHCK		
(2) Debt securities.....	G209	39,665	13.a.(1)
(3) All other assets.....	G210	12,232	13.a.(2)
b. All other trading liabilities.....	G211	157,229	13.a.(3)
14. Derivatives with a negative fair value.....	F624	56	13.b.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule HC, item 15).....	3547	746,953	14.
	BHCT		
	3548	956,135	15.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

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

# Schedule HC-D—Continued

## Memoranda

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a.(1) through 6.d)			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	0	M.1.a.(2)
b. Commercial and industrial loans.....	F632	177,458	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	7,552	M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets.<sup>1</sup></i>			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value.....	F639		M.2.a.
b. Unpaid principal balance.....	F640		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, item 5.a):			
a. Trust preferred securities issued by financial institutions.....	G299		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		M.3.b.
c. Corporate and similar loans.....	G333		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		M.3.f.
g. Other collateral or reference assets.....	G652		M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387		M.4.a.
b. Pledged loans.....	G388		M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643		M.5.a.
b. Home equity lines.....	F644		M.5.b.
c. Automobile loans.....	F645		M.5.c.
d. Other consumer loans.....	F646		M.5.d.
e. Commercial and industrial loans.....	F647		M.5.e.
f. Other.....	F648		M.5.f.
6. Not applicable			
7. Equity securities:			
a. Readily determinable fair values.....	F652		M.7.a.
b. Other.....	F653		M.7.b.
8. Loans pending securitization.....	F654		M.8.

(1) The \$10 billion trading asset-size test is based on total trading assets reported as of June 30, 2024.

## Schedule HC-D—Continued

### Memoranda—Continued

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

(2) Exclude equity securities.

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

		Dollar Amounts in Thousands	BHCB	Amount	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		2210	41,242,340	1.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	46,053,553	1.b.
c.	Money market deposit accounts and other savings accounts.....		2389	75,533,237	1.c.
d.	Time deposits of \$250,000 or less.....		HK29	14,395,537	1.d.
e.	Time deposits of more than \$250,000.....		J474	6,660,078	1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:				
a.	Noninterest-bearing balances (2).....		BHOD 3189	0	2.a.
b.	Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....		3187	0	2.b.
c.	Money market deposit accounts and other savings accounts.....		2389	0	2.c.
d.	Time deposits of \$250,000 or less.....		HK29	0	2.d.
e.	Time deposits of more than \$250,000.....		J474	0	2.e.

### Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1.	Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....		HK06	4,768,664	M.1.
2.	Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....		HK31	0	M.2.
3.	Time deposits of more than \$250,000 with a remaining maturity of one year or less.....		HK32	6,615,558	M.3.
			BHFN		
4.	Foreign office time deposits with a remaining maturity of one year or less.....		A245	0	M.4.

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

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Accrued interest receivable (2).....	B556	959,661	1.
2. Net deferred tax assets (3).....	2148	1,096,399	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	838,520	4.
5. Life insurance assets:			
a. General account life insurance assets.....	K201	1,718,809	5.a.
b. Separate account life insurance assets.....	K202	259,902	5.b.
c. Hybrid account life insurance assets.....	K270	1,462,144	5.c.
6. Other.....	2168	5,116,407	6.
	BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160	<b>11,451,842</b>	7.

(1) Holding companies should report asset amounts in Schedule HC-F net of any applicable allowance for credit losses.

(2) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on interest-bearing assets that are reported elsewhere on the balance sheet.

(3) See discussion of deferred income taxes in Glossary entry on "income taxes."

(4) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

(5) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule HC-G—Other Liabilities

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Not applicable			
2. Net deferred tax liabilities (1).....	3049	0	2.
3. Allowance for credit losses on off-balance-sheet credit exposures.....	B557	240,899	3.
4. Other.....	B984	3,918,463	4.
	BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750	<b>4,159,362</b>	5.

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Earning assets that are repricable within one year or mature within one year.....	3197	98,806,273	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	20,748,173	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	0	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	593,000	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year .....	3409	0	5.

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

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

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

### I. Property and Casualty Underwriting

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

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

### II. Life and Health Underwriting

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

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

## Schedule HC-K—Quarterly Averages

		Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>					
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....					
	B558			3,713,748	1.a.
b. Mortgage-backed securities (1).....					
	B559			38,123,103	1.b.
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....					
	B560			3,238,846	1.c.
2. Federal funds sold and securities purchased under agreements to resell.....					
	3365			0	2.
	BHDM				
3. a. Total loans and leases in domestic offices.....					
	3516			143,191,427	3.a.
(1) Loans secured by 1–4 family residential properties.....					
	3465			54,325,222	3.a.(1)
(2) All other loans secured by real estate.....					
	3466			27,978,507	3.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....					
	3386			0	3.a.(3)
(4) Commercial and industrial loans.....					
	3387			26,747,658	3.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
	B561			1,863,072	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			12,925,045	3.a.(5)(b)
	BHFN				
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....					
	3360			0	3.b.
<i>Item 4(a) is to be completed by holding companies with \$5 billion or more in total assets and total trading assets of \$10 million or more in any of the four preceding calendar quarters.<sup>3</sup></i>					
	BHCK				
4. a. Trading assets.....					
	3401			767,553	4.a.
b. Other earning assets.....					
	B985			9,611,092	4.b.
5. Total consolidated assets (4).....					
	3368			223,009,207	5.
<b>Liabilities</b>					
6. Interest-bearing deposits (domestic) (5).....					
	3517			139,990,419	6.
7. Interest-bearing deposits (foreign) (5).....					
	3404			0	7.
8. Federal funds purchased and securities sold under agreements to repurchase.....					
	3353			8,446	8.
9. All other borrowed money.....					
	2635			8,785,767	9.
10. Not applicable					
<b>Equity Capital</b>					
11. Total equity capital (excludes limited-life preferred stock).....					
	3519			25,933,800	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, 2024.

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

a) Debt securities at amortized cost.

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

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

(5) Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):						
a. Revolving, open-end loans secured by 1-4 family residential properties (e.g., home equity lines).....		3814	29,773,856			1.a.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> semiannually in the June and December reports only.</i>						
b. (1) Unused consumer credit card lines.....		J455	10,722,637			1.b.(1)
(2) Other unused credit card lines.....		J456	1,546,923			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	3,603,459			1.c.(1)
(a) 1-4 family residential construction loan commitments.....		F164	476,631			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	3,126,828			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....		6550	267,024			1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
d. Securities underwriting .....		3817	0			1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....		J457	35,934,836			1.e.(1)
(2) Loans to financial institutions.....		J458	20,964,593			1.e.(2)
(3) All other unused commitments.....		J459	3,081,035			1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....		6566	2,305,133			2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others .....		3820	590,716			2.a.
3. Performance standby letters of credit and foreign office guarantees .....		6570	184,777			3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others .....		3822	49,545			3.a.
4. Commercial and similar letters of credit .....		3411	52,632			4.
5. Not applicable						
6. Securities:						
a. Securities lent.....		3433	0			6.a.
b. Securities borrowed.....		3432	0			6.b.

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

		(Column A) Sold Protection		(Column B) Purchased Protection		
		BHCK	Amount	BHCK	Amount	
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....		C968	0	C969	0	7.a.(1)
(2) Total return swaps.....		C970	0	C971	0	7.a.(2)
(3) Credit options.....		C972	0	C973	0	7.a.(3)
(4) Other credit derivatives.....		C974	2,523,516	C975	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value .....		C219	0	C221	0	7.b.(1)
(2) Gross negative fair value.....		C220	36,581	C222	0	7.b.(2)

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-L—Continued**

Report only transactions with nonrelated institutions

		Dollar Amounts in Thousands		BHCK	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)						
(1) Positions covered under the Market Risk Rule:						
	(a) Sold protection.....			G401	0	7.c.(1)(a)
	(b) Purchased protection.....			G402	0	7.c.(1)(b)
(2) All other positions:						
	(a) Sold protection.....			G403	2,523,516	7.c.(2)(a)
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....			G404	0	7.c.(2)(b)
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....			G405	0	7.c.(2)(c)

		Remaining Maturity of:						
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
		BHCK	Amount	BHCK	Amount	BHCK	Amount	
d. Notional amounts by remaining maturity:								
(1) Sold credit protection: (2)								
	(a) Investment grade.....	G406	577,422	G407	1,886,911	G408	48,229	7.d.(1)(a)
	(b) Subinvestment grade.....	G409	5,400	G410	5,554	G411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)								
	(a) Investment grade.....	G412	0	G413	0	G414	0	7.d.(2)(a)
	(b) Subinvestment grade.....	G415	0	G416	0	G417	0	7.d.(2)(b)

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

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	99,811	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	5,116,233	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 Standby letters of credit issued by another party e.g., a Federal Home Loan Bank on the banks behalf	6561	5,116,233	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, 2024.

### Schedule HC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators		Amount	Amount	Amount	Amount
<i>Items 11.a through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):					
a. Futures contracts.....	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	11.a.
	1,518,200	0	0	0	
b. Forward contracts.....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	11.b.
	3,932,391	5,490,296	38,698	0	
c. Exchange-traded option contracts:					
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	11.c.(1)
	0	0	0	0	
(2) Purchased options.....	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	11.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712	11.d.(1)
	7,374,912	1,563,655	0	1,936,678	
(2) Purchased options.....	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	11.d.(2)
	23,120,824	1,563,655	0	2,282,687	
e. Swaps.....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	11.e.
	216,321,260	31,783,301	0	6,793,849	
12. Total gross notional amount of derivative contracts held for trading.....	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	12.
	165,352,876	40,400,907	38,698	10,973,815	
13. Total gross notional amount of derivative contracts held for purposes other than trading.....	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	13.
	86,914,711	0	0	39,399	
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	14.a.(1)
	179,939	509,458	967	457,357	
(2) Gross negative fair value.....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14.a.(2)
	439,869	373,235	0	404,682	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	14.b.(1)
	383,791	0	0	0	
(2) Gross negative fair value.....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	14.b.(2)
	36,997	0	0	3,000	

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-L—Continued**

	(Column A)		(Column B)	(Column C)		(Column D)		(Column E)		
	Banks and Securities			Hedge Funds		Sovereign		Corporations and All		
	Firms					Governments		Other Counterparties		
Dollar Amounts in Thousands	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more.<sup>1</sup></i>										
15. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	523,454		G420	0	G421	0	G422	665,529	15.a.
b. Fair value of collateral:										
(1) Cash - U.S. dollar.....	G423	469,760		G425	0	G426	0	G427	35,412	15.b.1
(2) Cash - Other currencies.....	G428	0		G430	0	G431	0	G432	0	15.b.2
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	0	15.b.3
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	0		G440	0	G441	0	G442	0	15.b.4
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	15.b.5
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	15.b.6
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0	15.b.7
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	<b>469,760</b>		G460	<b>0</b>	G461	<b>0</b>	G462	<b>35,412</b>	15.b.8

(1) The \$10 billion asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-M—Memoranda**

		Dollar Amounts in Thousands		BHCK	Amount		
1.	Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)				1.	
		3459	429,242,174				
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		351,495		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		4,455,753		3.	
4.	Other assets acquired in satisfaction of debts previously contracted .....	6557		1,129		4.	
5.	Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288		0		5.	
<i>Item 6 is only completed by holding companies with \$5 billion or more in assets.<sup>1</sup></i>							
6.	Portion of covered other real estate owned included in Schedule HC, item 7 that is protected by FDIC loss-sharing agreements.....	K192		0		6.	
<i>Items 7.a and 7.b are to be completed annually in the December report only.</i>							
7. Captive insurance and reinsurance subsidiaries:							
a.	Total assets of captive insurance subsidiaries (2).....	K193		0		7.a.	
b.	Total assets of captive reinsurance subsidiaries (2).....	K194		0		7.b.	
8.	Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No.).....	0=NO	BHCK	1=YES	C251	0	8.
9.	Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No.) .....	0=NO	BHCK	1=YES	6689	0	9.
10.	Not applicable.						
11.	Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10 .....	0=NO	BHCK	1=YES	6416	1	11.
	TEXT	CONF		CONF			
	6428			Area Code and Phone Number (TEXT 9009)			
Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)							
12.	Intangible assets:	BHCK		Amount			
a.	Mortgage servicing assets.....	3164		1,454,885		12.a.	
(1)	Estimated fair value of mortgage servicing assets.....	6438		1,454,885		12.a.(1)	
b.	Goodwill.....	3163		8,186,649		12.b.	
c.	All other intangible assets .....	JF76		116,795		12.c.	
d.	Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....	BHCT		9,758,329		12.d.	
13.	Other real estate owned .....	2143		19,254		13.	
14.	Other borrowed money:	BHCK					
a.	Commercial paper.....	2309		0		14.a.	
b.	Other borrowed money with a remaining maturity of one year or less .....	2332		351,495		14.b.	
c.	Other borrowed money with a remaining maturity of more than one year .....	2333		9,985,081		14.c.	
d.	Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	BHCT		10,336,576		14.d.	
15.	Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No.).....	0=NO	BHCK	1=YES	B569	1	15.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

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

**Schedule HC-M—Continued**

BHCK	Amount	
B570	0	16.

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

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

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

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

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

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

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

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

Dollar Amounts in Thousands

	BHCK	Amount	
<i>Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.</i>			
20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			
a. Net assets .....	C252	158,622	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	14,729	20.b.(2)
(3) Due from nonbank subsidiaries of the holding company, gross .....	4834	0	20.b.(3)
c. Balances due to related institutions:			
(1) Due to holding company (parent company only), gross.....	5041	180,046	20.c.(1)
(2) Due to subsidiary banks of the holding company, gross.....	5043	0	20.c.(2)
(3) Due to nonbank subsidiaries of the holding company, gross .....	5045	0	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	180,046	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B)) <sup>1</sup> .....	C253	0	21.

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

## Schedule HC-M—Continued

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

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

TEXT C497	http:// <a href="http://www.citizensbank.com">www.citizensbank.com</a>	22.
--------------	--	-----

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 and 24 are to be completed by all holding companies.</i>			
23. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....	F065	4,002,384	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.

### 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, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	54	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	17,000	F175	0	F177	31,736	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	121,164	5399	477	5400	309,054	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	142,370	C237	486,040	C229	203,611	1.c.(2)(a)
(b) Secured by junior liens.....	C238	508	C239	386	C230	3,780	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	97,818	3500	19,407	3501	132,741	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	27,592	F180	2,913	F182	21,123	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	142,377	F181	952	F183	449,489	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	3,134	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	2,689	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans.....	1606	30,576	1607	1,794	1608	232,956	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	27,876	B576	0	B577	21,963	5.a.
b. Automobile loans.....	K213	74,982	K214	0	K215	26,330	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	78,566	K217	2,243	K218	38,490	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	2,512	5460	0	5461	17,025	7.

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
<i>Holding companies with less than \$5 billion in total assets are to report item 8.c. columns A, B, and C and should leave items 8.a and 8.b columns A, B, and C blank.<sup>1</sup></i>						
8. Lease financing receivables:						
a. Leases to individuals for household family and other personal expenditures.....	F166	0	F167	0	F168	0
b. All other leases.....	F169	1,766	F170	0	F171	15,824
c. Lease finance receivables .....	KX63		KX64		KX65	
9. Total loans and leases (sum of items 1 through 8.b) (2).....	1406	<b>770,930</b>	1407	<b>514,212</b>	1403	<b>1,504,176</b>
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	301	3506	2,245	3507	0
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	85,234	K037	487,704	K038	17,531
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	K039	4,117	K040	4,970	K041	14,298
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	78,044	K043	482,594	K044	77
12. Portion of covered loans and leases reported in item 9 above that are protected by loss-sharing agreements with the FDIC.....	K102	0	K103	0	K104	0

**Memoranda**

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

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

(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**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
1. b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	18,442	F662	26,064	F663	48,859	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM		
	K111	15,924	K112	1,892	K113	23,640	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	7,348	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	292,391	M.1.d.2.
<i>Holding companies with less than \$5 billion in total assets are to report Memoranda item 1.e.(3) columns A, B, and C and should leave Memoranda items 1.e.(1) and 1.e.(2) columns A, B, and C blank.<sup>1</sup></i>							
e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	2,230	K121	0	K122	23,577	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
(3) To U.S. addressees (domicile) and non-U.S. addressees (domicile).....	KX66		KX67		KX68		M.1.e.3.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	2,892	K127	0	K128	2,926	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM		BHDM		BHDM		
	K130	0	K131	0	K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		BHCK		BHCK		
	K138	0	K139	0	K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.3.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.3.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280	0	K281	0	K282	0	M.1.f.3.c.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....	HK26	39,488	HK27	27,956	HK28	398,741
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	4	6559	0	6560	12,205
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	619	1912	0	1913	190
4. Not applicable.						
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	1,163	C241	0	C226	0

M.1.g.

M.2.

M.3.

M.5.

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

M.6.

	Dollar Amounts in Thousands	
	BHCK	Amount
<i>Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.</i>		
7. Additions to nonaccrual assets during the previous six months.....	C410	695,182
8. Nonaccrual assets sold during the previous six months.....	C411	25,340
9. Not applicable.		

M.7.

M.8.

(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, 2024.

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

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

	Dollar Amounts in Thousands		
	BHCK	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT81	569,766	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2).....	HT82	2,179,279	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	2,444,046	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	895,579	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	20,886	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	5,728	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	<b>2,415</b>	7.c.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	Dollar Amounts in Thousands										
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<b>Assets</b>											
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	JA36	35,947,190	G474	0	G475	3,373,800	G476	32,573,390	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	BHCK		G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	895,579	G484	0	G485	0	G486	895,579	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:	BHCT										
a. Derivative assets.....	3543	661,162	G493	486,558	G494	0	G495	1,147,720	G496	0	5.a.
b. Other trading assets.....	BHCK										
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....	G497	242,182	G498	0	G499	39,901	G500	202,281	G501	0	5.b.
6. All other assets.....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G391	1,555,366	G392	283,311	G395	0	G396	375,555	G804	1,463,122	6.
	G502	39,301,479	G503	769,869	G504	3,413,701	G505	35,194,525	G506	1,463,122	7.
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:	BHCT										
a. Derivative liabilities.....	3547	746,953	G512	470,833	G513	0	G514	1,217,786	G515	0	10.a.
b. Other trading liabilities.....	BHCK										
	G516	209,182	G517	0	G518	39,665	G519	169,517	G520	0	10.b.

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

(2) Asset-size test is based on the total assets reported as of June 30, 2024.

**Schedule HC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands											
<b>Liabilities (continued)</b>											
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	32,475	G806	7,522	G807	0	G808	36,800	G809	3,197	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	<b>988,610</b>	G532	<b>478,355</b>	G533	<b>39,665</b>	G534	<b>1,424,103</b>	G535	<b>3,197</b>	14.

**Memoranda**

	BHCK		BHCK		BHCK		BHCK		BHCK		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands											
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	1,454,886	G537	0	G538	0	G539	0	G540	1,454,886	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. BHTX G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. BHTX G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. BHTX G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. BHTX G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	32,475	G567	7,522	G568	0	G569	36,800	G570	3,197	M.2.b.
c. BHTX G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. BHTX G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. BHTX G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. BHTX G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

## Schedule HC-Q—Continued

### Memoranda

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memorandum items 3 and 4 are to be completed by holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.</i>			
3. Loans measured at fair value:			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	895,579	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
4. Unpaid principal 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	872,323	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			
	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

# Schedule HC-R—Regulatory Capital

For Federal Reserve Bank Use Only  
C.I. \_\_\_\_\_

FR Y-9C  
Page 48 of 72

## Part I. Regulatory Capital Components and Ratios

		Dollar Amounts in Thousands		BHCA	Amount		
<b>Common Equity Tier 1 Capital</b>							
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	14,830,218			1.	
2.	Retained earnings (1).....	KW00	<b>11,344,935</b>			2.	
a.	Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....	BHCA	Number	JJ29	0	2.a.	
3.	Accumulated other comprehensive income (AOCI).....	BHCA	Amount	B530	(1,968,491)	3.	
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No	BHCA	1=Yes	P838	1	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	BHCA	Amount	P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	<b>24,206,662</b>			5.	
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>							
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	7,763,026			6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	103,501			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	69,008			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	(922,253)			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	(118,416)			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	(247,548)			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	(680,274)			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				9.f.	

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

Schedule HC-R—Continued

Part I.—Continued

	Dollar Amounts in Thousands		BHCA	Amount
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	0		10.b.

	Dollar Amounts in Thousands			
	(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>	
	BHCA	Amount	BHCW	Amount
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	18,239,618	P852	
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	0		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	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	0		14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	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	0		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	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	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	0	P857	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	0	P858	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	18,239,618	P859	19.

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

# Schedule HC-R—Continued

## Part I.—Continued

		Dollar Amounts in Thousands		BHCA	Amount	
<b>Additional Tier 1 Capital</b>						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	2,110,700			20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,110,700			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	0			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,110,700			25.
<b>Tier 1 Capital</b>						
26.	Tier 1 capital (1).....	8274	20,350,318			26.
<b>Total Assets for the Leverage Ratio</b>						
27.	Average total consolidated assets (2).....	KW03	223,009,207			27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3).....	P875	7,935,534			28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(247,548)			29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	215,321,221			30.
<b>Leverage Ratio*</b>						
31.	Leverage ratio (item 26 divided by item 30) .....	BHCA	Percentage			31.
		7204	9.4511			
a.	Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....	0=No 1=Yes	BHCA LE74		0	31.a.
	If your holding company entered "1" for Yes in item 31.a:					
	• Complete items 32 through 36,					
	• Do not complete items 37 through 69, and					
	• Do not complete Part II of Schedule HC-R.					
	If your holding company entered "0" for No in item 31.a:					
	• Skip (do not complete) items 32 through 36,					
	• Complete items 37 through 69 as applicable, and					
	• Complete Part II of Schedule HC-R.					
	<i>Item 31.b is to be completed only by non-advanced approaches holding companies that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>					
b.	Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.).....	1=Yes	BHCA 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 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\*

	(Column A)		(Column B)		
	BHCA	Amount	BHCA	Percentage	
Dollar Amounts in Thousands					
32. Total assets (Schedule HC, item 12); (must be less than \$10 billion).....	2170				32.
33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B .....	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments.....	KX79				34.a.
b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b).....	KX80				34.b.
c. Other off-balance sheet exposures.....	KX81				34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	KX82		KX83		34.d.
		Dollar Amounts in Thousands	BHCA	Amount	
35. Unconditionally cancellable commitments.....			S540		35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....			LB61		36.

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

	Dollar Amounts in Thousands				
	BHCA	Amount			
<b>Tier 2 Capital<sup>1</sup></b>					
37. Tier 2 capital instruments plus related surplus.....	P866	1,238,659			37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	0			38.
39. Total capital minority interest that is not included in tier 1 capital.....	P868	0			39.
40. a. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2).....	5310	2,064,503			40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	BHCW				
	5310				40.b.
41. Not applicable.					
	BHCA				
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a).....	P870	3,303,162			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				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 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			0	43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero).....	5311			3,303,162	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				44.b.
<b>Total Capital</b>	BHCA				
45. a. Total capital (sum of items 26 and 44.a).....	3792			23,653,480	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW				
	3792				45.b.

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Total Risk-Weighted Assets</b>					
46. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....	A223			171,493,036	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				46.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Ratios*</b>					
47. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19, column B, divided by item 46.b).....	P793	10.6358	P793		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	11.8666	7206		48.
49. Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b).....	7205	13.7927	7205		49.

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

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

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

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

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

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

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

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

Schedule HC-R—Continued

Part I.—Continued

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

	(Column A) Standardized Approach		(Column B) Advanced Approaches		
	BHCA	Percentage	BHCW	Percentage	
<b>Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:</b>					
60. Capital conservation buffer requirement (sum of items 60.a through 60.c):					
a. of which: Stress capital buffer or 2.500% (for advanced approaches).....	LE85	4.5000	LE85		60.a.
b. of which: GSIB surcharge (if applicable).....	LE86	0.0000	LE86		60.b.
c. of which: Countercyclical capital buffer amount (if applicable).....	LE87	0.0000	LE87		60.c.
61. Capital conservation buffer.....	MK76	5.7927	H311		61.

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

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

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

	Dollar Amounts in Thousands		BHCA	Amount	
<b>Leverage buffer and requirements for holding companies subject to the capital plan rule:</b>					
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable).....			LE88	0	63.
64. Leverage buffer requirement (if applicable).....			LE89	0.0000	64.
65. Leverage ratio buffer (if applicable).....			LE90	0.0000	65.
<b>Maximum payout ratios and amounts for holding companies subject to the capital plan rule:</b>					
66. Eligible retained income.....			MK77	457,851	66.
67. Maximum payout ratio.....			LE91		67.
68. Maximum payout amount.....			LE92		68.
69. Distributions and discretionary bonus payments during the quarter.....			MK78	365,303	69.

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

**Schedule HC-R—Continued**

**Part II. Risk-Weighted Assets**

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

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

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

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands											
<b>Balance Sheet Asset Categories<sup>3</sup></b>											
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958					BHCK D959	BHCK S397	BHCK D960	BHCK S398
	<b>13,944,405</b>	0	12,121,629					1,574,891	435	247,219	231
2. Securities:	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75			BHCK D963	BHCK D964	BHCK D965	BHCK S400
a. Held-to-maturity securities (4).....	<b>7,594,608</b>	(901,146)	3,709,893	0	0			4,785,861	0	0	0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77			BHCK D968	BHCK D969	BHCK D970	BHCK S403
	<b>35,594,551</b>	(1,198,657)	15,900,609	0	0			20,891,436	1,163	0	0
3. Federal funds sold and securities purchased under agreements to resell:	BHCK D971		BHCK D972					BHCK D973	BHCK S410	BHCK D974	BHCK S411
a. Federal funds sold (in domestic offices).....	0		0					0	0	0	0
b. Securities purchased under agreements to resell.....	BHCK H171	BHCK H172									
	0	0									
4. Loans and leases held for sale:	BHCK S413	BHCK S414	BHCK H173					BHCK S415	BHCK S416	BHCK S417	
a. Residential mortgage exposures.....	<b>895,579</b>	0	0					33,600	827,667	34,312	
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174					BHCK H175	BHCK H176	BHCK H177	BHCK S421
	0	0	0					0	0	0	0

(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, 2024.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
	132,821	0	0	0	0		1,446	0	131,375	0
5. Loans and leases held for investment: (7)	BHCK S439	BHCK S440	BHCK H178				BHCK S441	BHCK S442	BHCK S443	
a. Residential mortgage exposures.....	57,585,706	2,273	0				1,118,620	41,556,692	14,908,121	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	15,750	0	0				0	0	0	15,750
c. Exposures past due 90 days or more or on nonaccrual (8).....	BHCK S449	BHCK S450	BHCK S451	BHCK HJ82	BHCK HJ83		BHCK S452	BHCK S453	BHCK S454	BHCK S455
	997,438	18,199	0	0	0		0	0	54	979,185
d. All other exposures.....	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
	78,879,538	97,903	4,905	0	0		186,039	88,330	78,496,726	5,635
6. LESS: Allowance for credit losses on loans and leases.....	BHCX 3123	BHCY 3123								
	1,942,574	1,942,574								

(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) Holding companies should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

Schedule HC-R—Continued

Part II. 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 (9)	
	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 (10).....								BHCK H277	BHCK H278
								0	0
d. All other exposures.....								BHCK H279	BHCK H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281	BHCK H282
								0	0
b. High volatility commercial real estate exposures.....								BHCK H283	BHCK H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual (11).....								BHCK H285	BHCK H286
								0	0
d. All other exposures.....								BHCK H287	BHCK H288
								0	0
6. LESS: Allowance for credit losses on loans and leases.....									

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	BHCK D976 <b>903,344</b>	BHCK S466 903,344	BHCK D977 0	BHCK HJ86 0	BHCK HJ87 0		BHCK D978 0	BHCK D979 0	BHCK D980 0	BHCK S467 0
8. All other assets (12,13,14).....	BHCK D981 <b>25,961,179</b>	BHCK S469 8,423,082	BHCK D982 2,262,394	BHCK HJ88 0	BHCK HJ89 0		BHCK D983 191,505	BHCK D984 226	BHCK D985 11,341,973	BHCK H185 32
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

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

(14) Holding companies that have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule HC-R—Continued

Part II. 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 (15)	
	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
	BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
8. All other assets (16).....	2,009,921	0	0	0				0	0
a. Separate account bank-owned life insurance.....								BHCK H296	BHCK H297
b. Default fund contributions to central counterparties.....								1,722,046	1,595,824
								BHCK H298	BHCK H299
								10,000	1,800

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (17)	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (18).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	<b>338,081</b>	338,081	0	67,616	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	<b>352,639</b>	352,639	0	71,405	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	<b>0</b>	0	0	0	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	<b>5,639,774</b>	5,639,774	0	1,131,126	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	<b>3,999,063</b>	3,999,063	0	800,225	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule HC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (19).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	<b>226,892,839</b>	<b>11,732,918</b>	<b>33,999,430</b>	<b>0</b>	<b>0</b>		<b>28,783,398</b>	<b>42,474,513</b>	<b>105,159,780</b>	<b>1,000,833</b>

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (19).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
	<b>2,009,921</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>1,732,046</b>

(17) Simplified Supervisory Formula Approach.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (22)</b>											
12. Financial standby letters of credit.....	BHCK D991 1,714,417	1.0	BHCK D992 <b>1,714,417</b>	BHCK D993 2,426	BHCK HJ92 0	BHCK HJ93 0		BHCK D994 1,300	BHCK D995 0	BHCK D996 1,710,691	BHCK S511 0
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997 135,233	0.5	BHCK D998 <b>67,617</b>	BHCK D999 0				BHCK G603 0	BHCK G604 0	BHCK G605 67,617	BHCK S512 0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606 13,734	0.2	BHCK G607 <b>2,747</b>	BHCK G608 0	BHCK HJ94 0	BHCK HJ95 0		BHCK G609 864	BHCK G610 202	BHCK G611 1,255	BHCK S513 426
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612 0	1.0	BHCK G613 <b>0</b>	BHCK G614 0				BHCK G615 0	BHCK G616 0	BHCK G617 0	BHCK S514 0

(20) Credit conversion factor.

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (23)	(Column B) Credit Equivalent Amount (24)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (25).....	BHCK S515		BHCK S516	BHCK S517	BHCK S518	BHCK S519		BHCK S520	BHCK S521	BHCK S522	BHCK S523
	0	1.0	0	0	0	0		0	0	0	0
17. All other off-balance sheet liabilities.....	BHCK G618		BHCK G619	BHCK G620				BHCK G621	BHCK G622	BHCK G623	BHCK S524
	126,836	1.0	126,836	0				83,946	0	42,890	0
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	BHCK S525		BHCK S526	BHCK S527	BHCK HJ96	BHCK HJ97		BHCK S528	BHCK S529	BHCK S530	BHCK S531
	8,312,999	0.2	1,662,600	0	0	0		0	0	1,662,240	360
b. Original maturity exceeding one year .....	BHCK G624		BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99		BHCK G627	BHCK G628	BHCK G629	BHCK S539
	46,145,795	0.5	23,072,898	4,078	0	0		24,167	0	23,025,628	19,025
19. Unconditionally cancelable commitments .....	BHCK S540		BHCK S541								
	47,475,404	0.0	0								
20. Over-the-counter derivatives .....			BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548
			2,646,310	0	0	0	0	888,081	0	1,758,229	0
			BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557
			648,723	0	0	648,723		0	0	0	0
21. Centrally cleared derivatives .....				BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197
22. Unsettled transactions (failed trades) (26) .....	BHCK H191			0				0	0	0	0

(23) Credit conversion factor.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
	BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561
	<b>34,005,934</b>	<b>0</b>	<b>648,723</b>	<b>0</b>	<b>29,781,756</b>	<b>42,474,715</b>	<b>133,428,330</b>	<b>1,020,644</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								
	BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572
	<b>0</b>	<b>0</b>	<b>25,949</b>	<b>0</b>	<b>5,956,351</b>	<b>21,237,358</b>	<b>133,428,330</b>	<b>1,530,966</b>

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568
	<b>2,009,921</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579
	<b>5,024,803</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

	Totals	
Dollar Amounts in Thousands	BHCK	Amount
26. Risk-weighted assets for purposes of calculating the adjusted allowance for credit losses (AACL) 1.25 percent threshold.....	S580	170,871,753
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....	S581	621,283
28. Risk-weighted assets before deductions for excess AACL (30) and allocated transfer risk reserve (31).....	B704	<b>171,493,036</b>
29. LESS: Excess AACL (30) .....	A222	0
30. LESS: Allocated transfer risk reserve .....	3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	<b>171,493,036</b>

(30) Holding companies that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

Memoranda

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

	Dollar Amounts in Thousands		BHCK	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			G642	663,191	M.1.

	Dollar Amounts in Thousands						
	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	S582	29,812,237	S583	43,105,405	S584	4,958,448	M.2.a.
b. Foreign exchange rate and gold .....	S585	15,946,605	S586	10,203,569	S587	700,457	M.2.b.
c. Credit (investment grade reference asset) .....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	S591	0	S592	0	S593	0	M.2.d.
e. Equity .....	S594	38,698	S595	0	S596	0	M.2.e.
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0	M.2.f.
g. Other .....	S600	4,259,433	S601	4,602,759	S602	214,345	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	S603	167,016,584	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold .....	S606	11,986,621	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0	M.3.d.
e. Equity .....	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0	M.3.f.
g. Other .....	S621	0	S622	0	S623	0	M.3.g.

	Dollar Amounts in Thousands		BHCK	Amount	
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27).....			S624	341,240	M.4.
5. Amount of allowances for credit losses on purchased credit-deteriorated assets:					
a. Loans and leases held for investment.....			JJ30	118,970	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, 2024.

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

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

							<b>C000</b>
							◀
Dollar Amounts in Thousands							
(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....	0	0	0	0	0	0	0 1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	0	0	0	0	0	0	0 2.
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup></i>							
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....	0	0	0	0	0	0	0 3.
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	0	0	0	0	0	0	0 4.a.
b. 90 days or more past due.....	0	0	0	0	0	0	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.....	0	0	0	0	0	0	0 5.a.
b. Recoveries.....	0	0	0	0	0	0	0 5.b.

(1) Asset-size test is based on the total assets reported as of June 30, 2024.

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
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.
7. - 8. Not applicable.							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....				BHCK B779 0	BHCK B780 0	BHCK B781 0	BHCK B782 0
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures.....				BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
<b>Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....							BHCK B796 83,945
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							BHCK B803 83,945

(2) The \$10 billion asset-size test is based on the total assets reported as of June 30, 2024.

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	98,663	M.2.a.
b.	1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	94,778,083	M.2.b.
c.	Other financial assets (1).....		A591	2,422,753	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	211,557	M.2.d.
<i>Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>					
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
	(1) Conduits sponsored by the bank, a bank affiliate, or the holding company (2) .....		B806	0	M.3.a.1.
	(2) Conduits sponsored by other unrelated institutions (2).....		B807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:					
	(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....		B808	0	M.3.b.1.
	(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b.2.
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, 2024.

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

# Schedule HC-V—Variable Interest Entities

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

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	156,572	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	1,928,867	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	11,041	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money.....	JF92	0	JF85	1,597,501	2.a.
b. Other liabilities.....	JF93	0	JF86	3,875	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

<sup>(1)</sup> Asset-size test is based on the total assets reported as of June 30, 2024.

## Notes to the Balance Sheet—Predecessor Financial Items

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

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

## Notes to the Balance Sheet (Other)

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

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

### Example

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

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

## Notes to the Balance Sheet (Other)

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

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

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