



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

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

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

This report form is to be filed by holding companies with total consolidated assets of \$3 billion or more. In addition, holding companies meeting certain criteria must file this report (FR Y-9C)

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

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

Date of Report: September 30, 2019
Month / Date / Year (BHCK 9999)

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

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

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

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

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

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

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

Person to whom questions about this report should be directed:

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

For Federal Reserve Bank Use Only

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

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 46.29 hours per response for non-Advanced Approaches HCs and 47.54 hours for Advanced Approaches HCs, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

Report of Income for Holding Companies

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

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands		BHCK	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by 1-4 family residential properties.....	4435	1,103,006	1.a.(1)(a)	
(b) All other loans secured by real estate.....	4436	580,167	1.a.(1)(b)	
(c) All other loans.....	F821	2,440,166	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	58,938	1.b.	
c. Interest income on balances due from depository institutions (1).....	4115	22,693	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	1,436	1.d.(1)	
(2) Mortgage-backed securities.....	B489	462,552	1.d.(2)	
(3) All other securities.....	4060	3,008	1.d.(3)	
e. Interest income from trading assets.....	4069	6,367	1.e.	
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	125	1.f.	
g. Other interest income.....	4518	16,191	1.g.	
h. Total interest income (sum of items 1.a through 1.g.).....	4107	4,694,649	1.h.	
2. Interest expense:				
a. Interest on deposits:				
(1) In domestic offices:				
(a) Time deposits of \$250,000 or less.....	HK03	261,149	2.a.(1)(a)	
(b) Time deposits of more than \$250,000.....	HK04	69,842	2.a.(1)(b)	
(c) Other deposits.....	6761	559,259	2.a.(1)(c)	
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	1,635	2.a.(2)	
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	7,118	2.b.	
c. Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....				
	4185	265,730	2.c.	
d. Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397	52,093	2.d.	
e. Other interest expense.....	4398	0	2.e.	
f. Total interest expense (sum of items 2.a through 2.e.).....	4073	1,216,826	2.f.	
3. Net interest income (item 1.h minus 2.f.).....	4074	3,477,823	3.	
4. Provision for loan and lease losses (2).....	JJ33	329,263	4.	
5. Noninterest income:				
a. Income from fiduciary activities.....				
	4070	31,790	5.a.	
b. Service charges on deposit accounts in domestic offices.....	4483	369,658	5.b.	
c. Trading revenue (3).....	A220	50,798	5.c.	
d.(1) Fees and commissions from securities brokerage.....	C886	68,793	5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	53,402	5.d.(2)	
(3) Fees and commissions from annuity sales.....	C887	41,855	5.d.(3)	
(4) Underwriting income from insurance and reinsurance activities.....	C386	0	5.d.(4)	
(5) Income from other insurance activities.....	C387	2,694	5.d.(5)	
e. Venture capital revenue.....	B491	0	5.e.	
f. Net servicing fees.....	B492	58,970	5.f.	
g. Net securitization income.....	B493	0	5.g.	

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

(2) Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets that fall within the scope of the standard.

(3) 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	
5. h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		8560	151,482	5.i.
j. Net gains (losses) on sales of other real estate owned.....		8561	1,378	5.j.
k. Net gains (losses) on sales of other assets (4).....		B496	7,941	5.k.
l. Other noninterest income (5).....		B497	524,069	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....		4079	1,362,830	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....		3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....		3196	13,220	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	1,528,409	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	452,447	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232	7,747	7.c.(2)
d. Other noninterest expense (6).....		4092	825,728	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....		4093	2,814,331	7.e.
8. a. Income (loss) before 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	1,710,279	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (7).....		HT70	8	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....		4301	1,710,287	8.c.
9. Applicable income taxes (foreign and domestic).....		4302	369,121	9.
10. Income (loss) before discontinued operations (item 8.c. minus item 9).....		4300	1,341,166	10.
11. Discontinued operations, net of applicable income taxes (8).....		FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11).....		G104	1,341,166	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	1,341,166	14.

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

(5) See Schedule HI, Memoranda item 6.

(6) See Schedule HI, Memoranda item 7.

(7) Item 8.b is to be completed only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

Memoranda

	Dollar Amounts in Thousands	BHCK	Amount	
1. Net Interest income (item 3 above) on a fully taxable equivalent basis.....		4519	3,492,603	M.1.
2. Net income before applicable income taxes, and discontinued operations (item 8.c. above) on a fully taxable equivalent basis.....		4592	1,717,772	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	25	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	98	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		BHCK	Number	
		4150	18,116	M.5.
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):				
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	41,389	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.

Schedule HI—Continued**Memoranda—Continued**

Dollar Amounts in Thousands					BHCK	Amount					
6. f. Bank card and credit card interchange fees.....					F555	142,660	M.6.f.				
g. Income and fees from wire transfers.....					T047	0	M.6.g.				
h. <table><tr><td>TEXT</td><td>Letter of Credit and Loan Fees</td></tr><tr><td>8562</td><td></td></tr></table>					TEXT	Letter of Credit and Loan Fees	8562		8562	102,161	M.6.h.
TEXT	Letter of Credit and Loan Fees										
8562											
i. <table><tr><td>TEXT</td><td>Syndication Fee Income</td></tr><tr><td>8563</td><td></td></tr></table>					TEXT	Syndication Fee Income	8563		8563	91,415	M.6.i.
TEXT	Syndication Fee Income										
8563											
j. <table><tr><td>TEXT</td><td>Foreign Exchange Trading Income</td></tr><tr><td>8564</td><td></td></tr></table>					TEXT	Foreign Exchange Trading Income	8564		8564	53,012	M.6.j.
TEXT	Foreign Exchange Trading Income										
8564											
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	97,133	M.7.b.				
c. Directors' fees.....					4136	0	M.7.c.				
d. Printing, stationery, and supplies.....					C018	0	M.7.d.				
e. Postage.....					8403	0	M.7.e.				
f. Legal fees and expenses.....					4141	0	M.7.f.				
g. FDIC deposit insurance assessments.....					4146	CONF	M.7.g.				
h. Accounting and auditing expenses.....					F556	0	M.7.h.				
i. Consulting and advisory expenses.....					F557	83,671	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.				
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. <table><tr><td>TEXT</td><td>Capitalized Software Expense</td></tr><tr><td>8565</td><td></td></tr></table>					TEXT	Capitalized Software Expense	8565		8565	146,100	M.7.n.
TEXT	Capitalized Software Expense										
8565											
o. <table><tr><td>TEXT</td><td>Outside Services</td></tr><tr><td>8566</td><td></td></tr></table>					TEXT	Outside Services	8566		8566	123,832	M.7.o.
TEXT	Outside Services										
8566											
p. <table><tr><td>TEXT</td><td></td></tr><tr><td>8567</td><td></td></tr></table>					TEXT		8567		8567	0	M.7.p.
TEXT											
8567											
8. Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):											
a.(1) <table><tr><td>TEXT</td><td></td></tr><tr><td>FT29</td><td></td></tr></table>					TEXT		FT29		FT29	0	M.8.a.(1)
TEXT											
FT29											
(2) Applicable income tax effect.....					BHCK	FT30	0	M.8.a.(2)			
b.(1) <table><tr><td>TEXT</td><td></td></tr><tr><td>FT31</td><td></td></tr></table>					TEXT		FT31		FT31	0	M.8.b.(1)
TEXT											
FT31											
(2) Applicable income tax effect.....					BHCK	FT32	0	M.8.b.(2)			
9. Trading revenue (from cash instruments and derivative instruments) (sum of items 9.a through 9.e must equal Schedule HI, item 5.c)											
Memorandum items 9.a through 9.e are to be completed by holding companies that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:											
a. Interest rate exposures.....					8757	41,832	M.9.a.				
b. Foreign exchange exposures.....					8758	4,211	M.9.b.				
c. Equity security and index exposures.....					8759	0	M.9.c.				
d. Commodity and other exposures.....					8760	454	M.9.d.				
e. Credit exposures.....					F186	4,301	M.9.e.				

Schedule HI—Continued**Memoranda—Continued**

Dollar Amounts in Thousands		BHCK	Amount	
Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above. (1)				
9.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	(10,128)	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	(4,814)	M.9.g.
Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets. (1)				
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....		C889	0	M.10.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	0	M.10.b.
11. Credit losses on derivatives (see instructions).....		A251	(34)	M.11.
Memorandum item 12.a is to be completed by holding companies with \$1 billion or more in total assets. (1)				
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....		8431	110,648	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	BHCK	Amount	
<i>Memorandum item 14 is to be completed by holding companies that have elected to account for assets and liabilities under a fair value option.</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	8,558	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552	4,095	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.
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....		C409	33,119	M.15.

Memorandum item 16 is to be completed by holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c and is to be completed semiannually in the June and December reports only.

16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.1.a).....	F228		M.16.
17. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule HI, items 6.a and 6.b) (2).....	J321	1,722	M.17.

(1) The asset size test is generally based on the total assets reported as of June 30, 2018.

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

Schedule HI-A—Changes in Holding Company Equity Capital

Dollar Amounts in Thousands		BHCK	Amount	
1. Total holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		20,816,511	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	B507		11,266	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		20,827,777	3.
	BHCT			
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14).....	4340		1,341,166	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK			
a. Sale of perpetual preferred stock, gross.....	3577		293,079	5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578		0	5.b.
6. Sale of common stock:				
a. Sale of common stock, gross.....	3579		0	6.a.
b. Conversion or retirement of common stock.....	3580		60,456	6.b.
7. Sale of treasury stock.....	4782		0	7.
8. LESS: Purchase of treasury stock.....	4783		820,000	8.
9. Changes incident to business combinations, net.....	4356		0	9.
10. LESS: Cash dividends declared on preferred stock.....	4598		50,166	10.
11. LESS: Cash dividends declared on common stock.....	4460		458,299	11.
12. Other comprehensive income (1).....	B511		657,324	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		21,851,337	15.

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

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

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

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

	Dollar Amounts in Thousands		(Column A) Charge-offs (1)		(Column B) Recoveries		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	C891	0	C892	0			1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0			1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0			1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	18,872	5412	14,739			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:							
(a) Secured by first liens.....	C234	6,988	C217	11,019			1.c.(2)(a)
(b) Secured by junior liens.....	C235	7,653	C218	22,102			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	4			1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	14,610	C896	323			1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	30,175	C898	0			1.e.(2)
f. In foreign offices.....	B512	0	B513	0			1.f.
2. Not applicable.							
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0			3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	4645	54,840	4617	18,596			4.a.
b. To non-U.S. addressees (domicile).....	4646	0	4618	0			4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B514	57,123	B515	6,282			5.a.
b. Automobile loans.....	K129	100,820	K133	43,648			5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K205	122,788	K206	23,059			5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0			6.
7. All other loans.....	4644	25,853	4628	4,924			7.
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	13,146	F188	0			8.b.
9. Total (sum of items 1 through 8).....	4635	452,868	4605	144,696			9.

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

Schedule HI-B—Continued**Memoranda**

		(Column A) Chart-offs (1)		(Column B) Recoveries	
		Year-to-date			
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, Part I, items 4 and 7, above.....					
		5409	0	5410	180
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, Part I, item 1, above).....					
		4652	0	4662	1

Memorandum item 3 is 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).

3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....					
	BHCK	Amount			
	C388	9,860			M.3.

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

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

Schedule HI-B—Continued

Part II. Changes in Allowance for Credit Losses¹

	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities (2)		(Column C) Available-for-Sale Debt Securities (2)	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount
1. Balance most recently reported for the December 31, 2018, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	1,242,352	JH88		JH94	
	BHCT					
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	144,696	JH89		JH95	
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	452,868	JH92		JH98	
	5523	0	JJ00		JJ01	
4. LESS: Write-downs arising from transfers of financial assets (3).....	4230	329,263	JH90		JH96	
	C233	0	JH91		JH97	
5. Provisions for credit losses (4,5).....						
6. Adjustments (see instructions for this schedule).....	BHCT					
	3123	1,263,443	JH93		JH99	
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).....						

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

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

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

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

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

Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Allocated transfer risk reserve included in Schedule HI-B, Part II, item 7, column A, above.....		C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		C389	3,288	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....		C390	0	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, Part II, item 7, column A, above) (2).....		C781	0	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....		JJ02		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....		JJ03		M.6.

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

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

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

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

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses¹

Schedule HI-C is to be completed by holding companies with \$1 billion or more in total assets.²

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans.....	M708	0	M709	0	M710	3,482,597	M711	45,403	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	65,968	M715	12,375	M716	9,386,502	M717	43,968	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	480,651	M722	6,457	M723	32,022,522	M724	106,231	M725	0	M726	0	1.c.
2. Commercial loans (3).....	M727	320,614	M728	61,607	M729	43,920,703	M730	444,481	M731	0	M732	0	2.
3. Credit Cards.....	M733	28,249	M734	8,753	M735	2,106,841	M736	80,086	M737	0	M738	0	3.
4. Other consumer loans.....	M739	166,180	M740	9,584	M741	25,723,013	M742	298,791	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	145,707					5.
6. Total (sum of 1.a through 5) (4).....	M746	1,061,662	M747	98,776	M748	116,642,178	M749	1,164,667	M750	0	M751	0	6.

(1) Only institutions that have not adopted ASU 2016-13 are to complete Schedule HI-C, Part I.

(2) The asset size test is based on the total assets reported as of June 30, 2018.

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

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

Schedule HI-C—Continued

Part II. Disaggregated Data on the Allowances for Credit Losses¹

Schedule HI-C, Part II is to be completed by holding companies with \$1 billion or more in total assets.²

	(Column A)		(Column B)	
	Amortized Cost		Allowance Balance	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
Loans and Leases Held for Investment:				
1. Real estate loans:				
a. Construction loans.....	JJ04		JJ12	
b. Commercial real estate loans.....	JJ05		JJ13	
c. Residential real estate loans.....	JJ06		JJ14	
2. Commercial loans (3).....	JJ07		JJ15	
3. Credit cards.....	JJ08		JJ16	
4. Other consumer loans.....	JJ09		JJ17	
5. Unallocated, if any.....			JJ18	
6. Total (sum of items 1.a through 5) (4).....	JJ11		JJ19	

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

(1) Only institutions that have adopted ASU 2016-13 are to complete Schedule HI-C, Part II.

(2) The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.

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

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

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

Notes to the Income Statement - Predecessor Financial Items

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

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

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

(2) For institutions that have adopted ASU 2016-01, which 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.	Adoption of Current Expected Credit Losses Methodology – ASU 2016-13 (1,2).....	JJ26		1.
2.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27		2.
3.	Effect of adoption of current expected credit losses methodology on allowances for credit losses on loans and leases held for investment and held-to-maturity debt securities (1,2).....	JJ28		3.
4.				
		5351	0	4.
5.				
		5352	0	5.
6.				
		5353	0	6.
7.				
		5354	0	7.
8.				
		5355	0	8.
9.				
		B042	0	9.
10.				
		B043	0	10.
11.				
		B044	0	11.
12.				
		B045	0	12.

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

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

Notes to the Income Statement (Other)— Continued

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

Consolidated Financial Statements for Holding Companies

Report at the close of business September 30, 2019
Date

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin (1).....	0081		2,050,925	1.a.
b. Interest-bearing balances: (2)				
(1) In U.S. offices.....	0395		2,356,983	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		3,319,196	2.a.
b. Available-for-sale securities (from Schedule HC-B, column D).....	1773		21,502,073	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22		45,227	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	1,846,648	4.a.
b. Loans and leases held for investment.....	B528		117,898,397	4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123		1,263,443	4.c.
d. Loans and leases held for investment, net of allowance for loan and lease losses (item 4.b minus 4.c).....	B529		116,634,954	4.d.
5. Trading assets (from Schedule HC-D).....	3545		1,170,199	5.
6. Premises and fixed assets (including capitalized leases).....	2145		1,459,873	6.
7. Other real estate owned (from Schedule HC-M).....	2150		34,229	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130		0	8.
9. Direct and indirect investments in real estate ventures.....	3656		1,378,856	9.
10. Intangible assets (from Schedule HC-M).....	2143		7,801,710	10.
11. Other assets (from Schedule HC-F) (6).....	2160		5,373,662	11.
12. Total assets (sum of items 1 through 11).....	2170		164,974,535	12.

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

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

(3) Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses. This item 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 only by holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

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

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

Schedule HC—Continued

	Dollar Amounts in Thousands	BHDM	Amount	
Liabilities				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing (1).....	6631	30,866,162	13.a.(1)	
(2) Interest-bearing.....	6636	94,206,518	13.a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN			
(1) Noninterest-bearing.....	6631	0	13.b.(1)	
(2) Interest-bearing.....	6636	306,224	13.b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM			
a. Federal funds purchased in domestic offices (2).....	B993	600,000	14.a.	
b. Securities sold under agreements to repurchase (3).....	BHCK			
15. Trading liabilities (from Schedule HC-D).....	B995	266,961	14.b.	
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3548	154,149	15.	
17. Not applicable				
18. Not applicable				
19. a. Subordinated notes and debentures (4).....	3190	12,302,222	16.	
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....	4062	1,639,103	19.a.	
20. Other liabilities (from Schedule HC-G).....	C699	0	19.b.	
21. Total liabilities (sum of items 13 through 20).....	2750	2,781,859	20.	
22. Not applicable	2948	143,123,198	21.	
Equity Capital				
Holding Company Equity Capital				
23. Perpetual preferred stock and related surplus.....	3283	1,132,642	23.	
24. Common stock (par value).....	3230	5,681	24.	
25. Surplus (exclude all surplus related to preferred stock).....	3240	18,875,532	25.	
26. a. Retained earnings.....	3247	6,229,125	26.a.	
b. Accumulated other comprehensive income (5).....	B530	(438,295)	26.b.	
c. Other equity capital components (6).....	A130	(3,953,348)	26.c.	
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210	21,851,337	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	21,851,337	28.	
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	164,974,535	29.	

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

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

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

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

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

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

Schedule HC—Continued

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

1. Has the holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for Yes, enter "0" for No).....	0=NO	BHCK		M.1.
	1=YES	C884		

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

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

(2) City (TEXT C708)

(3) State Abbrev. (TEXT C714)

(4) Zip Code (TEXT C715)

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

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

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

Schedule HC-B—Securities

	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	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	120,469	1287	120,542	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	4,675	8499	4,728	3.
4. Mortgage-backed securities (MBS)									
a. Residential pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,123,028	G301	1,132,486	G302	4,329,099	G303	4,326,599	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	176,767	G305	174,492	G306	10,502,748	G307	10,517,668	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	734,503	G311	764,291	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	4,610,921	G315	4,679,102	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential mortgage-backed securities.....	G320	0	G321	0	G322	92,529	G323	93,293	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 (2).....	K150	2,019,401	K151	2,054,804	K152	989,319	K153	994,181	4.c.2a
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	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) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Association (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC), and the Federal National Mortgage Association (FNMA).

Schedule HC-B—Continued

	Held-to-Maturity				Available-for-Sale			
	(Column A)		(Column B)		(Column C)		(Column D)	
	Amortized Cost		Fair value		Amortized Cost		Fair value	
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands								
5. Asset-backed securities and structured financial products:								
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	1,514	C027	1,669
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0
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. Investments in mutual funds and other equity securities with readily determinable fair values (1).....					A510		A511	
							BHCT	
8. Total (sum of 1 through 7) (2).....	1754	3,319,196	1771	3,361,782	1772	21,385,777	1773	21,502,073

Memoranda

	Dollar Amounts in Thousands		
1. Pledged securities (3).....	BHCK	Amount	
	0416	4,246,818	M.1.
2. Remaining maturity or next repricing date of debt securities (4,5) (Schedule HC-B, items 1 through 6.b in columns A and D above):			
a. 1 year and less.....	0383	933,717	M.2.a.
b. Over 1 year to 5 years.....	0384	261,557	M.2.b.
c. Over 5 years.....	0387	23,625,995	M.2.c.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

(1) Item 7 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities.

See the instructions for further detail on ASU 2016-01.

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

(3) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(4) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

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

	Held-to-Maturity				Available-for-Sale				
	(Column A) Amortized Cost		(Column B) Fair value		(Column C) Amortized Cost		(Column D) Fair value		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands									
Memorandum item 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets. (1)									
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):									
a. Credit card receivables.....									
b. Home equity lines.....									
c. Automobile loans.....									
d. Other consumer loans.....									
e. Commercial and industrial loans.....									
f. Other.....									
Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets. (1)									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):									
a. Trust preferred securities issued by financial institutions.....									
b. Trust preferred securities issued by real estate investment trusts.....									
c. Corporate and similar loans.....									
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....									
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....									
f. Diversified (mixed) pools of structured financial products.....									
g. Other collateral or reference assets.....									

(1) The \$10 billion asset size test is based on the total assets reported as of June 30, 2018.

Schedule HC-C—Loans and Lease Financing Receivables

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

	(Column A) Consolidated		(Column B) In Domestic Offices		
	BHCK	Amount	BHDM	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate.....	1410	51,118,752			1.
a. Construction, land development, and other land loans:			BHCK		
(1) 1-4 family residential construction loans.....			F158	459,134	1.a.(1)
(2) Other construction loans and all land development and other land loans.....					
			F159	3,019,864	1.a.(2)
			BHDM		
b. Secured by farmland.....			1420	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	12,230,079	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....			5367	21,578,650	1.c.(2)(a)
(b) Secured by junior liens.....			5368	735,974	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			1460	1,116,722	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			BHCK		
			F160	5,204,528	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			F161	6,773,801	1.e.(2)
			BHDM		
			1288	149,470	2.
2. Loans to depository institutions and acceptances of other banks.....	1292	7,465			2.a.
a. To U.S. banks and other U.S. depository institutions.....	1296	142,005			2.b.
b. To foreign banks.....	1590	0	1590	0	3.
3. Loans to finance agricultural production and other loans to farmers.....			1766	35,762,950	4.
4. Commercial and industrial loans.....	1763	34,853,462			4.a.
a. To U.S. addressees (domicile).....	1764	909,488			4.b.
b. To non-U.S. addressees (domicile).....					
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....			1975	26,267,709	6.
a. Credit cards.....	B538	1,743,278			6.a.
b. Other revolving credit plans.....	B539	177,299			6.b.
c. Automobile loans.....	K137	10,681,718			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....					
	K207	13,665,414			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Not applicable					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....	J454	2,641,012	J454	2,641,012	9.a.
b. Other loans					
(1) Loans for purchasing or carrying securities (secured or unsecured).....	1545	112,182	1545	112,182	9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	1,137,370	J451	1,137,370	9.b.(2)
10. Lease financing receivables (net of unearned income).....			2165	2,555,600	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	2,555,600			10.b.
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	119,745,045	2122	119,745,045	12.

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

Schedule HC-C—Continued

Memoranda

	Dollar Amounts in Thousands		BHDM	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	K158	0			M.1.a.1
(2) All other construction loans and all land development and other land loans.....	K159	0			M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	333,632			M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	1,747			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties.....	K162	18,967			M.1.d.2
e. Commercial and industrial loans:			BHCK		
(1) To U.S. addressees (domicile).....	K163	111,974			M.1.e.1
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures) (1).....	K165	163,933			M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			BHDM		
(1) Loans secured by farmland in domestic offices.....	K166	0			M.1.f.1
	BHCK				
(2) Loans to finance agricultural production and other loans to farmers.....	K168	0			M.1.f.2
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	K098	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	130,794			M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	630,253			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	2,674,410			M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837	20,675			M.3.
<i>Memorandum item 4 is 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>					
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A).....	C391	63,611			M.4.
<i>Memorandum item 5 is to be completed by all holding companies. Memorandum item 5.a and 5.b are to be completed semiannually in the June and December reports only. (1)</i>					
5. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779				M.5.a.
b. Amount included in Schedule HC-C, items 1 through 9.....	C780				M.5.b.

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

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

Dollar Amounts in Thousands		BHCK	Amount	
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>				
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230			M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2018, 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		202,034	M.9.
10.–11. Not applicable.				

	(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	
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) (1) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate.....	G091		G092		G093	
b. Commercial and industrial loans.....	G094		G095		G096	
c. Loans to individuals for household, family, and other personal expenditures.....	G097		G098		G099	
d. All other loans and all leases.....	G100		G101		G102	

Dollar Amounts in Thousands		BHCK	Amount	
13. Not applicable				
14. Pledged loans and leases.....	G378		44,826,316	M.14.

(1) Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated per ASC 326 in Memorandum item 12.

Schedule HC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands		BHCM	Amount	
Assets				
1. U.S. Treasury securities.....	3531	0		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	0		2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	0		3.
4. Mortgage-backed securities (MBS):	BHCK			
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (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 (1).....	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	1,138		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	168,852		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0		6.c.
d. Other loans.....	F618	0		6.d.
7.–8. Not applicable				
9. Other trading assets.....	3541	904		9.
10. Not applicable				
11. Derivatives with a positive fair value.....	3543	999,305		11.
12. Total trading assets (sum of items 1 through 11)	BHCT			
(total of column A must equal Schedule HC, item 5).....	3545	1,170,199		12.
Liabilities				
13. a. Liability for short positions:				
(1) Equity securities.....	BHCK			
(2) Debt securities.....	G209	0		13.a.(1)
(3) All other assets.....	G210	2,357		13.a.(2)
b. All other trading liabilities.....	G211	0		13.a.(3)
14. Derivatives with a negative fair value.....	F624	285		13.b.
15. Total trading liabilities (sum of items 13.a through 14)	3547	151,507		14.
(total of column A must equal Schedule HC, item 15).....	BHCT			
	3548	154,149		15.

(1) 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	175,210		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0		M.1.c.
d. Other loans.....	F636	0		M.1.d.
<i>Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets. (1)</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, 2018.

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)): (2)					
(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 Liabilities¹

		Dollar Amounts in Thousands	BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:					
a. Noninterest-bearing balances (2).....			2210	3,592,075	1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....			3187	7,445,114	1.b.
c. Money market deposit accounts and other savings accounts.....			2389	94,262,868	1.c.
d. Time deposits of \$250,000 or less.....			HK29	13,451,545	1.d.
e. Time deposits of more than \$250,000.....			J474	6,321,078	1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting holding company:			BHOD		
a. Noninterest-bearing balances (2).....			3189	0	2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....			3187	0	2.b.
c. Money market deposit accounts and other savings accounts.....			2389	0	2.c.
d. Time deposits of \$250,000 or less.....			HK29	0	2.d.
e. Time deposits of more than \$250,000.....			J474	0	2.e.

Memoranda

		Dollar Amounts in Thousands	BHDM	Amount	
1. Brokered deposits \$250,000 or less with a remaining maturity of one year or less.....			HK06	6,273,108	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	5,790,217	M.3.
			BHFN		
4. Foreign office time deposits with a remaining maturity of one year or less.....			A245	306,224	M.4.

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

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

Schedule HC-F—Other Assets¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Accrued interest receivable (2).....		B556	597,410	1.
2. Net deferred tax assets (3).....		2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4).....		HT80	0	3.
4. Equity investments without readily determinable fair values (5).....		1752	734,014	4.
5. Life insurance assets:				
a. General account life insurance assets.....		K201	280,383	5.a.
b. Separate account life insurance assets.....		K202	258,662	5.b.
c. Hybrid account life insurance assets.....		K270	1,180,697	5.c.
6. Other.....		2168	2,322,496	6.
		BHCT		
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....		2160	5,373,662	7.

(1) Institutions that have adopted ASU 2016-13 should report assets reported in 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	751,925	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (2).....		B557	44,437	3.
4. Other.....		B984	1,985,497	4.
		BHCT		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....		2750	2,781,859	5.

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

(2) Holding companies that have adopted ASU 2016-13 should report in Schedule HC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the standard.

Schedule HC-H—Interest Sensitivity¹

	Dollar Amounts in Thousands	BHCK	Amount	
1. Earning assets that are repriceable within one year or mature within one year.....		3197	69,802,183	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	16,981,643	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....		3298	797,907	3.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....		3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year		3409	0	5.

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

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

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

I. Property and Casualty Underwriting

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

Dollar Amounts in Thousands		BHCK	Amount	
Assets				
1. Reinsurance recoverables.....		B988	0	1.
2. Total assets.....		C244	0	2.
Liabilities				
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	
Assets				
1. Reinsurance recoverables.....		C247	0	1.
2. Separate account assets.....		B992	0	2.
3. Total assets.....		C248	0	3.
Liabilities				
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	
Assets				
1. Securities:				
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) (1).....	B558	118,998	1.a.	
b. Mortgage-backed securities (1).....	B559	24,591,302	1.b.	
c. All other debt securities (1) and equity securities with readily determinable fair values not held for trading (2).....	B560	132,017	1.c.	
2. Federal funds sold and securities purchased under agreements to resell.....	3365	3,261	2.	
	BHDM			
3. a. Total loans and leases in domestic offices.....	3516	119,226,514	3.a.	
(1) Loans secured by 1–4 family residential properties.....	3465	34,287,050	3.a.(1)	
(2) All other loans secured by real estate.....	3466	16,625,889	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	37,561,021	3.a.(4)	
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B561	1,734,408	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	23,896,119	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 total trading assets of \$10 million or more in any of the four preceding calendar quarters.</i>				
	BHCK			
4. a. Trading assets.....	3401	1,117,688	4.a.	
b. Other earning assets.....	B985	2,187,176	4.b.	
5. Total consolidated assets (3).....	3368	162,644,604	5.	
Liabilities				
6. Interest-bearing deposits (domestic) (4).....	3517	94,346,598	6.	
7. Interest-bearing deposits (foreign) (4).....	3404	366,526	7.	
8. Federal funds purchased and securities sold under agreements to repurchase.....	3353	487,075	8.	
9. All other borrowed money.....	2635	11,525,290	9.	
10. Not applicable				
Equity Capital				
11. Total equity capital (excludes limited-life preferred stock).....	3519	21,665,601	11.	

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

(2) For holding companies that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value.

For holding companies that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

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

a) Debt securities at amortized cost.

b) For holding companies that have adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at fair value. For holding companies that have not adopted ASU 2016-01, equity securities with readily determinable fair values should be reported at the lower of cost or fair value.

c) For holding companies that have adopted ASU 2016-01, 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). For holding companies that have not adopted ASU 2016-01, equity investments without readily determinable fair values should be reported at historical cost.

(4) 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	16,037,288	1.a.
<i>Items 1.b(1) and 1.b(2) are to be completed semiannually in the June and December reports only.</i>				
b. (1) Unused consumer credit card lines.....				
		J455		1.b.(1)
(2) Other unused credit card lines.....				
		J456		1.b.(2)
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....				
		3816	4,694,509	1.c.(1)
(a) 1-4 family residential construction loan commitments.....				
	F164	421,506		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....				
	F165	4,273,003		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....				
		6550	0	1.c.(2)
d. Securities underwriting				
		3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans				
		J457	32,906,557	1.e.(1)
(2) Loans to financial institutions.....				
		J458	2,796,736	1.e.(2)
(3) All other unused commitments.....				
		J459	3,712,620	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees.....				
		6566	1,986,134	2.
<i>Item 2.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others				
		3820	0	2.a.
3. Performance standby letters of credit and foreign office guarantees				
		6570	76,185	3.
<i>Item 3.a is to be completed by holding companies with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others				
		3822	0	3.a.
4. Commercial and similar letters of credit				
		3411	85,879	4.
5. Not applicable				
6. Securities:				
a. Securities lent.....				
		3433	0	6.a.
b. Securities borrowed.....				
		3432	0	6.b.
7. Credit derivatives:				
a. Notional amounts:				
(1) Credit default swaps.....				
		C968	0	7.a.(1)
(2) Total return swaps.....				
		C970	0	7.a.(2)
(3) Credit options.....				
		C972	0	7.a.(3)
(4) Other credit derivatives.....				
		C974	2,657,233	7.a.(4)
b. Gross fair values:				
(1) Gross positive fair value				
		C219	47,430	7.b.(1)
(2) Gross negative fair value.....				
		C220	0	7.b.(2)
c. Notional amounts by regulatory capital treatment:				
(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	2,657,233	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)

(1) The \$1 billion asset size test is based on the total assets reported as of June 30, 2018.

Schedule HC-L—Continued

Report only transactions with nonrelated institutions

Dollar Amounts in Thousands		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	
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection:								
(a) Investment grade.....		G406	590,640	G407	1,610,725	G408	455,868	7.d.(1)(a)
(b) Subinvestment grade.....		G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection:								
(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. (1)

		BHCK	Amount	
8. Spot foreign exchange contracts.....		8765	109,113	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)				
a. Commitments to purchase when-issued securities.....		3430	5,193,674	9.
b. Commitments to sell when-issued securities.....		3434	0	9.a.
		3435	0	9.b.
c. TEXT				
6561		6561	0	9.c.
d. TEXT				
6562		6562	0	9.d.
e. TEXT				
6568		6568	0	9.e.
f. TEXT				
6586		6586	0	9.f.
10. Not applicable				

(1) The \$100 billion asset size test is based on the total assets reported as of June 30, 2018.

Schedule HC-L—Continued

Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)	(Column D)
Derivatives Position Indicators		Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts
		Amount	Amount	Amount	Amount
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
		7,647,101	0	0	0
b. Forward contracts.....		BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700
		13,957,456	3,406,910	0	0
c. Exchange-traded option contracts:					
(1) Written options.....		BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704
		0	0	0	0
(2) Purchased options.....		BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708
		0	0	0	0
d. Over-the-counter option contracts:					
(1) Written options.....		BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712
		4,084,246	230,494	0	568
(2) Purchased options.....		BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716
		10,753,559	230,494	0	568
e. Swaps.....		BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720
		145,143,789	9,036,637	0	42,781
12. Total gross notional amount of derivative contracts held for trading.....		BHCK A126	BHCK A127	BHCK 8723	BHCK 8724
		121,193,895	12,904,535	0	43,917
13. Total gross notional amount of derivative contracts held for purposes other than trading.....		BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728
		60,392,256	0	0	0
14. Gross fair values of derivative contracts:					
a. Contracts held for trading:		BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736
(1) Gross positive fair value.....		986,469	224,000	0	10,755
(2) Gross negative fair value.....		BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740
		156,523	194,387	0	10,338
b. Contracts held for purposes other than trading:		BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744
(1) Gross positive fair value.....		43,924	0	0	0
(2) Gross negative fair value.....		BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748
		32,548	0	0	0

Schedule HC-L—Continued

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
Dollar Amounts in Thousands	BHCK	Amount		BHCK	Amount	BHCK	Amount	BHCK	Amount
<i>Item 15 is to be completed only by holding companies with total assets of \$10 billion or more. (1)</i>									
15. Over-the counter derivatives:									
a. Net current credit exposure.....	G418	136,844		G420	0	G421	0	G422	1,025,013
b. Fair value of collateral:									
(1) Cash - U.S. dollar.....	G423	123,712		G425	0	G426	0	G427	300
(2) Cash - Other currencies.....	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	0
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	523		G440	0	G441	0	G442	0
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)).....	G458	124,235		G460	0	G461	0	G462	300

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2018.

Schedule HC-M—Memoranda

Dollar Amounts in Thousands		BHCK	Amount	
1. Total number of holding company common shares outstanding.....	NUMBER (UNROUNDED)			
	3459	443,913,525		1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6555	2,908,101		2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6556	8,537,955		3.
4. Other assets acquired in satisfaction of debts previously contracted	6557	6,252		4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	A288	0		5.
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule HC, items 4.a and 4.b)				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:	BHDM			
(1) 1-4 family residential construction loans.....	K169	0		6.a.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K170	0		6.a.1.a.2.
(b) Secured by farmland.....	K171	0		6.a.1.b.
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0		6.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173	0		6.a.1.c.2a
(b) Secured by junior liens.....	K174	0		6.a.1.c.2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0		6.a.1.d.
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0		6.a.1.e.1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0		6.a.1.e.2
(2)-(4) Not applicable	BHCK			
(5) All other loans and leases.....	K183	0		6.a.5.
b. Other real estate owned (included in Schedule HC, item 7):	BHDM			
(1) Construction, land development, and other land in domestic offices.....	K187	0		6.b.1.
(2) Farmland in domestic offices.....	K188	0		6.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0		6.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0		6.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0		6.b.5.

Schedule HC-M—Continued

	Dollar Amounts in Thousands	BHFN	Amount	
6.b. (6) In foreign offices.....		K260	0	6.b.(6)
(7) Portion of covered other real estate owned included in items 6.b.1 through 6 above that is protected by FDIC loss-sharing agreements.....		BHCK		
		K192	0	6.b.(7)
c. Debt securities (included in Schedule HC, items 2.a and 2.b).....		J461	0	6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	6.d.

Items 7.a and 7.b are to be completed annually in the December report only.

7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....		K193		7.a.
b. Total assets of captive reinsurance subsidiaries (1).....		K194		7.b.
8. Has the holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for Yes; enter "0" for No).....	0=NO 1=YES	BHCK C251	0	8.
9. Has the holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for Yes; enter "0" for No)	0=NO 1=YES	BHCK 6689	0	9.
10. Not applicable				
11. Have all changes in investments and activities been reported to the Federal Reserve on the Report of Changes in Organizational Structure (FR Y-10)? Holding companies must not leave blank or enter "N/A." The holding company must enter "1" for Yes or for no changes to report; or enter "0" for No. If the answer to this question is No, complete the FR Y-10	0=NO 1=YES	BHCK 6416	1	11.

TEXT
6428

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

Area Code and Phone Number (TEXT 9009)

12. Intangible assets:				
a. Mortgage servicing assets.....		BHCK	Amount	
		3164	686,724	12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	687,629		12.a.(1)
b. Goodwill.....		3163	7,043,893	12.b.
c. All other intangible assets		JF76	71,093	12.c.
		BHCT		
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10).....		2143	7,801,710	12.d.
13. Other real estate owned		2150	34,229	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	2,908,101	14.b.
c. Other borrowed money with a remaining maturity of more than one year		2333	9,394,121	14.c.
		BHCT		
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16)		3190	12,302,222	14.d.
15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for Yes; enter "0" for No)	0=NO 1=YES	BHCK B569	1	15.

16. Assets under management in proprietary mutual funds and annuities.....	BHCK	Amount	
	B570	0	16.

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

Schedule HC-M—Continued

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

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

0=NO	BHCK	
1=YES	C161	1

17.

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

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

0=NO	BHCK	
1=YES	C159	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).....
- 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	BHCK	
1=YES	C700	0

19.a.

19.b.

Dollar Amounts in Thousands

Memoranda items 20 and 21 are to be completed only by holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:

a. Net assets

C252	76,247
------	--------

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	4,606
------	-------

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	120,011
------	---------

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	120,000
------	---------

20.d.

21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act (12 U.S.C. § 1843(k)(4)(B))¹.....

C253	0
------	---

21.

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

Schedule HC-M—Continued

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

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

TEXT

C497

[http:// www.citizensbank.com](http://www.citizensbank.com)

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		4,141,420	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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	867	F176	1,338	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	67	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	70,132	5399	0	5400	196,800	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	45,438	C237	208,192	C229	115,778	1.c.(2)(a)
(b) Secured by junior liens.....	C238	10,922	C239	0	C230	25,111	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	451	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,279	F180	0	F182	50,011	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	22,689	F181	0	F183	46,923	1.e.(2)
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. Foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans.....	1606	38,089	1607	179	1608	201,311	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	23,487	B576	0	B577	19,723	5.a.
b. Automobile loans.....	K213	223,591	K214	0	K215	65,618	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K216	89,147	K217	13,385	K218	27,859	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	6,325	5460	491	5461	1,177	7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	460	F170	1,462	F171	3,472	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	1406	531,626	1407	224,576	1403	755,572	9.

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

Schedule HC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Dollar Amounts in Thousands							
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	5,699	3506	300	3507	0	10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC).....	K036	16,659	K037	210,048	K038	27,413	11.
a. Guaranteed portion of loans and leases (exclude rebooked “GNMA loans”) included in item 11 above.....	K039	7,562	K040	5,353	K041	10,463	11.a.
b. Rebooked “GNMA loans” that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	8,159	K043	204,487	K044	16,809	11.b.
12. Loans and leases reported in iter 8 above which are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	BHDM K045	0	BHDM K046	0	BHDM K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.3.b1
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.5.b.
b.-d. Not applicable							

Schedule HC-N—Continued

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

Memoranda

	Dollar Amounts in Thousands		BHDM		Amount		BHDM		Amount		BHDM		Amount		
1. Loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (and not reported in Schedule HC-C, Memorandum item 1):															
a. Construction, land development, and other land loans in domestic offices:															
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0									M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0									M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	BHCK		BHCK		BHCK										
	F661	12,407	F662	6,859	F663	128,391									M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	BHDM		BHDM		BHDM										M.1.c.
	K111	0	K112	0	K113	0									
d. Secured by nonfarm nonresidential properties in domestic offices:															
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	18,582									M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0									M.1.d.2.

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. e. Commercial and industrial loans:							
(1) To U.S. addressees (domicile).....	K120	460	K121	0	K122	85,144	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	7,541	K127	2,179	K128	18,066	M.1.f.
<i>Itemize and describe loan categories included in item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in non-accrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	BHDM K130	0	BHDM K131	0	BHDM K132	0	M.1.f.1.
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK K138	0	BHCK K139	0	BHCK K140	0	M.1.f.2.
(3) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	2,719	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	4,102	K281	2,179	K282	0	M.1.f.3.c.
g. Total loans restructured in troubled debt restructurings included in Schedule HC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) (1).....	HK26	20,408	HK27	9,038	HK28	250,183	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0	6559	0	6560	907	M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508	0	1912	0	1913	0	M.3.
4. Not applicable							
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above).....	C240	956	C241	0	C226	405	M.5.

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

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

Memoranda—Continued

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	
<i>Item 6 is to be reported only by holding companies with total consolidated assets of \$1 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	5,418	3530	0	M.6.

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

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

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

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

Schedule HC-P is to be completed by holding companies assets at which either 1– 4 family residential mortgage loan originations and purchases for resale (1) from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices 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: (1).....	HT81	1,214,036	1.	
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	5,083,208	2.	
3. 1-4 family residential mortgages sold during the quarter.....	FT04	6,087,900	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	1,824,430	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	114,702	5.	
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT86	7,213	6.	
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a.	
b. For representations and warranties made to other parties.....	L192	CONF	7.b.	
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	CONF	7.c.	

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

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

Schedule HC-Q is to be completed by all holding companies 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		BHCY	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
Assets												
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading (1).....		JA36	21,547,300	G474	0	G475	165,769	G476	21,381,531	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....		BHCK										
3. Loans and leases held for sale.....		G478	0	G479	0	G480	0	G481	0	G482	0	2.
4. Loans and leases held for investment.....		G483	1,824,430	G484	0	G485	0	G486	1,824,430	G487	0	3.
5. Trading assets:		G488	194,557	G489	0	G490	0	G491	0	G492	194,557	4.
a. Derivative assets.....		BHCT										
b. Other trading assets.....		3543	999,305	G493	221,919	G494	0	G495	1,221,224	G496	0	5.a.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above).....		BHCK										
6. All other assets.....		G497	170,894	G498	0	G499	0	G500	170,894	G501	0	5.b.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....												
		F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
		G391	536,807	G392	16,819	G395	82	G396	17,510	G804	536,034	6.
		G502	25,273,293	G503	238,738	G504	165,851	G505	24,615,589	G506	730,591	7.
Liabilities												
8. Deposits.....		F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....												
10. Trading liabilities:		G507	0	G508	0	G509	0	G510	0	G511	0	9.
a. Derivative liabilities.....		BHCT										
b. Other trading liabilities.....		3547	151,507	G512	209,741	G513	17	G514	361,231	G515	0	10.a.
11. Other borrowed money.....		BHCK										
12. Subordinated notes and debentures.....		G516	2,642	G517	0	G518	0	G519	2,642	G520	0	10.b.
13. All other liabilities.....		G521	0	G522	0	G523	0	G524	0	G525	0	11.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....		G526	0	G527	0	G528	0	G529	0	G530	0	12.
		G805	9,530	G806	23,018	G807	54	G808	32,494	G809	0	13.
		G531	163,679	G532	232,759	G533	71	G534	396,367	G535	0	14.

(1) For holding companies that have adopted ASU 2016-01, which includes provisions for governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule HC, items 2.b and 2.c. For holding companies that have not adopted ASU 2106-01, the amount reported in item 1, column A, must equal Schedule HC, item 2.b.

Schedule HC-Q—Continued

Memoranda

Memoranda

		(Column A) Total Fair Value Reported on Schedule HC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount	
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25% of item 6):												
a. Mortgage servicing assets.....		G536	509,572	G537	0	G538	0	G539	0	G540	509,572	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% 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	9,530	G567	23,018	G568	54	G569	32,494	G570	0	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	1,824,430		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	1,771,254		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. _____

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Part I. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		BHCA	Amount	
Common Equity Tier 1 Capital				
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	14,927,865	1.
2.	Retained earnings (1).....	KW00	6,229,125	2.
a. To be completed only by institutions that have adopted ASU 2016-13:				
Does your institution have a CECL transition election in effect as of the quarter-end report date?				
(enter "1" for Yes; enter "0" for No.)				
		0=No	BHCA	
		1=Yes	JJ29	2.a.
		BHCA	Amount	
3.	Accumulated other comprehensive income (AOCI).....	B530	(438,295)	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.
		BHCA	Amount	
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	0	4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	20,718,695	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	6,671,788	6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	70,649	7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0	8.
9.	AOCI-related adjustments ((if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (2).....	P844	87,947	9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (3).....	P845		9.b.
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	104	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	(452,763)	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	(73,583)	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.
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.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0	11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	14,414,553	12.

(1) Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

(2) Holding companies that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

(3) Item 9.b is to be completed only by holding companies that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

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Part I.—Continued

	Dollar Amounts in Thousands	BHCA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	14,414,553	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	1,132,642	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	1,132,642	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	1,132,642	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	15,547,195	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	1,380,030	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....		P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital (4,5).....		5310	1,307,880	30.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		BHCW		
		5310		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (6).....		BHCA		
		Q257		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	2,687,910	32.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....		BHCW		
		P870		32.b.
		BHCA		
33. LESS: Tier 2 capital deductions.....		P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	2,687,910	34.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		BHCW		
		5311		34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		3792	18,235,105	35.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 34.b).....		BHCW		
		3792		35.b.

(4) Institutions that have adopted ASU 2016-13 should report in item 30.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 30.a.

(5) Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount 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.

(6) Item 31 is to be completed only by holding companies that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

Schedule HC-R—Continued

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Part I.—Continued

	Dollar Amounts in Thousands	BHCA	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets (7).....		KW03	162,644,604	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....		P875	6,742,437	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	(452,763)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	156,354,930	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule HC-R, Part II, item 31).....		A223	140,136,302	40.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		40.b.

	Column A		Column B		
	BHCA	Percentage	BHCW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	10.2861	P793		41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	11.0943	7206		42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	13.0124	7205		43.

	BHCA	Percentage	
Leverage Capital Ratios *			
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	9.9435	44.
45. Advanced approaches holding companies only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22).....	H036		45.

	BHCA	Percentage	
Capital Buffer *			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	5.0124	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total applicable capital buffer	H312		46.b.

	Dollar Amounts in Thousands	BHCA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:				
47. Eligible retained income		H313		47.
48. Distributions and discretionary bonus payments during the quarter		H314		48.

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

(7) Institutions that have adopted ASU 2016-13 and have elected to apply the transition provision include the applicable portion of the CECL transitional amount in item 36.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets

This schedule is to be submitted on a consolidated basis.

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals	Adjustments to	Allocation by Risk-Weight Category								
	From Schedule HC	Totals Reported in Column A	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions.....	BHCK D957 4,407,908	BHCK S396 0	BHCK D958 2,549,574				BHCK D959 1,706,684	BHCK S397 462	BHCK D960 151,131	BHCK S398 57	1.
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 (3).....	3,319,196	(73,583)	3,216,012	0	0		176,767	0	0	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	BHCK JA21 20,720,269	BHCK S402 116,296	BHCK D967 8,685,458	BHCK HJ76 0	BHCK HJ77 0		BHCK D968 11,913,840	BHCK D969 4,675	BHCK D970 0	BHCK S403 0	2.b.
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	3.a.
b. Securities purchased under agreements to resell.....	BHCK H171 0	BHCK H172 0									3.b.
4. Loans and leases held for sale:	BHCK S413	BHCK S414	BHCK H173				BHCK S415	BHCK S416	BHCK S417		
a. Residential mortgage exposures.....	1,824,430	0	0				210,518	1,026,786	587,126		4.a.
b. High volatility commercial real estate exposures.....	BHCK S419 0	BHCK S420 0	BHCK H174 0				BHCK H175 0	BHCK H176 0	BHCK H177 0	BHCK S421 0	4.b.

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

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

(4) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(5) Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

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Part II. Risk-Weighted Assets—Continued

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (6).....	BHCK S423	BHCK S424	BHCK S425	BHCK HJ78	BHCK HJ79		BHCK S426	BHCK S427	BHCK S428	BHCK S429
	17,985	0	0	0	0		0	0	0	17,985
	BHCK S431	BHCK S432	BHCK S433	BHCK HJ80	BHCK HJ81		BHCK S434	BHCK S435	BHCK S436	BHCK S437
d. All other exposures.....	4,233	0	0	0	0		0	0	4,233	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.....	32,691,859	0	0				342,680	24,231,484	8,117,695	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179				BHCK H180	BHCK H181	BHCK H182	BHCK S447
	783,518	0	0				0	0	0	783,518
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
	438,974	0	0	0	0		0	0	3,023	435,951
	BHCK S457	BHCK S458	BHCK S459	BHCK HJ84	BHCK HJ85		BHCK S460	BHCK S461	BHCK S462	BHCK S463
d. All other exposures.....	82,925,727	2	5,771	0	0		272,789	60,324	82,586,841	0
	BHCK 3123	BHCK 3123								
6. LESS: Allowance for loan and lease losses (9).....	1,263,443	1,263,443								

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

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

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

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (10)	
	250% (11)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands									
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (12).....								BHCK H277 0	BHCK H278 0
d. All other exposures.....								BHCK H279 0	BHCK H280 0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								BHCK H281 0	BHCK H282 0
b. High volatility commercial real estate exposures.....								BHCK H283 0	BHCK H284 0
c. Exposures past due 90 days or more or on nonaccrual (13).....								BHCK H285 0	BHCK H286 0
d. All other exposures.....								BHCK H287 0	BHCK H288 0
6. LESS: Allowance for loan and lease losses.....									

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

(11) Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

(12) 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.

(13) 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	BHCK S466	BHCK D977	BHCK HJ86	BHCK HJ87		BHCK D978	BHCK D979	BHCK D980	BHCK S467
	1,170,199	1,170,199	0	0	0		0	0	0	0
8. All other assets (14,15,16).....	BHCK D981	BHCK S469	BHCK D982	BHCK HJ88	BHCK HJ89		BHCK D983	BHCK D984	BHCK D985	BHCK H185
	16,041,036	6,688,885	864,515	0	0		181,975	7,609	6,851,838	1,855
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

(14) 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.

(15) Institutions that have adopted ASU 2016-13 and have elected to apply the transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount.

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (17)	
		250% (18)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7.	Trading assets.....	BHCK H289	BHCK H186	BHCK H290	BHCK H187				BHCK H291	BHCK H292
			0	0	0				0	0
		BHCK H293	BHCK H188	BHCK S470	BHCK S471				BHCK H294	BHCK H295
			0	0	0				0	0
8.	All other assets (19).....								BHCK H296	BHCK H297
	a. Separate account bank-owned life insurance.....								1,439,359	1,277,700
	b. Default fund contributions to central counterparties.....								BHCK H298	BHCK H299
									5,000	900

(17) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(18) Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

(19) 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) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA (20)	Gross-Up
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On-and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (21).....	BHCK S475	BHCK S476	BHCK S477	BHCK S478	BHCK S479
	0	0	0	0	0
b. Available-for-sale securities.....	BHCK S480	BHCK S481	BHCK S482	BHCK S483	BHCK S484
	827,031	827,031	0	438,752	0
c. Trading assets.....	BHCK S485	BHCK S486	BHCK S487	BHCK S488	BHCK S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	BHCK S490	BHCK S491	BHCK S492	BHCK S493	BHCK S494
	1,065,613	1,065,613	0	237,503	0
10. Off-balance sheet securitization exposures.....	BHCK S495	BHCK S496	BHCK S497	BHCK S498	BHCK S499
	888,762	888,762	0	203,942	0

	(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
			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 (22).....	BHCT 2170	BHCK S500	BHCK D987	BHCK HJ90	BHCK HJ91		BHCK D988	BHCK D989	BHCK D990	BHCK S503
	164,974,535	8,531,000	15,321,330	0	0		14,805,253	25,331,340	98,301,887	1,239,366

	(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% (23)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (22).....	BHCK S504	BHCK S505	BHCK S506	BHCK S507			BHCK S510	BHCK H300
		0	0	0			0	1,444,359

(20) Simplified Supervisory Formula Approach.

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

(22) 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.

(23) Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column A) Face, Notional, or Other Amount	CCF (24)	(Column B) Credit Equivalent Amount (25)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk- Weighting (Excluding Securitization Exposures) (26)											
12. Financial standby letters of credit.....	BHCK D991	1.0	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93		BHCK D994	BHCK D995	BHCK D996	BHCK S511
	1,986,134		1,986,134	5,099	0	0		0	7	1,981,028	0
13. Performance standby letters of credit and transaction-related contingent items.....	BHCK D997	0.5	BHCK D998	BHCK D999				BHCK G603	BHCK G604	BHCK G605	BHCK S512
	76,185		38,093	1				0	0	38,092	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	BHCK G606	0.2	BHCK G607	BHCK G608	BHCK HJ94	BHCK HJ95		BHCK G609	BHCK G610	BHCK G611	BHCK S513
	53,780		10,756	0	0	0		256	123	10,377	0
15. Retained recourse on small business obligations sold with recourse.....	BHCK G612	1.0	BHCK G613	BHCK G614				BHCK G615	BHCK G616	BHCK G617	BHCK S514
	0		0	0				0	0	0	0

(24) Credit conversion factor.
(25) 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.
(26) 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 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
(Column A) Face, Notional, or Other Amount	CCF (27)	(Column B) Credit Equivalent Amount (28)	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (29).....		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	0
17. All other off-balance sheet liabilities.....		BHCK G618	BHCK G619	BHCK G620			BHCK G621	BHCK G622	BHCK G623	BHCK S524
108,515	1.0	108,515	0			28,146	0	80,369	0	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
2,383,551	0.2	476,710	2,798	0	0	0	0	472,900	1,012	18.a.
b. Original maturity exceeding one year		BHCK G624	BHCK G625	BHCK G626	BHCK HJ98	BHCK HJ99	BHCK G627	BHCK G628	BHCK G629	BHCK S539
34,879,792	0.5	17,439,896	13,517	0	0	13,039	0	17,337,825	75,515	18.b.
19. Unconditionally cancelable commitments		BHCK S540	BHCK S541							
32,705,204	0.0	0								19.
20. Over-the-counter derivatives		BHCK S542	BHCK S543	BHCK HK00	BHCK HK01	BHCK S544	BHCK S545	BHCK S546	BHCK S547	BHCK S548
		1,867,859	0	0	0	0	515,014	0	1,352,845	0
21. Centrally cleared derivatives		BHCK S549	BHCK S550	BHCK S551	BHCK S552		BHCK S554	BHCK S555	BHCK S556	BHCK S557
		705,111	0	0	705,111		0	0	0	0
22. Unsettled transactions (failed trades) (30)		BHCK H191	BHCK H193				BHCK H194	BHCK H195	BHCK H196	BHCK H197
0			0				0	0	0	0

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

Schedule HC-R—Continued

Part II. Risk-Weighted Assets—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (31)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands				BHCK H301	BHCK H302	
16. Repo-style transactions (32).....				0	0	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):				BHCK H303	BHCK H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year				BHCK H307	BHCK H308	
				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				BHCK H309	BHCK H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (33).....	BHCK H198	BHCK H199	BHCK H200			22.
	0	0	0			

(31) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.
(32) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
(33) 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	23.	
		15,342,745	0	705,111	0	15,361,708	25,331,470	119,575,323	1,315,893		
24.	Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.	
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)										
		BHCK G634	BHCK S569	BHCK S570	BHCK S571	BHCK G635	BHCK G636	BHCK G637	BHCK S572	25.	
		0	0	28,204	0	3,072,342	12,665,735	119,575,323	1,973,840		

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% (34)	300%	400%	600%	625%	937.5%	1250%		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)										
		BHCK S562	BHCK S563	BHCK S564	BHCK S565	BHCK S566	BHCK S567	BHCK S568		
			0	0	0	0	0	0		23.
24. Risk weight factor		X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%		24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)										
		BHCK S573	BHCK S574	BHCK S575	BHCK S576	BHCK S577	BHCK S578	BHCK S579		
			0	0	0	0	0	0		25.

		Totals			
		BHCK	Amount		
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (35).....	Dollar Amounts in Thousands	S580	139,474,241		26.
27. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules).....		S581	662,061		27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated transfer risk reserve (36, 37).....		B704	140,136,302		28.
29. LESS: Excess allowance for loan and lease losses (38, 39)		A222	0		29.
30. LESS: Allocated transfer risk reserve		3128	0		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		G641	140,136,302		31.

(34) Column K - 250% risk weight is applicable to advanced approaches holding companies only. The 250% risk weight currently is not applicable to non-advanced approaches holding companies.

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

(36) 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).

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

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

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

C000

(1) The \$100 billion asset-size test is based on the total assets reported on the June 30, 2018 report.

Schedule HC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets. (2)							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		BHCK HU16 0	BHCK HU17 0			BHCK HU18 0	6.
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776 0			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 B783 0			BHCK B786 0	BHCK B787 0	BHCK B788 0	BHCK B789 0
Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790 4,290						BHCK B796 28,146
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	BHCK B797 4,290						BHCK B803 28,146

(2) The \$10 billion asset-size tests are based on the total assets reported on the June 30, 2018 report.

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	4,290	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	74,607,779	M.2.b.
c. Other financial assets (1).....		A591	3,115,475	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	157,429	M.2.d.
Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets. (2)				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company (2)		B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions (2).....		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company.....		B808	0	M.3.b1
(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b2
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) (2,3).....		C407	0	M.4.

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

(2) The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018 report.

(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 Entities¹

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

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

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	0	2.
3.				
		5358	0	3.
4.				
		5359	0	4.
5.				
		5360	0	5.
6.				
		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.