

## Board of Governors of the Federal Reserve System



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

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

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

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

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

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

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

Christophe Y. Le Caillec

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

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

11/06/2025

Date of Signature (MM/DD/YYYY) (BHTX J196)

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

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

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

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_ S.F. \_\_\_\_\_

Date of Report: **September 30, 2025**

Month / Day / Year (BHCK 9999)

**AMERICAN EXPRESS COMPANY**

Legal Title of Holding Company (RSSD 9017)

**200 VESEY STREET**

(Mailing Address of the Holding Company) Street / PO Box (RSSD 9110)

**NEW YORK**

City (RSSD 9130)

**NY**

State (RSSD 9200)

**10285**

Zip Code (RSSD 9220)

Person to whom questions about this report should be directed:

**Bill Fluney/Director - U.S. Regulatory Reporting**

Name / Title (BHTX 8901)

**(212) 640-2000**

Area Code / Phone Number (BHTX 8902)

**(212) 640-2000**

Area Code / FAX Number (BHTX 9116)

**William.Fluney@aexp.com**

E-mail Address of Contact (BHTX 4086)

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

Public reporting burden for this information collection is estimated to vary from 5 to 1,250 hours per response, with an average of 44.79 hours per response for non-Advanced Approaches holding companies with \$5 billion or more and an average of 35.59 hours per response for non-Advanced Approaches holding companies with less than \$5 billion in total assets and 49.80 hours for Advanced Approaches holding companies, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, DC 20503.

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

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Name (BHCK FT42)

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Area Code / Phone Number / Extension (BHCK FT43)

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E-mail Address (BHCK FT44)

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RSSD ID \_\_\_\_\_  
S.F. \_\_\_\_\_

## Report of Income for Holding Companies

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

### Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	BHCK	Amount
1. Interest income			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1–4 family residential properties.....	4435		0
(b) All other loans secured by real estate.....	4436		0
(c) All other loans .....	F821		15884000
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4059		2007000
b. Income from lease financing receivables.....	4065		0
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		1742000
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities).....	B488		7000
(2) Mortgage-backed securities .....	B489		0
(3) All other securities .....	4060		77000
e. Interest income from trading assets <sup>2</sup> .....	4069		0
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0
g. Other interest income .....	4518		19000
h. Total interest income (sum of items 1.a through 1.g).....	4107		19736000
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$250,000 or less .....	HK03		451000
(b) Time deposits of more than \$250,000 .....	HK04		38000
(c) Other deposits.....	6761		3591000
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	4172		1000
b. Expense on federal funds purchased and securities sold under agreements to repurchase .....	4180		0
c. Interest on trading liabilities and other borrowed money <sup>2</sup> (excluding subordinated notes and debentures) .....	4185		2020000
d. Interest on subordinated notes and debentures and on mandatory convertible securities <sup>2</sup> .....	4397		72000
e. Other interest expense .....	4398		1000
f. Total interest expense (sum of items 2.a through 2.e).....	4073		6174000
3. Net interest income (item 1.h minus item 2.f).....	4074		13562000
4. Provision for <b>credit losses</b> <sup>3</sup> .....	JJ33		3842000
5. Noninterest income:			
a. Income from fiduciary activities .....	4070		0
b. Service charges on deposit accounts in domestic offices.....	4483		0
c. Trading revenue <sup>2, 4</sup> .....	A220		14000

1. Includes interest income on time certificates of deposit not held for trading.
2. To be completed by holding companies with \$5 billion or more in total assets. (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories 1.g, 2.e, and 5.l, respectively by holding companies with less than \$5 billion in total assets.
3. **Holding companies** should report in item 4, the provisions for credit losses for all financial assets and off-balance sheet credit exposures.
4. For holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

**Schedule HI—Continued**

	Dollar Amounts in Thousands	BHCK	Amount
<i>Holding companies with less than \$5 billion in total assets should report data items 5.d.(6) and 5.d.(7) only and leave 5.d.(1) through 5.d.(5) blank.</i>			
5. d. Income from securities-related and insurance activities:			
(1) Fees and commissions from securities brokerage .....	C886	0	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	C386	115000	5.d.(4)
(5) Income from other insurance activities .....	C387	99000	5.d.(5)
(6) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting fees and commissions .....			
(7) Income from insurance activities <sup>5</sup> .....			
e. Venture capital revenue <sup>6</sup> .....			
f. Net servicing fees .....	B491	0	5.e.
g. Net securitization income <sup>6</sup> .....	B492	3000	5.f.
h. Not applicable.			
i. Net gains (losses) on sales of loans and lease .....	8560	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	8561	0	5.j.
k. Net gains (losses) on sales of other assets <sup>7</sup> .....	B496	-2000	5.k.
l. Other noninterest income <sup>8</sup> .....	B497	39469000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	39698000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities .....	3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities .....	3196	0	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits .....	4135	6511000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217	670000	7.b.
c. (1) Goodwill impairment losses .....	C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	C232	27000	7.c.(2)
d. Other noninterest expense <sup>9</sup> .....	4092	31573000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d) .....	4093	38781000	7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (sum of items 3, 5.m, 6.a, 6.b, minus items 4 and 7.e) .....	HT69	10637000	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>10</sup> .....	HT70	45000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301	10682000	8.c.
9. Applicable income taxes (on item 8.c).....	4302	2334000	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9) .....	4300	8348000	10.
11. Discontinued operations, net of applicable income taxes <sup>11</sup> .....	FT28	0	11.
12. Net income (loss) attributable to holding company and noncontrolling (minority) interests (sum of items 10 and 11) .....	G104	8348000	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	-23000	13.
14. Net income (loss) attributable to holding company (item 12 minus item 13) .....	4340	8371000	14.

5. Includes underwriting income from insurance and reinsurance activities.
6. To be completed by holding companies with \$5 billion or more in total assets (Asset-size test is based on the prior year June 30 report date). Income and or expenses pertaining to these items should be reported in the "other" categories.
7. Excludes net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
8. See Schedule HI, memoranda item 6.
9. See Schedule HI, memoranda item 7.
10. Item 8.b is to be completed by all holding companies. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
11. Describe on Schedule HI, memoranda item 8.

**Schedule HI—Continued****Memoranda**

		Dollar Amounts in Thousands	BHCK	Amount
<i>Memo Items 1 and 2 are to be reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
1.	Net interest income (item 3 above) on a fully taxable equivalent basis .....		4519	13562000
2.	Net income before applicable income taxes, and discontinued operations (item 8.c above) on a fully taxable equivalent basis.....		4592	10682000
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above) .....		4313	0
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	3000
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....		BHCK	Number
			4150	75669
<i>Memo Items 6.a through 6.j are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>				
6.	Other noninterest income (from Schedule HI, item 5.l, above) (only report amounts greater than \$100,000 that exceed 7 percent of Schedule HI, item 5.l):		BHCK	Amount
a.	Income and fees from the printing and sale of checks .....		C013	0
b.	Earnings on/increase in value of cash surrender value of life insurance .....		C014	0
c.	Income and fees from automated teller machines (ATMs).....		C016	0
d.	Rent and other income from other real estate owned.....		4042	0
e.	Safe deposit box rent.....		C015	0
f.	Bank card and credit card interchange fees .....		F555	28819000
g.	Income and fees from wire transfers .....		T047	0
h.	TEXT 8562	Net card fees		
			8562	7364000
i.	TEXT 8563			
			8563	0
j.	TEXT 8564			
			8564	0
<i>Memo Items 7.a through 7.p are to be completed annually on a calendar year-to-date basis in the December report only by holding companies with less than \$5 billion in total assets. Holding companies with \$5 billion or more in total assets should report these items on a quarterly basis.<sup>1</sup></i>				
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$100,000 that exceed 7 percent of the sum of Schedule HI, item 7.d):		BHCK	Amount
a.	Data processing expenses .....		C017	0
b.	Advertising and marketing expenses.....		0497	9368000
c.	Directors' fees .....		4136	0
d.	Printing, stationery, and supplies .....		C018	0
e.	Postage .....		8403	0
f.	Legal fees and expenses.....		4141	0
g.	FDIC deposit insurance assessments <sup>2</sup> .....		4146	
h.	Accounting and auditing expenses .....		F556	0
i.	Consulting and advisory expenses .....		F557	0
j.	Automated teller machine (ATM) and interchange expenses .....		F558	0
k.	Telecommunications expenses .....		F559	0
l.	Other real estate owned expenses .....		Y923	0

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

**Schedule HI—Continued****Memoranda—Continued**

			Dollar Amounts in Thousands		
			BHCK	Amount	
7. m.	Insurance expenses (not included in employee expenses, premises and fixed assets expenses, and other real estate owned expenses) .....		Y924	0	M.7.m.
n.	TEXT 8565	Card Member rewards	8565	13604000	M.7.n.
o.	TEXT 8566		8566	0	M.7.o.
p.	TEXT 8567	Card Member services and other	8567	3965000	M.7.p.
<i>Memo items 8.a.(1) through Memo item 8.b.(2) is reported by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
8.	Discontinued operations and applicable income tax effect (from Schedule HI, item 11) (itemize and describe each discontinued operation):				
a. (1)	TEXT FT29		FT29	0	M.8.a.(1)
	(2) Applicable income tax effect .....	BHCK FT30	0		M.8.a.(2)
b. (1)	TEXT FT31		FT31	0	M.8.b.(1)
	(2) Applicable income tax effect .....	BHCK FT32	0		M.8.b.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)				
<i>Memorandum items 9.a through 9.e are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year:</i>					
a.	Interest rate exposures .....		8757	0	M.9.a.
b.	Foreign exchange exposures .....		8758		M.9.b.
c.	Equity security and index exposures .....		8759	0	M.9.c.
d.	Commodity and other exposures.....		8760	0	M.9.d.
e.	Credit exposures .....		F186	0	M.9.e.
<i>Memoranda items 9.f and 9.g are to be completed by holding companies with \$100 billion or more in total assets that are required to complete Schedule HI, Memorandum items 9.a through 9.e, above.<sup>1</sup></i>					
f.	Impact on trading revenue of changes in the creditworthiness of the holding company's derivatives counterparties on the holding company's derivative assets (included in Memorandum items 9.a through 9.e above).....		K090	0	M.9.f.
g.	Impact on trading revenue of changes in the creditworthiness of the holding company on the holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above) .....		K094	0	M.9.g.
<i>Memorandum items 10.a and 10.b are to be completed by holding companies with \$10 billion or more in total consolidated assets.<sup>1</sup></i>					
10.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a.	Net gains (losses) on credit derivatives held for trading .....		C889	0	M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading .....		C890	0	M.10.b.
<i>Memorandum item 11 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>					
11.	Credit losses on derivatives (see instructions) .....		A251	0	M.11.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HI—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands		
	BHCK	Amount	
<i>Memorandum items 12.a through 12.c are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices).....	8431	0	M.12.a.
b. (1) Premiums on insurance related to the extension of credit.....	C242	7000	M.12.b.(1)
(2) All other insurance premiums .....	C243	108000	M.12.b.(2)
c. Benefits, losses, and expenses from insurance-related activities.....	B983	176000	M.12.c.
13. Does the reporting holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for Yes; enter "0" for No.).....	0=No 1=Yes	BHCK A530	0
			M.13.
<i>Memorandum items 14(a) through 14(b)(1) are to be completed by holding companies with \$5 billion or more in total assets that have elected to account for assets and liabilities under a fair value option.<sup>1</sup></i>			
14. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets .....	F551	0	M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....			
b. Net gains (losses) on liabilities.....	F552	0	M.14.a.(1)
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F553	0	M.14.b.
	F554	0	M.14.b.(1)
<i>Memorandum item 15 is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method .....	C409	94000	M.15.

**16. and 17. Not applicable.**

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Total holding company equity capital <i>most recently reported</i> for the end of previous calendar year (i.e., after adjustments from amended Reports of Income) .....				1.
	3217	<b>30264000</b>		
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....				2.
	B507	<b>0</b>		
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....				3.
	B508	<b>30264000</b>		
4. Net income (loss) attributable to holding company (must equal Schedule HI, item 14) .....				4.
	BHCT			
	4340	<b>8371000</b>		
5. Sale of perpetual preferred stock (excluding treasury stock transactions):				
a. Sale of perpetual preferred stock, gross.....				5.a.
b. Conversion or retirement of perpetual preferred stock.....				5.b.
6. Sale of common stock:				
a. Sale of common stock, gross.....				6.a.
b. Conversion or retirement of common stock.....				6.b.
7. Sale of treasury stock.....				7.
8. LESS: Purchase of treasury stock.....				8.
9. Changes incident to business combinations, net.....				9.
10. LESS: Cash dividends declared on preferred stock .....				10.
11. LESS: Cash dividends declared on common stock .....				11.
12. Other comprehensive income <sup>1</sup> .....				12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the holding company.....				13.
14. Other adjustments to equity capital (not included above) .....				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).....				15.
	BHCT			
	3210	<b>32417000</b>		

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

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

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

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

	Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries	
		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	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:					
(a) Secured by first liens .....	C234	0	C217	0	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices .....	B512	0	B513	0	1.f.
2. Not applicable.					
3. Loans to finance agricultural production and other loans to farmers .....	4655	0	4665	0	3.
<i>Holding companies with less than \$5 billion should report Item 4.c only and leave 4.a and 4.b blank.<sup>2</sup></i>					
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	4645	1134000	4617	188000	4.a.
b. To non-U.S. addressees (domicile) .....	4646	198000	4618	42000	4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile)...	KX48		KX49		4.c.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	B514	2742000	B515	611000	5.a.
b. Automobile loans .....	K129	0	K133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K205	401000	K206	121000	5.c.
<i>Item 6 is to be completed by holding companies with \$5 billion or more in total consolidated assets.<sup>2</sup></i>					
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	48000	4628	11000	7.

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries	
	BHCK	Amount	BHCK	Amount
<i>Holding companies with less than \$5 billion in total assets should report data item 8.c and leave item 8.a and 8.b blank.<sup>2</sup></i>				
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures .....	F185	0	F187	0
b. All other leases.....	C880	0	F188	0
c. Leases to individuals for household, family, and other personal expenditures and all other leases .....	KX50		KX51	
9. Total (sum of items 1 through 8.b) <sup>3</sup> .....	4635	4523000	4605	973000

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

**Memoranda**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Date	BHCK	Amount	BHCK	Amount
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above .....					
		5409	0	5410	0
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	0

*Memorandum item 2 is to be completed by holding companies with \$5 billion or more in total assets.<sup>2</sup>*

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

3. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for <b>credit losses on loans and leases</b> ) .....	Year-to-date	
	BHCK	Amount
	C388	0

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

M.3.

**Schedule HI-B—Continued****Part II. Changes in Allowances for Credit Losses**

	(Column A) Loans and leases held for investment		(Column B) Held-to-maturity debt securities		(Column C) Available-for-sale debt securities	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. Balance <i>most recently reported</i> at end of previous year (i.e., after adjustments from amended Reports of Income) .....	B522	6044000	JH88	0	JH94	0
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	BHCT					
	4605	973000	JH89	0	JH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule HI-B, Part II, item 4, Column A) .....	BHCK					
	C079	4523000	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets .....	5523	0	JJ00	0	JJ01	0
5. Provisions for credit losses <sup>1</sup> .....	4230	3832000	JH90	0	JH96	0
6. Adjustments (see instructions for this schedule).....	C233	29000	JH91	0	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule HC, item 4.c).....	BHCT					
	3123	6355000	JH93	0	JH99	0

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

**Schedule HI-B—Continued****Part II—Continued****Memoranda**

	Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda Items 1, 2, and 8 are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7, column A, above.....		C435	0	M.1.
<i>Memoranda items 2 and 3 are to be completed by (1) holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....		C389	0	M.2.
3. Amount of allowance for <b>credit losses on loans and leases</b> attributable to retail credit card fees and finance charges .....		C390	867000	M.3.
<b>4. Not applicable.</b>				
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) .....		JJ02	10000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) .....		JJ03	20000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures .....		MG93	0	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (include in item 7, column A, "Balance end of current period," above) .....		MG94	1376000	M.8.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

	(Column A) Amortized Cost		(Column B) Allowance Balance		
	Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
<b>Loans and Leases Held for Investment:</b>					
1. Real estate loans:					
a. Construction loans .....	JJ04	0	JJ12	0	1.a.
b. Commercial real estate loans .....	JJ05	0	JJ13	0	1.b.
c. Residential real estate loans.....	JJ06	0	JJ14	0	1.c.
2. Commercial loans <sup>2</sup> .....	JJ07	73017000	JJ15	1562000	2.
3. Credit cards .....	JJ08	110957000	JJ16	4482000	3.
4. Other consumer loans .....	JJ09	32381000	JJ17	311000	4.
5. Unallocated, if any .....			JJ18	0	5.
6. Total (sum of items 1.a through 5) <sup>3</sup> .....	JJ11	216355000	JJ19	6355000	6.

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

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

3. Item 6, column B, must equal schedule HC, item 4.c.

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

## Notes to the Income Statement—Predecessor Financial Items

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

	Dollar Amounts in Thousands	
	BHBC	Amount
1. Total interest income .....	4107	1.
a. Interest income on loans and leases .....	4094	1.a.
b. Interest income on investment securities.....	4218	1.b.
2. Total interest expense .....	4073	2.
a. Interest expense on deposits.....	4421	2.a.
3. Net interest income.....	4074	3.
4. Provision for <b>credit losses</b> .....	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 <sup>1</sup> .....	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.
11. Discontinued operations, net of applicable income taxes and noncontrolling (minority) interest .....	BHCK	11.
12. Net income (loss) .....	FT41	12.
13. Cash dividends declared.....	BHBC	13.
14. Net charge-offs .....	4340	14.
15. Net interest income (item 3 above) on a fully taxable equivalent basis .....	4475	15.
	6061	
	4519	

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

## Notes to the Income Statement (Other)

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

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

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

### Example

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

TEXT	BHCK	Amount
0000 Sch. HI, item 1.a(1), Recognition of interest payments on		
nonaccrual loans to XYZ country	0000	1350

## Notes to the Income Statement (Other)

	Dollar Amounts in Thousands	BHCK	Amount	
<b>1. Not applicable.</b>				
2. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets <sup>1</sup> .....		JJ27	0	2.
<b>3. Not applicable.</b>				
4. 5351				4.
5. 5352		5351	0	5.
6. 5353		5352	0	6.
7. 5354		5353	0	7.
8. 5355		5354	0	8.
9. B042		5355	0	9.
10. B043		B042	0	10.
		B043	0	

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

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

	TEXT	Dollar Amounts in Thousands		11.
		BHCK	Amount	
11.	B044			
12.	B045			
13.	B046			
14.	B047			
15.	B048			
16.	B049			
17.	B050			
18.	B051			
19.	B052			
20.	B053			
21.	B054			
22.	B055			
23.	B056			

AMERICAN EXPRESS COMPANY

Name of Holding Company

For Federal Reserve Bank Use Only

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# Consolidated Financial Statements for Holding Companies

Report at the close of business 20250930

Date

## Schedule HC—Consolidated Balance Sheet

	Dollar Amounts in Thousands		BHCK	Amount
<b>Assets</b>				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....			0081	<b>3302000</b>
b. Interest-bearing balances: <sup>2</sup>				
(1) In U.S. offices .....			0395	<b>47899000</b>
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....			0397	<b>2239000</b>
2. Securities:				
a. Held-to-maturity securities (from Schedule HC-B, column A) <sup>3</sup> .....			JJ34	<b>0</b>
b. Available-for-sale debt securities (from Schedule HC-B, column D) .....			1773	<b>1366000</b>
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....			JA22	<b>1279000</b>
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices .....			BHDM	<b>B987</b>
b. Securities purchased under agreements to resell <sup>5, 6</sup> .....			BHCK	<b>B989</b>
4. Loans and lease financing receivables:				
a. Loans and leases held for sale .....			5369	<b>2424000</b>
b. Loans and leases, held for investment.....	B528	<b>216355000</b>		
c. LESS: Allowance for <b>credit losses on loans and leases</b> .....	3123	<b>6355000</b>		
d. Loans and leases, held for investment, net of allowance (item 4.b minus 4.c) .....			B529	<b>210000000</b>
5. Trading assets (from Schedule HC-D) .....			3545	<b>0</b>
6. Premises and fixed assets (including <b>right-of-use assets</b> ) .....			2145	<b>3257000</b>
7. Other real estate owned (from Schedule HC-M).....			2150	<b>0</b>
8. Investments in unconsolidated subsidiaries and associated companies .....			2130	<b>1132000</b>
9. Direct and indirect investments in real estate ventures .....			3656	<b>1653000</b>
10. Intangible assets (from Schedule HC-M) .....			2143	<b>4962000</b>
11. Other assets (from Schedule HC-F) <sup>6</sup> .....			2160	<b>18037000</b>
12. Total assets (sum of items 1 through 11) .....			2170	<b>297550000</b>

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

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

3. **Holding companies** should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule HC-B, item 8, column A, less Schedule HI-B, Part II, item 7, column B.

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

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

6. **Holding companies** should report items 3.b and 11 amounts net of any applicable allowance for credit losses.

**Schedule HC—Continued**

	Dollar Amounts in Thousands	BHDM	Amount	
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (from Schedule HC-E):				
(1) Noninterest-bearing <sup>1</sup> .....	6631		1745000	13.a.(1)
(2) Interest-bearing.....	6636		148924000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN			
(1) Noninterest-bearing .....	6631		715000	13.b.(1)
(2) Interest-bearing.....	6636		12000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:	BHDM			
a. Federal funds purchased in domestic offices <sup>2</sup> .....	B993		0	14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	BHCK			
15. Trading liabilities (from Schedule HC-D).....	B995		0	14.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....	3548		0	15.
17. and 18. Not applicable.	3190		57460000	16.
19. a. Subordinated notes and debentures <sup>4</sup> .....	4062		1773000	19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities .....	C699		0	19.b.
20. Other liabilities (from Schedule HC-G) .....	2750		54454000	20.
21. Total liabilities (sum of items 13 through 20).....	2948		265083000	21.
22. Not applicable.				
<b>Equity Capital</b>				
<b>Holding Company Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	3283		1584000	23.
24. Common stock (par value) .....	3230		138000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3240		9708000	25.
26. a. Retained earnings.....	3247		24469000	26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530		-3249000	26.b.
c. Other equity capital components <sup>6</sup> .....	A130		-233000	26.c.
27. a. Total holding company equity capital (sum of items 23 through 26.c).....	3210		32417000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000		50000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		32467000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		297550000	29.

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

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

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

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

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

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

**Schedule HC—Continued****Memoranda (to be completed annually by holding companies for the December 31 report date)**

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

a. \_\_\_\_\_  
(1) Name of External Auditing Firm (TEXT C703)  
  
\_\_\_\_\_  
(2) City (TEXT C708)  
  
NY  
(3) State Abbreviation (TEXT C714) \_\_\_\_\_  
(4) Zip Code (TEXT C715)

b. \_\_\_\_\_  
(1) Name of Engagement Partner (TEXT C704)  
  
\_\_\_\_\_  
(2) E-mail Address (TEXT C705)

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

**Schedule HC-B—Securities**

Dollar Amounts in Thousands	(Column A) Amortized Cost	Held-to-Maturity (Column B) Fair Value	(Column C) Amortized Cost	Available-for-Sale (Column D) Fair Value
BHCK	Amount	BHCK	Amount	BHCK
1. U.S. Treasury securities.....	0211	0 0213	0 1286	277000 1287
2. U.S. government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	0 HT51	0 HT52	4000 HT53
3. Securities issued by states and political subdivisions in the U.S. ....	8496	0 8497	0 8498	54000 8499
<i>Holding companies with less than \$5 billion should report data item 4.a.(4) and should leave 4.a.(1) through 4.a.(3) blank.<sup>3</sup></i>				
4. Mortgage-backed securities (MBS)				
a. Residential pass-through securities:				
(1) Guaranteed by GNMA .....	G300	0 G301	0 G302	9000 G303
(2) Issued by FNMA and FHLMC .....	G304	0 G305	0 G306	1000 G307
(3) Other pass-through securities.....	G308	0 G309	0 G310	0 G311
(4) Guaranteed by GNMA, issued by FNMA and FHLMC and other pass-through securities .....	KX52	KX53	KX54	KX55
b. Other residential mortgage-backed securities (include CMOS, REMICs, and stripped MBS):				
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G312	0 G313	0 G314	0 G315
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	G316	0 G317	0 G318	0 G319
(3) All other residential mortgage-backed securities.....	G320	0 G321	0 G322	0 G323
c. Commercial MBS:				
(1) Commercial pass-through securities:				
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	K142	0 K143	0 K144	0 K145
(b) Other pass-through securities .....	K146	0 K147	0 K148	0 K149
(2) Other commercial MBS:				
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K150	0 K151	0 K152	0 K153
(b) All other commercial MBS .....	K154	0 K155	0 K156	0 K157

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 National Mortgage Association, 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 Administration (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).

3. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-B—Continued**

	Held-to-Maturity		(Column C) Amortized Cost		Available-for-Sale	
	(Column A) Amortized Cost	BHCK	(Column B) Fair Value	BHCK	(Column D) Fair Value	BHCK
Dollar Amounts in Thousands						
5. Asset-backed securities and structured financial products:						
a. Asset-backed Securities (ABS) .....	C026	0	C988	0	C989	0
b. Structured financial products .....	HT58	0	HT59	0	HT60	0
6. Other debt securities:						
a. Other domestic debt securities.....	1737	0	1738	0	1739	81000
b. Other foreign debt securities .....	1742	0	1743	0	1744	946000
7. Unallocated portfolio layer fair value hedge basis adjustments <sup>1</sup> .....					M G95	BHCT
8. Total (sum of items 1 through 7) <sup>2</sup> .....	1754	0	1771	0	1772	1366000
						1773

**Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Pledged securities <sup>3</sup> .....	0416	1242000
2. Remaining maturity or next repricing date of debt securities <sup>4</sup> (Schedule HC-B, items 1 through 6.b in columns A and D above):		
a. 1 year and less .....	0383	1187000
b. Over 1 year to 5 years .....	0384	134000
c. Over 5 years .....	0387	45000
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	M.4.a.
b. Fair value .....	8783	M.4.b.

**1. This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.**

**2. The total reported in column A must equal Schedule HC, item 2.a, plus Schedule HI-B, Part II, item 7, column B. The total reported in column D must equal Schedule HC, item 2.b.**

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

**4. Report fixed-rate debt securities by remaining maturity and floating-rate 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
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
<i>Memorandum items 5.a through 5.f are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>				
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5.a):				
a. Credit card receivables .....	B838	0	B840	0
b. Home equity lines .....	B842	0	B844	0
c. Automobile loans .....	B846	0	B848	0
d. Other consumer loans .....	B850	0	B852	0
e. Commercial and industrial loans .....	B854	0	B856	0
f. Other .....	B858	0	B860	0
<i>Memorandum items 6.a through 6.g are to be completed by holding companies with \$10 billion or more in total assets.<sup>1</sup></i>				
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule HC-B, 5.b):				
a. Trust preferred securities issued by financial institutions.....	G348	0	G350	0
b. Trust preferred securities issued by real estate investment trusts .....	G352	0	G354	0
c. Corporate and similar loans .....	G356	0	G358	0
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	G360	0	G362	0
e. 1–4 family residential MBS not issued or guaranteed by GSEs .....	G364	0	G366	0
f. Diversified (mixed) pools of structured financial products .....	G368	0	G370	0
g. Other collateral or reference assets .....	G372	0	G374	0

1. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

	Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount		
1. Loans secured by real estate .....	1410	0				1.
a. Construction, land development, and other land loans:			BHCK			
(1) 1–4 family residential construction loans .....			F158	0		1.a.(1)
(2) Other construction loans and all land development and other land loans .....					F159	0
					BHDM	
					1420	0
b. Secured by farmland .....					1797	0
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 .....					5367	0
(2) Closed-end loans secured by 1–4 family residential properties:					5368	0
(a) Secured by first liens .....					1460	0
(b) Secured by junior liens .....						
d. Secured by multifamily (5 or more) residential properties.....			BHCK			
e. Secured by nonfarm nonresidential properties:			F160	0		1.e.(1)
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F161	0		1.e.(2)
(2) Loans secured by other nonfarm nonresidential properties.....			BHDM			
					1288	70000
2. Loans to depository institutions and acceptances of other banks .....	1292	68000				2.
a. To U.S. banks and other U.S. depository institutions.....	1296	73000				2.a.
b. To foreign banks .....	1590	0	1590	0		2.b.
3. Loans to finance agricultural production and other loans to farmers ....						3.
					1766	56976000
4. Commercial and industrial loans.....	1763	57192000				4.
a. To U.S. addressees (domicile) .....	1764	13971000				4.a.
b. To non-U.S. addressees (domicile) .....	KX56					4.b.
c. To U.S. addressees (domicile) and non-U.S. addressees (domicile)..						4.c.
5. Not applicable.						
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....			1975	114892000		6.
a. Credit cards	B538	110957000				6.a.
b. Other revolving credit plans.....	B539	1000				6.b.
c. Automobile loans .....	K137	0				6.c.
d. Other consumer loans (includes single payment, installment, and all student loans) .....	K207	32380000				6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	159000	2081	3000		7.
8. Not applicable.						

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-C—Continued**

	Dollar Amounts in Thousands		(Column A) Consolidated		(Column B) In Domestic Offices	
	BHCK	Amount	BHDM	Amount		
<i>Holding companies with less than \$5 billion in total assets should report data item 9.b.(3) and leave data items 9.b.(1) and 9.b.(2) blank.<sup>1</sup></i>						
9. Loans to nondepository financial institutions and other loans:						
a. Loans to nondepository financial institutions .....	J454	2414000	J454	1979000		9.a.
b. Other loans						
(1) Loans for purchasing or carrying securities (secured or unsecured) .....	1545	0	1545	0		9.b.(1)
(2) All other loans (exclude consumer loans).....	J451	1564000	J451	1521000		9.b.(2)
(3) Loans for purchasing or carrying securities (secured and unsecured) and all other loans .....	KX57		KX57			9.b.(3)
<i>Holding companies with less than \$5 billion in total assets should report data item 10.c. and should leave data items 10.a. and 10.b. blank.<sup>1</sup></i>						
10. Lease financing receivables (net of unearned income) .....			2165	0		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	0				10.b.
c. Lease finance receivables.....	KX58					10.c.
11. LESS: Any unearned income on loans reflected in items 1–9 above....	2123	0	2123	0		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11)	2122	218779000	2122	175441000		
(total of column A must equal Schedule HC, sum of items 4.a and 4.b)...						12.

**Memoranda**

	Dollar Amounts in Thousands	BHDM	Amount
<i>HC-C memoranda items 1.a.(1) through 1.f.(3)(c) are to be completed semiannually in June and December by holding companies with less than \$5 billion total assets. These items are to be completed quarterly by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>			
1. <b>Loan modifications to borrowers experiencing financial difficulty</b> 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	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162	0	M.1.d.(2)
<i>Holding companies with less than \$5 billion in total assets should report Memo item 1.e.(3) (semiannually in June and December), and should leave data item 1.e.(1) and 1.e.(2) blank.<sup>1</sup></i>			
e. Commercial and Industrial loans:			
(1) To U.S. addressees (domicile).....	K163	931000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164	43000	M.1.e.(2)
(3) To U.S. addressees (domicile) and non-U.S addressees (domicile) .....	KX59		M.1.e.(3)

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

		Dollar Amounts in Thousands	(Column B) In Domestic Offices
	BHCK	Amount	
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165	1916000	M.1.f.
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices .....	K166	0	M.1.f.(1)
(2) Loans to finance agricultural production and other loans to farmers.....	BHCK		
(3) Loans to individuals for household, family, and other personal expenditures:	K168	0	M.1.f.(2)
(a) Credit cards .....	K098	1668000	M.1.f.(3)(a)
(b) Automobile loans .....	K203	0	M.1.f.(3)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K204	0	M.1.f.(3)(c)
g. Total <b>loan modifications to borrowers experiencing financial difficulty</b> that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....	HK25	2890000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule HC-C, items 4 and 9, column A, above.....	2746	37000	M.2.
<i>To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>	B837	0	M.3.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	C391	3769000	M.4.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

	Dollar Amounts in Thousands	BHCK	Amount
<b>5. Not applicable.</b>			
<i>Memorandum item 6.a, 6.b, and 6.c are to be completed semiannually in the June and December reports only.</i>			
6. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) ..	F230		M.6.a.
<i>Memorandum items 6.b and 6.c are to be completed by holding companies that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231		M.6.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 6.a above .....	F232		M.6.c.
7. and 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		
10. and 11. Not applicable.	F577	0	M.9.

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

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition		(Column C) Best estimate at acquisition date of con- tractual cash flows not expected to be collected		
	BHCK	Amount	BHCK	Amount	BHCK	Amount	
<i>Dollar Amounts in Thousands</i>							
<i>Memorandum item 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only. Holding companies with less than \$5 billion in total assets should report Memorandum item 12.e semiannually in June and December and should leave 12.a, 12.b, 12.c, and 12.d blank.<sup>1</sup></i>							
<b>12. Loans (not considered purchased credit-deteriorated) and leases held for investment that are acquired in business combinations with acquisition dates in the current calendar year:</b>							
a. Loans secured by real estate.....	G091		G092		G093		M.12.a.
b. Commercial and industrial loans .....	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097		G098		G099		M.12.c.
d. All other loans and all leases .....	G100		G101		G102		M.12.d.
e. Loans and leases.....	KX60		KX61		KX62		M.12.e.
<i>Dollar Amounts in Thousands</i>							
13. Not applicable.							
14. Pledged loans and leases .....	G378						M.14.
<i>Memorandum item 15 is to be completed by all holding companies.</i>							
15. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above) .....	LE75						M.15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## Schedule HC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands	BHCM	Amount
<b>Assets</b>			
1. U.S. Treasury securities.....	3531		1.
2. U.S. government agency obligations (exclude mortgage-backed securities) .....	3532		2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533		3.
4. Mortgage-backed securities (MBS):		BHCK	
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		4.a.
b. Other residential mortgage-backed securities issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> (include CMOs, REMICs, and stripped MBS ) .....	G380		4.b.
c. All other residential mortgage-backed securities .....	G381		4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>2</sup> .....	K197		4.d.
e. All other commercial MBS .....	K198		4.e.
5. Other debt securities		HT62	
a. Structured financial products .....	G386		5.a.
b. All other debt securities .....			5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties .....	HT63		6.a.(1)
(2) All other loans secured by real estate .....	HT64		6.a.(2)
b. Commercial and industrial loans .....	F614		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65		6.c.
d. Other loans.....	F618		6.d.
7. and 8. Not applicable.		BHCM	
9. Other trading assets .....	3541		9.
10. Not applicable.			
11. Derivatives with a positive fair value .....	3543	0	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5) .....	BHCT		12.
	3545	0	
<b>Liabilities</b>			
13. a. Liability for short positions:			
(1) Equity securities .....	BHCK		
(2) Debt securities.....	G209		13.a.(1)
(3) All other assets .....	G210		13.a.(2)
b. All other trading liabilities .....	G211		13.a.(3)
14. Derivatives with a negative fair value.....	F624		13.b.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15) .....	3547	0	14.
	BHCT		
	3548	0	15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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 Administration (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		M.1.a.(1)
(2) All other loans secured by real estate .....	HT67		M.1.a.(2)
b. Commercial and industrial loans .....	F632		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT68		M.1.c.
d. Other loans.....	F636		M.1.d.
Memorandum items 2 through 10 are to be completed by holding companies with \$10 billion or more in total trading assets. <sup>1</sup>			
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 (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule HC-D, sum of items 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 prior year June 30 report date.

**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 percent of item 9 less Memoranda items 9.a.(1) and 9. a. (2)): <sup>2</sup>						
(1) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F655</td></tr></table>	BHTX	F655		F655		M.9.b.(1)
BHTX						
F655						
(2) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F656</td></tr></table>	BHTX	F656		F656		M.9.b.(2)
BHTX						
F656						
(3) <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F657</td></tr></table>	BHTX	F657		F657		M.9.b.(3)
BHTX						
F657						
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 percent of the item)						
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F658</td></tr></table>	BHTX	F658		F658		M.10.a.
BHTX						
F658						
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F659</td></tr></table>	BHTX	F659		F659		M.10.b.
BHTX						
F659						
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>BHTX</td></tr><tr><td>F660</td></tr></table>	BHTX	F660		F660		M.10.c.
BHTX						
F660						

2. Exclude equity securities.

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

	Dollar Amounts in Thousands	BHCB	Amount	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting holding company:				
a. Noninterest-bearing balances <sup>2</sup> .....	2210	<b>403000</b>		1.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	<b>4110000</b>		1.b.
c Money market deposit accounts and other savings accounts .....	2389	<b>128208000</b>		1.c.
d. Time deposits of \$250,000 or less .....	HK29	<b>14985000</b>		1.d.
e. Time deposits of more than \$250,000 .....	J474	<b>1621000</b>		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 <sup>2</sup> .....	3189	<b>1342000</b>		2.a.
b. Interest-bearing demand deposits, NOW, ATS, and other transaction accounts.....	3187	<b>0</b>		2.b.
c. Money market deposit accounts and other savings accounts .....	2389	<b>0</b>		2.c.
d. Time deposits of \$250,000 or less .....	HK29	<b>0</b>		2.d.
e. Time deposits of more than \$250,000 .....	J474	<b>0</b>		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	<b>18158000</b>		M.1.
2. Brokered deposits \$250,000 or less with a remaining maturity of more than one year.....	HK31	<b>8844000</b>		M.2.
3. Time deposits of more than \$250,000 with a remaining maturity of one year or less .....	HK32	<b>1045000</b>		M.3.
4. Foreign office time deposits with a remaining maturity of one year or less .....	BHFN			
	A245	<b>10000</b>		M.4.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	1.
1. Accrued interest receivable <sup>2</sup> .....	B556	97000		2.
2. Net deferred tax assets <sup>3</sup> .....	2148	6484000		3.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	HT80	0		4.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	1752	1174000		
5. Life insurance assets:				
a. General account life insurance assets .....	K201	33000		5.a.
b. Separate account life insurance assets.....	K202	155000		5.b.
c. Hybrid account life insurance assets .....	K270	0		5.c.
6. Other.....	2168	10094000		6.
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11) .....	BHCT			
	2160	18037000		7.

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

**Schedule HC-G—Other Liabilities**

	Dollar Amounts in Thousands	BHCK	Amount	1.
1. Not applicable.				
2. Net deferred tax liabilities <sup>1</sup> .....	3049	135000		2.
3. Allowance for credit losses on off-balance-sheet credit exposures .....	B557	0		3.
4. Other .....	B984	54319000		4.
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20) .....	BHCT			
	2750	54454000		5.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	1.
1. Earning assets that are repriceable within one year or mature within one year .....	3197	198656000		2.
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	5846000		3.
3. Long-term debt that reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298	3931000		4.
4. Variable-rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408	1584000		5.
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		

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

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

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

### I. Property and Casualty Underwriting

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

	Dollar Amounts in Thousands	BHCK	Amount	
<b>Assets</b>				
1. Reinsurance recoverables .....		B988		1.
2. Total assets .....		C244	543000	2.
<b>Liabilities</b>				
3. Claims and claims adjustment expense reserves.....		B990	163000	3.
4. Unearned premiums.....		B991	9000	4.
5. Total equity .....		C245	212000	5.
6. Net income .....		C246	55000	6.

### II. Life and Health Underwriting

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

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

**Schedule HC-K—Quarterly Averages**

	Dollar Amounts in Thousands	BHCK	Amount
<b>Assets</b>			
1. Securities:			
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities) <sup>1</sup> .....	B558	<b>285000</b>	1.a.
b. Mortgage-backed securities <sup>1</sup> .....	B559	<b>10000</b>	1.b.
c. All other debt securities <sup>1</sup> and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	B560	<b>2643000</b>	1.c.
2. Federal funds sold and securities purchased under agreements to resell .....	3365	<b>0</b>	2.
3. a. Total loans and leases in domestic offices .....	BHDM		
(1) Loans secured by 1–4 family residential properties.....	3516	<b>163459000</b>	3.a.
(2) All other loans secured by real estate.....	3465	<b>0</b>	3.a.(1)
(3) Loans to finance agricultural production and other loans to farmers.....	3466	<b>0</b>	3.a.(2)
(4) Commercial and industrial loans .....	3386	<b>0</b>	3.a.(3)
(5) Loans to individuals for household, family, and other personal expenditures:	3387	<b>48047000</b>	3.a.(4)
(a) Credit cards .....	B561	<b>92162000</b>	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	<b>20122000</b>	3.a.(5)(b)
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs.....	BHFN		3.b.
3360	<b>48143000</b>		
4. a. Trading assets .....	BHCK		
b. Other earning assets .....	3401	<b>0</b>	4.a.
5. Total consolidated assets <sup>4</sup> .....	B985	<b>57023000</b>	4.b.
	3368	<b>297504000</b>	5.
<b>Liabilities</b>			
6. Interest-bearing deposits (domestic) <sup>5</sup> .....	3517	<b>148909000</b>	6.
7. Interest-bearing deposits (foreign) <sup>5</sup> .....	3404	<b>11000</b>	7.
8. Federal funds purchased and securities sold under agreements to repurchase .....	3353	<b>0</b>	8.
9. All other borrowed money .....	2635	<b>57472000</b>	9.
10. Not applicable.			
<b>Equity Capital</b>			
11. Total equity capital (excludes limited-life preferred stock) .....	3519	<b>33810000</b>	11.

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

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

3. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

a) Debt securities at amortized cost.

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

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

5. Includes interest-bearing demand deposits.

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

Report only transactions with nonrelated institutions

	Dollar Amounts in Thousands	BHCK	Amount	
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):				
a. Revolving, open-end loans secured by 1–4 family residential properties, (e.g., home equity lines) .....		3814	0	1.a.
<i>1.b.(1) and 1.b.(2) are to be completed by holding companies with \$5 billion or more in total assets<sup>1</sup> semiannually in the June and December reports only.</i>				
b. (1) Unused consumer credit card lines .....		J455	0	1.b.(1)
(2) Other unused credit card lines .....		J456	0	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	0	1.c.(1)
(a) 1–4 family residential construction loan commitments .....		F164	0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....		F165	0	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....		6550	33000	1.c.(2)
<i>Item 1(d) is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
d. Securities underwriting .....		3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans .....		J457	26778000	1.e.(1)
(2) Loans to financial institutions .....		J458	1115000	1.e.(2)
(3) All other unused commitments .....		J459	2011000	1.e.(3)
2. Financial standby letters of credit and foreign office guarantees .....		6566	0	2.
<i>Item 2.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
a. Amount of financial standby letters of credit conveyed to others .....		3820	0	2.a.
3. Performance standby letters of credit and foreign office guarantees .....		6570	0	3.
<i>Item 3.a is to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
a. Amount of performance standby letters of credit conveyed to others .....		3822	0	3.a.
4. Commercial and similar letters of credit .....		3411	0	4.
5. Not applicable.				
6. Securities:				
a. Securities lent .....		3433	0	6.a.
b. Securities borrowed .....		3432	0	6.b.

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

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

1. The \$5 billion asset size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-L—Continued**

Report only transactions with nonrelated institutions

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

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
d. Notional amounts by remaining maturity:						
(1) Sold credit protection: <sup>2</sup>						
(a) Investment grade .....	G406	0	G407	0	G408	0
(b) Subinvestment grade.....	G409	0	G410	0	G411	0
(2) Purchased credit protection: <sup>3</sup>						
(a) Investment grade .....	G412	0	G413	0	G414	0
(b) Subinvestment grade.....	G415	0	G416	0	G417	0

*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.<sup>4</sup>*

8. Spot foreign exchange contracts.....	BHCK	Amount	8765	974000	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 percent 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 percent of Schedule HC, item 27.a).....					
a. Commitments to purchase when-issued securities .....			3430	0	9.
b. Commitments to sell when-issued securities .....			3434	0	9.a.
c. TEXT 6561			3435	0	9.b.
d. TEXT 6562			6561	0	9.c.
e. TEXT 6568			6562	0	9.d.
f. TEXT 6586			6568	0	9.e.
			6586	0	9.f.

10. Not applicable.

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

**Schedule HC-L—Continued**

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Derivatives Position Indicators	Amount	Amount	Amount	Amount
<i>Items 11.a. through 14.b.(2) are to be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup></i>				
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):				
a. Futures contracts.....	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696
0	0	0	0	0
b. Forward contracts .....	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700
0	50424000	0	0	0
c. Exchange-traded option contracts:				
(1) Written options.....	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704
0	0	0	0	0
(2) Purchased options..	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708
0	0	0	0	0
d. Over-the-counter option contracts:				
(1) Written options.....	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712
0	0	0	0	0
(2) Purchased options..	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716
0	0	0	78000	0
e. Swaps .....	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720
35900000	0	0	0	0
12. Total gross notional amount of derivative con- tracts held for trading.....				
BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
0	0	0	0	
13. Total gross notional amount of derivative con- tracts held for purposes other than trading .....				
BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
35900000	50424000	78000	0	
14. Gross fair values of deriv- ative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value .....	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736
0	0	0	0	0
(2) Gross negative fair value .....	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740
0	0	0	0	0
b. Contracts held for pur- poses other than trading:				
(1) Gross positive fair value .....	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744
0	313000	15000	0	
(2) Gross negative fair value .....	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748
8000	984000	0	0	

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

## 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	
Item 15 is to be completed only by holding companies with total assets of \$10 billion or more. <sup>1</sup>									
15. Over-the-counter derivatives:									
a. Net current credit exposure .....	G418	162000	G420	0	G421	0	G422	0	15000
b. Fair value of collateral:									
(1) Cash—U.S. dollar .....	G423	0	G425	0	G426	0	G427	0	0
(2) Cash—Other currencies .....	G428	0	G430	0	G431	0	G432	0	0
(3) U.S. Treasury securities .....	G433	0	G435	0	G436	0	G437	0	0
(4) U.S. government agency and U.S. government-sponsored agency debt securities.....	G438	0	G440	0	G441	0	G442	0	0
(5) Corporate bonds .....	G443	0	G445	0	G446	0	G447	0	0
(6) Equity securities .....	G448	0	G450	0	G451	0	G452	0	0
(7) All other collateral .....	G453	0	G455	0	G456	0	G457	0	0
(8) Total fair value of collateral (sum of items 15.b.(1) through (7)) .....	G458	0	G460	0	G461	0	G462	0	0

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1 The \$10 billion asset-size test is based on the total assets recorded as of prior year June 30 report date

**Schedule HC-M—Memoranda**

	Dollar Amounts in Thousands		BHCK	Amount
	Number (Unrounded)			
1. Total number of holding company common shares outstanding .....	3459	688834117		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	0		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	0		3.
4. Other assets acquired in satisfaction of debts previously contracted.....	6557	0		4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....	A288	0		5.
<i>Item 6 is only completed by holding companies with \$5 billion or more in assets.<sup>1</sup></i>				
6. Portion of covered other real estate owned included in Schedule HC, item 7 that is protected by FDIC loss-sharing agreements.....	K192	0		6.
<i>Items 7.a and 7.b are to be completed annually in the December report only.</i>				
7. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	K193			7.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	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 1		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 0		11.
<b>TEXT</b>	<b>6428 James J. Killerlane III</b>		<b>1-212-640-8080</b>	
	Name of Holding Company Official Verifying FR Y-10 Reporting (Please Type or Print)		Area Code / Phone Number (TEXT 9009)	
12. Intangible assets:				
a. Mortgage servicing assets .....	3164	0		12.a.
(1) Estimated fair value of mortgage servicing assets .....	6438	0		12.a.(1)
b. Goodwill.....	3163	4864000		12.b.
c. All other intangible assets.....	JF76	98000		12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10) .....	2143	4962000		12.d.
13. Other real estate owned.....	2150	0		13.
14. Other borrowed money:				
a. Commercial paper.....	2309	0		14.a.
b. Other borrowed money with a remaining maturity of one year or less.....	2332	4537000		14.b.
c. Other borrowed money with a remaining maturity of more than one year .....	2333	52923000		14.c.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16) .....	3190	57460000		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 0		15.

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

**Schedule HC-M—Continued**

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

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

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

0=No	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	
0=No			
1=Yes	C701	0	

19.a.

19.b.

Dollar Amounts in Thousands	BHCK	Amount
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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 .....
- b. Balances due from related institutions:
  - (1) Due from the holding company (parent company only), gross.....
  - (2) Due from subsidiary banks of the holding company, gross .....
  - (3) Due from nonbank subsidiaries of the holding company, gross .....
- c. Balances due to related institutions:
  - (1) Due to holding company (parent company only), gross .....
  - (2) Due to subsidiary banks of the holding company, gross.....
  - (3) Due to nonbank subsidiaries of the holding company, gross .....
- 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 .....

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

C252	0
4832	0
4833	0
4834	0
5041	0
5043	0
5045	0
5047	0
C253	543000

20.a.

20.b.(1)

20.b.(2)

20.b.(3)

20.c.(1)

20.c.(2)

20.c.(3)

20.d.

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:// <http://ir.americanexpress.com>

22.

Dollar Amounts in Thousands	BHCK	Amount	
<i>Memoranda items 23 through 24 are to be completed by all holding companies.</i>			
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	14019000	23.b.
24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:			
a. Senior perpetual preferred stock or similar items .....	G234	0	24.a.
b. Warrants to purchase common stock or similar items.....	G235	0	24.b.

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c.l. \_\_\_\_\_

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1–4 family residential construction loans.....	F172	0	F174	0	F176	0
(2) Other construction loans and all land development and other land loans...	F173	0	F175	0	F177	0
b. Secured by farmland in domestic offices..	3493	0	3494	0	3495	0
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	0	5399	0	5400	0
(2) Closed-end loans secured by 1–4 family residential properties:						
(a) Secured by first liens .....	C236	0	C237	0	C229	0
(b) Secured by junior liens.....	C238	0	C239	0	C230	0
d. Secured by multifamily (5 or more) residential properties in domestic offices..	3499	0	3500	0	3501	0
e. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm non-residential properties..	F178	0	F180	0	F182	0
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0
f. In foreign offices.....	B572	0	B573	0	B574	0
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	1000
b. Foreign banks .....	5380	0	5381	0	5382	0
3. Loans to finance agricultural production and other loans to farmers .....	1594	0	1597	0	1583	0
4. Commercial and industrial loans .....	1606	365000	1607	190000	1608	249000
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards .....	B575	669000	B576	471000	B577	431000
b. Automobile loans.....	K213	0	K214	0	K215	0
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	K216	108000	K217	70000	K218	90000
6. Loans to foreign governments and official institutions .....	5389	0	5390	0	5391	0
7. All other loans.....	5459	15000	5460	8000	5461	9000

**Schedule HC-N—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount	BHCK
<i>Holding companies with less than \$5 billion in total assets are to report data item 8.c columns A, B and C and should leave data items 8.a and 8.b columns A, B and C blank.<sup>1</sup></i>						
8. Lease financing receivables:						
a. Leases to individuals for household, family, and other personal expenditures ..	F166	0	F167	0	F168	0
b. All other leases .....	F169	0	F170	0	F171	0
c. Lease finance receivables .....	KX63		KX64		KX65	
9. Total loans and leases (sum of items 1 through 8.b) <sup>2</sup> .....	1406	1157000	1407	739000	1403	780000
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505	0	3506	0	3507	0
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC)...	K036	0	K037	0	K038	0
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above .....	K039	0	K040	0	K041	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above ..	K042	0	K043	0	K044	0
12. Portion of covered loans and leases reported in item 9 above that are protected by loss-sharing agreements with the FDIC.....	K102	0	K103	0	K104	0

**Memoranda**

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

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	BHCK	Amount	BHCK	Amount	BHCK	Amount
Dollar Amounts in Thousands						
1. b. Loans secured by 1–4 family residential properties in domestic offices .....	BHCK		BHCK		BHCK	
c. Secured by multifamily (5 or more) residential properties in domestic offices ....	F661	0	F662	0	F663	0
d. Secured by nonfarm nonresidential properties in domestic offices:	BHDM		BHDM		BHDM	
(1) Loans secured by owner-occupied nonfarm nonresidential properties ...	K111	0	K112	0	K113	0
(2) Loans secured by other nonfarm nonresidential properties .....	K114	0	K115	0	K116	0
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K117	0	K118	0	K119	0
<i>Itemize and describe loan categories included in item 1.f. above that exceed 10 percent of total <b>loan modifications to borrowers experiencing financial difficulty</b> 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.....	BHCK		BHCK		BHCK	
(2) Loans to finance agricultural production and other loans to farmers ..	K120	86000	K121	27000	K122	8000
(3) Loans to individuals for household, family, and other personal expenditures:	K123	3000	K124	1000	K125	3000
(a) Credit cards .....	KX66		KX67		KX68	
(b) Automobile loan .....	K126	126000	K127	40000	K128	12000
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards .....	BHDM		BHDM		BHDM	
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0
(2) Loans to finance agricultural production and other loans to farmers ..	BHCK		BHCK		BHCK	
(3) Loans to individuals for household, family, and other personal expenditures:	K138	0	K139	0	K140	0
K274	111000	K275	37000	K276	9000	
K277	0	K278	0	K279	0	
K280	0	K281	0	K282	0	

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

<b>1. g. Total loan modifications to borrowers experiencing financial difficulty</b> included in Schedule HC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through item 1.f) <sup>1</sup> .....	HK26	215000	HK27	68000	HK28	23000	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	0	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	169000	1912	119000	1913	141000	M.3.
4. Not applicable.	C240	3000	C241	0	C226	0	M.5.
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)..							

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

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

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(3) when calculating the total in Memorandum item 1.g.  
 2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

	Dollar Amounts in Thousands	BHCK	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT81	0	1.	
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale: <sup>1</sup> .....	HT82	0	2.	
3. 1–4 family residential mortgages sold during the quarter.....	FT04	0	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	0	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	0	5.	
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter .....	HT86	0	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 <sup>3</sup> .....	L191	0	7.a.	
b. For representations and warranties made to other parties <sup>3</sup> .....	L192	0	7.b.	
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....	M288	0	7.c.	

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

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

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

	Dollar Amounts in Thousands	BHCY	Amount	BHCK	Amount	(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
<b>Assets</b>										
1. Available-for-sale debt and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....		J436	2645000	G474	0	G475	323000	G476	2241000	G477
BHCK										81000
2. Federal funds sold and securities purchased under agreements to resell .....		G478	0	G479	0	G480	0	G481	0	G482
G483			0	G484	0	G485	0	G486	0	G487
G488			0	G489	0	G490	0	G491	0	G492
3. Loans and leases held for sale .....										
4. Loans and leases held for investment .....										
5. Trading assets:										
a. Derivative assets .....		3543	0	G493	0	G494	0	G495	0	G496
b. Other trading assets .....		G497	0	G498	0	G499	0	G500	0	G501
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 5.b, above)										
F240		0	F684	0	F692	0	F241	0	F242	0
G391		177000	G392	151000	G395	0	G396	313000	G804	15000
6. All other assets .....										
7. Total assets measured at fair value on a recurring basis .....		G502	2822000	G503	151000	G504	323000	G505	2554000	G506
<b>Liabilities</b>										
8. Deposits .....		F252	0	F686	0	F694	0	F253	0	F254
9. Federal funds purchased and securities sold under agreements to repurchase .....		G507	0	G508	0	G509	0	G510	0	G511
10. Trading liabilities:										
a. Derivative liabilities .....		3547	0	G512	0	G513	0	G514	0	G515
b. Other trading liabilities .....		G516	0	G517	0	G518	0	G519	0	G520

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

2. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
		BHCK	Amount	BHCK	Amount	BHCK	Amount	BHCK	Amount
<b>Liabilities (continued)</b>									
11. Other borrowed money .....	G521	0	G522	0	G523	0	G524	0	G525
12. Subordinated notes and debentures .....	G526	0	G527	0	G528	0	G529	0	G530
13. All other liabilities.....	G805	827000	G806	165000	G807	0	G808	992000	G809
14. Total liabilities measured at fair value on a recurring basis .....	G531	827000	G532	165000	G533	0	G534	992000	G535

**Memoranda**

Dollar Amounts in Thousands	BHCK	Amount								
1. All other assets (itemize and describe amounts included in Schedule HC-Q, item 6 that are greater than \$100,000 and exceed 25 percent of item 6):										
a. Mortgage servicing assets .....	G536	0	G537	0	G538	0	G539	0	G540	0
b. Nontrading derivative assets .....	G541	177000	G542	151000	G543	0	G544	313000	G545	15000
c. BHIX_G546	0	G547	0	G548	0	G549	0	G550	0	
d. BHIX_G551	0	G552	0	G553	0	G554	0	G555	0	
e. BHIX_G556	0	G557	0	G558	0	G559	0	G560	0	
f. BHIX_G561	0	G562	0	G563	0	G564	0	G565	0	
2. All other liabilities (itemize and describe amounts included in Schedule HC-Q, item 13 that are greater than \$100,000 and exceed 25 percent of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0
b. Nontrading derivative liabilities .....	G566	827000	G567	165000	G568	0	G569	992000	G570	0
c. BHIX_G571	0	G572	0	G573	0	G574	0	G575	0	
d. BHIX_G576	0	G577	0	G578	0	G579	0	G580	0	
e. BHIX_G581	0	G582	0	G583	0	G584	0	G585	0	
f. BHIX_G586	0	G587	0	G588	0	G589	0	G590	0	

**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	0
(2) All other loans secured by real estate .....	HT88	0
b. Commercial and industrial loans .....	F585	0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0
d. Other loans.....	F589	0
4. Unpaid principal balances 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	0
(2) All other loans secured by real estate .....	HT92	0
b. Commercial and industrial loans .....	F597	0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	HT93	0
d. Other loans.....	F601	0

**Schedule HC-R—Regulatory Capital****Part I. Regulatory Capital Components and Ratios**

	Dollar Amounts in Thousands	BHCA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	P742	<b>9613000</b>		1.
2. Retained earnings <sup>1</sup> .....	KW00	<b>24469000</b>		2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) .....	BHCA JJ29	<b>0</b>		2.a.
3. Accumulated other comprehensive income (AOCI).....	B530	<b>-3249000</b>		3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....	0=No 1=Yes	BHCA P838	<b>0</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	P839	<b>0</b>		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	P840	<b>30833000</b>		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	P841	<b>4454000</b>		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	P842	<b>78000</b>		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	<b>81000</b>		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	P844			9.a.
b. Not applicable.				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	P846			9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	P847			9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	P848			9.e.
f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....	P849	<b>-2000</b>		9.f.

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

**Schedule HC-R—Continued****Part I—Continued**

	Dollar Amounts in Thousands		BHCA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....					10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....			Q258	0	
			P850	0	10.b.
	(Column A) Non-advanced Approaches Holding Companies <sup>1</sup>		(Column B) Advanced Approaches Holding Companies <sup>1</sup>		
	BHCA	Amount	BHCW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....					11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....			P851		12.
13. a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....			P852	26222000	13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold..			LB58	0	
14. a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....			P853		14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			LB59	0	14.b.
15. a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 .....			P854		15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....			LB60	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....			P855		16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital <sup>2</sup> to cover deductions.....			P856		17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....			P857	0	18.
19. Common equity tier 1 capital (item 12 minus item 18) .....			P858	0	19.
			P859	26222000	

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

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

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

**Schedule HC-R—Continued****Part I—Continued**

	Dollar Amounts in Thousands	BHCA	Amount	
<b>Additional Tier 1 Capital</b>				
20. Additional tier 1 capital instruments plus related surplus .....	P860	1584000	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	50000	22.	
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	1634000	23.	
24. LESS: Additional tier 1 capital deductions .....	P864	8000	24.	
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	1626000	25.	

**Tier 1 Capital**

26. Tier 1 capital <sup>1</sup> .....	8274	27848000	26.
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**Total Assets for the Leverage Ratio**

27. Average total consolidated assets <sup>2</sup> .....	KW03	297504000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>3</sup> .....	P875	4613000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	B596	8000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29) .....	A224	292883000	30.

**Leverage Ratio\***

	BHCA	Percentage	
31. Leverage ratio (item 26 divided by item 30) .....	7204	9.5082	31.

- a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No) .....
- |       |      |   |
|-------|------|---|
| 0=No  | BHCA |   |
| 1=Yes | LE74 | 0 |
- If your holding company entered "1" for Yes in item 31.a:

- Complete items 32 through 36
- Do not complete items 37 through 53
- Do not complete Part II of Schedule HC-R.

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

- Skip (do not complete) items 32 through 36,
- Complete items 37 through 53 as applicable, and
- Complete Part II of Schedule HC-R.

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

- b. Standardized Approach for Counterparty Credit Risk opt-in election  
(enter "1" for Yes; leave blank for No) .....
- |       |      |  |
|-------|------|--|
| 0=No  | BHCA |  |
| 1=Yes | NC99 |  |
- 31.b.

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

1. All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Holding companies that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

**Schedule HC-R—Continued****Part I—Continued****Qualifying Criteria and Other Information for CBLR holding company\***

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

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

Dollar Amounts in Thousands	BHCA	Amount	
<b>Tier 2 Capital<sup>1</sup></b>			
37. Tier 2 capital instruments plus related surplus .....	P866	<b>1750000</b>	37.
38. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	P867	<b>0</b>	38.
39. Total capital minority interest that is not included in tier 1 capital.....	P868	<b>0</b>	39.
40. a. <b>Adjusted allowances for credit losses(AACL)</b> includable in tier 2 capital <sup>2</sup> .....	5310	<b>3173000</b>	40.a.
b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	BHCW		
41. Not applicable.	5310		
42. a. Tier 2 capital before deductions (sum of items 37 through 40.a) .....	P870	<b>4923000</b>	42.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b) .....	BHCW		
	P870		42.b.

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

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

**Schedule HC-R—Continued****Part I—Continued**

	Dollar Amounts in Thousands			
	BHCA	Amount		
43. LESS: Tier 2 capital deductions .....	P872	8000		43.
44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero) .....	5311	4915000		44.a.
b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero) .....	BHCW			
	5311			44.b.
	BHCA			
	3792	32763000		45.a.
	BHCW			
	3792			45.b.
	BHCA			
	A223	250641860		46.a.
	BHCW			
	A223			46.b.

**Total Capital**

45. a. Total capital (sum of items 26 and 44.a) .....	BHCA	3792	32763000	45.a.
b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b).....	BHCW			
	3792			45.b.
	BHCA			
	A223	250641860		46.a.
	BHCW			
	A223			46.b.

**Total Risk-Weighted Assets**

46. a. Total risk-weighted assets (from Schedule HC-R, Part II item 31) .....	BHCA	A223	250641860	46.a.
b. (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	BHCW			
	3792			46.b.
	A223			

	Column A		Column B	
	BHCA	Percentage	BHCW	Percentage
<b>Risk-Based Capital Ratios*</b>				
47. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 19, column B, divided by item 46.b) .....	P793	10.4619	P793	
48. Tier 1 capital ratio (Column A: item 26 divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 26 divided by item 46.b).....	7206	11.1107	7206	
49. Total capital ratio (Column A: item 45.a divided by item 46.a) (Advanced approaches holding companies that exit parallel run only: Column B: item 45.b divided by item 46.b)....	7205	13.0716	7205	

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

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

	BHCA	Percentage
<b>Supplementary Leverage Ratio*</b>		
53. Advanced approaches holding companies and holding companies subject to category III capital standards only: Supplementary leverage ratio (From FFIEC 101 Schedule A, Table 2, item 2.22) .....	H036	8.0828

	Dollar Amounts in Thousands			
	BHCA	Amount		
<b>Long-Term Debt and Total Loss Absorbing Capacity</b>				
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59.				
54. Outstanding eligible long-term debt .....	LF21			54.
55. Total loss absorbing capacity .....	LF22			55.

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

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

**Schedule HC-R—Continued****Part I—Continued**

	(Column A)		(Column B)	
	BHCA	Percentage	BHCW	Percentage
<b>Long-Term Debt and Total Loss Absorbing Capacity Ratios*</b>				
56. LTD and TLAC total risk-weighted assets ratios (Column A: item 54 divided by item 46.a Column B: item 55 divided by item 46.a) .....	LF23		LF23	
57. Top-tier BHCs of U.S. GSIBs only: LTD and TLAC total risk-weighted assets ratios using advanced approaches rule (Column A: item 54 divided by item 46.b) (Column B: item 55 divided by item 46.b) .....				
58. IHCs of foreign GSIBs only: LTD and TLAC leverage ratios (Column A: item 54 divided by item 30) (Column B: item 55 divided by item 30) .....	LF24		LF24	
59. Holding companies subject to Category I, II, or III standards: LTD and TLAC supplementary leverage ratios (Column A: item 54 divided by FFIEC 101 Schedule A, Table 2, item 2.21) (Column B: item 55 divided by FFIEC 101 Schedule A, Table 2, item 2.21) .....	LF25		LF25	
	(Column A) Standardized Approach		(Column B) Advanced Approaches	
	BHCA	Percentage	BHCW	Percentage
<b>Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only:</b>				
60. Capital conservation buffer requirement (sum of items 60.a through 60.c) a. of which: Stress capital buffer or 2.500% (for advanced approaches) .....	LE85	2.5000	LE85	
b. of which: GSIB surcharge (if applicable) .....	LE86		LE86	
c. of which: Countercyclical capital buffer amount (if applicable) .....	LE87	0.0000	LE87	
61. Capital conservation buffer .....	MK76	0.0566	H311	
	BHCA	Percentage		
<b>TLAC Buffers*</b>				
Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete item 62.a. The top-tier BHCs of U.S. GSIBs must complete item 62.b.				
62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments: a. TLAC risk-weighted asset buffer .....	LF27			
b. TLAC leverage buffer .....	LF28			
	Dollar Amounts in Thousands		BHCA	Amount
<b>Leverage buffer and requirements for holding companies subject to the capital plan rule:</b>				
63. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable) .....	LE88	344532000		
		Percentage		
64. Leverage buffer requirement (if applicable) .....	LE89	0.0000		
65. Leverage ratio buffer (if applicable) .....	LE90	5.0828		
	Amount			
<b>Maximum payout ratios and amounts for holding companies subject to the capital plan rule:</b>				
66. Eligible retained income .....	MK77	3085000		
		Percentage		
67. Maximum payout ratio .....	LE91	0.0000		
		Amount		
68. Maximum payout amount .....	LE92	0		
69. Distributions and discretionary bonus payments during the quarter .....	MK78	2796000		

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

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

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

(Column A) Totals From Schedule HC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories<sup>2</sup></b>								
<i>Items 1 through 25, (columns A through U as applicable) are to be reported semiannually in June and December by holding companies with less than \$5 billion in total consolidated assets.<sup>3,4</sup></i>								
1. Cash and balances due from depository institutions.....	BHCK D957	BHCK S396	BHCK D958	BHCK S397	BHCK D960	BHCK S398		
	<b>53440000</b>	<b>0</b>	<b>47705000</b>		<b>4095000</b>	<b>4490000</b>	<b>1067000</b>	<b>124000</b>
2. Securities:								
a. Held-to-maturity securities <sup>3,4</sup> .....	BHCK D961	BHCK S399	BHCK D962	BHCK HJ74	BHCK HJ75	BHCK D963	BHCK D964	BHCK S400
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....	BHCK JA21	BHCK S402	BHCK D967	BHCK HJ76	BHCK HJ77	BHCK D968	BHCK D969	BHCK S403
	<b>2645000</b>	<b>0</b>	<b>620000</b>	<b>0</b>	<b>0</b>	<b>1234000</b>	<b>665000</b>	<b>126000</b>
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold (in domestic offices)...	BHCK D971		BHCK D972		BHCK D973	BHCK S410	BHCK D974	BHCK S411
	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
b. Securities purchased under agreements to resell .....	BHCK H171	BHCK H172						
	<b>0</b>	<b>0</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. Asset-size test is based on the total assets reported as of prior year June 30 report date. 4. **Holding companies** that have reported held-to-maturity securities net of allowances or credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

## Schedule HC-R—Continued

## Part II—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 <sup>5</sup>		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Exposure Amount	Risk-Weighted Asset Amount	
<b>Balance Sheet Asset Categories (continued)</b>								
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 .....	BHCK H270	BHCK S405				BHCK H271	BHCK H272	
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold (in domestic offices).....	0	0				0	0	
b. Securities purchased under agreements to resell.....								

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

**Schedule HC-R—Continued****Part II—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									
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale:		0%	2%	4%	10%	20%	50%	100%	150%
a. Residential mortgage exposures .....	BHCK S413	BHCK S414	BHCK H173						
0	0	0					0	0	
b. High volatility commercial real estate exposures.....	BHCK S419	BHCK S420	BHCK H174						
0	0	0					0	0	
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....	BHCK S423	BHCK S424	BHCK S425	BHCK H178	BHCK H179				
0	0	0		0	0		0	0	
d. All other exposures.....	BHCK S431	BHCK S432	BHCK S433	BHCK H180	BHCK H181				
242400	0	0		0	0		0	2424000	0
5. Loans and leases held for investment: <sup>7</sup>									
a. Residential mortgage exposures.....	BHCK S439	BHCK S440	BHCK H178						
0	0	0					0	0	
b. High volatility commercial real estate exposures.....	BHCK S445	BHCK S446	BHCK H179						
0	0	0					0	0	
c. Exposures past due 90 days or more or on nonaccrual <sup>8</sup> .....	BHCK S449	BHCK S450	BHCK S451	BHCK H182	BHCK H183				
1519000	0	0		0	0		0	0	1519000
d. All other exposures .....	BHCK S457	BHCK S458	BHCK S459	BHCK H184	BHCK H185				
214836000	-63000	59000	0	0	0		200000	5000	214634000
6. LESS: Allowance for credit losses on loans and leases .....	BHCX 3123	BHCV 3123	6355000	6355000					
									6.

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 7. **Holding companies** should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

**Schedule HC-R—Continued****Part II—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 <sup>9</sup>
250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount						
4. Loans and leases held for sale:								
a. Residential mortgage exposures.....							0	0
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>10</sup> .....							0	0
d. All other exposures.....							0	0
5. Loans and leases held for investment:								
a. Residential mortgage exposures.....							0	0
b. High volatility commercial real estate exposures.....							0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....							0	0
d. All other exposures .....							0	0
6. LESS: Allowance for credit losses on loans and leases .....								
								6.

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

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

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

## Schedule HC-R—Continued

## Part II—Continued

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

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

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

**Schedule HC-R—Continued****Part II—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 <sup>15</sup>
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
BHCK H289	BHCK H186	BHCK H290	BHCK H187					BHCK H291	BHCK H292
7. Trading Assets .....	0	0	0	0				0	0
BHCK H293	BHCK H188	BHCK S470	BHCK S471					BHCK H294	BHCK H295
8. All other assets <sup>16</sup> .....	4605000	0	0	0				0	0
a. Separate account bank-owned life insurance .....								BHCK H296	BHCK H297
b. Default fund contributions to central counterparties .....								155000	222000
								BHCK H298	BHCK H299
								0	0

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

<sup>16</sup>. 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—Continued**

		(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category	(Column T)	(Column U)
				Total Risk-Weighted Asset Amount by Calculation Methodology	SSFIA <sup>17</sup>	Gross-Up
		Dollar Amounts in Thousands	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On-and Off-Balance Sheet</b>						
9.	On-balance sheet securitization exposures:					
a.	Held-to-maturity securities <sup>18</sup> .....					
b.	Available-for-sale securities.....					
c.	Trading assets .....					
d.	All other on-balance sheet securitization exposures.....					
10.	Off-balance sheet securitization exposures .....					
		(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)
Allocation by Risk-Weight Category						
Dollar Amounts in Thousands						
11.	Total balance sheet assets <sup>19</sup> .....	BHCT 2170	Amount	Amount	Amount	Amount
		BHCK D9500	BHCK D987	BHCK H490	BHCK D989	BHCK D990
		<b>29755000</b>	<b>-849000</b>	<b>48594000</b>	<b>0</b>	<b>5672000</b>
						<b>2141000</b>
						11.
		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)
					(Column P)	(Column Q)
					(Column R)	(Column J)
Allocation by Risk-Weight Category						
Dollar Amounts in Thousands						
11.	Total balance sheet assets <sup>19</sup> .....	BHCK S564	Amount	Amount	Amount	Amount
		BHCK S565	BHCK S506	BHCK S507	BHCK S510	BHCK H300
		<b>4605000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>155000</b>
						11.

<sup>17</sup>. Simplified Supervisory Formula Approach. <sup>18</sup>. Holding companies that have reported held-to-maturity securities net of allowances for credit losses in item 9-a, column A, should report as a negative number in item 9-a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-debt-rivated assets. <sup>19</sup>. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule HC, item 12.

**Schedule HC-R—Continued****Part II—Continued**

(Column A) Face, Notional, CCF <sup>20</sup> or Other Amount	(Column B) Credit Equivalent Amount <sup>21</sup>	Allocation by Risk-Weight Category							
		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Dollar Amounts in Thousands	Amount	0%	2%	4%	10%	20%	50%	100%	150%
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposure)<sup>22</sup></b>	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
12. Financial standby letters of credit .....	BHCK D991	BHCK D992	BHCK D993	BHCK HJ92	BHCK HJ93	BHCK D994	BHCK D995	BHCK D996	BHCK S511
13. Performance standby letters of credit and transaction-related contingent items .....	0	1.0	0	0	0	0	0	0	0
14. Commercial and similar letters of credit with an original maturity of one year or less .....	0	0.5	0	0	0	0	0	0	0
15. Retained recourse on small business obligations sold with recourse .....	0	0.2	0	0	0	0	0	0	0

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

**Schedule HC-R—Continued****Part II—Continued**

(Column A) Face, Notional, CCF <sup>23</sup> or Other Amount	(Column B) Credit Equivalent Amount <sup>24</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
Allocation by Risk-Weight Category									
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions <sup>25</sup> .....	BHCK S515 <b>0</b>	BHCK S516 <b>0</b>	BHCK S517 <b>0</b>	BHCK S518 <b>0</b>	BHCK S519 <b>0</b>	BHCK S520 <b>0</b>	BHCK S521 <b>0</b>	BHCK S522 <b>0</b>	BHCK S523 <b>0</b>
17. All other off-balance sheet liabilities .....	BHCK G618 <b>170000</b>	BHCK G619 <b>170000</b>	BHCK G620 <b>0</b>	BHCK G621 <b>0</b>	BHCK G622 <b>0</b>	BHCK G623 <b>0</b>	BHCK G624 <b>0</b>	BHCK G625 <b>0</b>	BHCK G626 <b>0</b>
18. Unused commitments: (exclude unused commitments to asset-backed commercial paper conduits):									
a. Original maturity of one year or less .....	BHCK S525 <b>0</b>	BHCK S526 <b>0</b>	BHCK S527 <b>0</b>	BHCK S528 <b>0</b>	BHCK S529 <b>0</b>	BHCK S530 <b>0</b>	BHCK S531 <b>0</b>	BHCK S532 <b>0</b>	BHCK S533 <b>0</b>
b. Original maturity exceeding one year.....	BHCK G624 <b>1796000</b>	BHCK G625 <b>0.5</b>	BHCK G626 <b>898000</b>	BHCK G627 <b>66000</b>	BHCK G628 <b>0</b>	BHCK G629 <b>0</b>	BHCK G630 <b>0</b>	BHCK G631 <b>0</b>	BHCK G632 <b>0</b>
19. Unconditionally cancelable commitments.....	BHCK S540 <b>504756000</b>	BHCK S541 <b>0</b>	BHCK S542 <b>0</b>	BHCK S543 <b>462000</b>	BHCK S544 <b>0</b>	BHCK S545 <b>462000</b>	BHCK S546 <b>0</b>	BHCK S547 <b>0</b>	BHCK S548 <b>0</b>
20. Over-the-counter derivatives .....				BHCK S549 <b>153000</b>	BHCK S550 <b>0</b>	BHCK S551 <b>153000</b>	BHCK S552 <b>0</b>	BHCK S553 <b>0</b>	BHCK S554 <b>0</b>
21. Centrally cleared derivatives .....	BHCK H191 <b>0</b>	BHCK H193 <b>0</b>	BHCK H194 <b>0</b>	BHCK H195 <b>0</b>	BHCK H196 <b>0</b>	BHCK H197 <b>0</b>	BHCK H198 <b>0</b>	BHCK H199 <b>0</b>	BHCK H200 <b>0</b>
22. Unsettled transactions (failed trades) <sup>26</sup> .....									

23. Credit conversion factor.

24. For items 18.b. and 19, column A multiplied by credit conversion factor.

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

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

**Schedule HC-R—Continued****Part II—Continued**

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

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

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

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

**Schedule HC-R—Continued****Part II—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%
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....								
BHCK G630	BHCK S558	BHCK S559	BHCK S560	BHCK G631	BHCK G632	BHCK G633	BHCK S561	
<b>486660000</b>	<b>153000</b>	<b>0</b>	<b>0</b>	<b>6134000</b>	<b>1132000</b>	<b>237102000</b>	<b>2141000</b>	
X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	
24. Risk weight factor .....								
BHCK G634	BHCK S569	BHCK S570	BHCK G635	BHCK G636	BHCK G637	BHCK S572		
<b>0</b>	<b>3060</b>	<b>0</b>	<b>0</b>	<b>1226800</b>	<b>5660000</b>	<b>237102000</b>	<b>3211500</b>	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....								

## Schedule HC-R—Continued

## Part II—Continued

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

	Dollar Amounts in Thousands	Totals
	BHCK	Amount
6. Risk-weighted assets for purposes of calculating the <b>adjusted allowance for credit losses (AACL)</b> 1.25 percent threshold .....	S580	2538959860
7. Standardized market-risk weighted assets (applicable only to holding companies that are covered by the market risk capital rules) .....	S581	0
8. Risk-weighted assets before deductions for excess <b>AACL</b> <sup>30</sup> and allocated risk transfer risk reserve <sup>31</sup> .....	B704	253843860
9. LESS: Excess <b>AACL</b> <sup>30</sup> .....	A222	3202000
10. LESS: Allocated transfer risk reserve .....	3128	0
11. Total risk-weighted assets (item 28 minus items 29 and 30) .....	G641	250641860

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

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

**Schedule HC-R—Continued****Part II—Continued****Memoranda**

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

	Dollar Amounts in Thousands	BHCK	Amount	M.1.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	G642	<b>177000</b>		
With a remaining maturity of				
	(Column A) One year or less	(Column B) Over one year through five years	(Column C) Over 5 years	
Dollar Amounts in Thousands	BHCK	BHCK	BHCK	Amount
2. Notional principal amounts of over-the-counter derivative contracts:				
a. Interest rate .....	S582	<b>850000</b>	S583	0
b. Foreign exchange rate and gold .....	S585	<b>50424000</b>	S586	0
c. Credit (investment grade reference asset) .....	S588	0	S589	0
d. Credit (non-investment grade reference asset) .....	S591	0	S592	0
e. Equity .....	S594	0	S595	<b>78000</b>
f. Precious metals (except gold) .....	S597	0	S598	0
g. Other .....	S600	0	S601	0
3. Notional principal amounts of centrally cleared derivative contracts:				
a. Interest rate .....	S603	<b>4550000</b>	S604	<b>22300000</b>
b. Foreign exchange rate and gold .....	S606	0	S607	0
c. Credit (investment grade reference asset) .....	S609	0	S610	0
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0
e. Equity .....	S615	0	S616	0
f. Precious metals (except gold) .....	S618	0	S619	0
g. Other .....	S621	0	S622	0
			S623	0
Dollar Amounts in Thousands	BHCK	Amount	BHCK	Amount
4. Standardized market risk-weighted assets attributable to specific risk (included in Schedule HC-R, item 27) .....	S624	<b>0</b>	M.4..	
5. Amount of allowances for credit losses on purchased credit-deteriorated assets:				
a. Loans and leases held for investment .....	JJ30	<b>0</b>	M.5.a.	
b. Held-to-maturity debt securities .....	JJ31	<b>0</b>	M.5.b.	
c. Other financial assets measured at amortized cost .....	JJ32	<b>0</b>	M.5.c.	

<sup>1</sup> Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

C.I. \_\_\_\_\_

(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
<b>Securitization Activities</b>						
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements .....	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....	BHCK HU09	BHCK HU10	BHCK HU11	BHCK HU12	BHCK HU13	BHCK HU14
<i>Item 3 is to be completed by holding companies with \$100 billion or more in total assets.<sup>1</sup></i>						
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1 .....	BHCK B726	BHCK B727	BHCK B728	BHCK B729	BHCK B730	BHCK B731
4. Past due loan amounts included in item 1:						
a. 30–89 days past due .....	BHCK B733	BHCK B734	BHCK B735	BHCK B736	BHCK B737	BHCK B738
b. 90 days or more past due .....	BHCK B740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):						
a. Charge-offs .....	BHCK B747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752
b. Recoveries .....	BHCK B754	BHCK B755	BHCK B756	BHCK B757	BHCK B758	BHCK B759

1. Asset-size test is based on the total assets reported as of prior year June 30 report date.

**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
<i>Items 6 and 10 are to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup></i>						
6. Total amount of ownership (or seller's) interest carried as securities or loans.....	BHCK HU16	BHCK HU17			BHCK HU18	
7. and 8. Not applicable.	0	0			0	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	BHCK B776	BHCK B779	BHCK B780	BHCK B781	BHCK B782	9.
10. Reporting institution's unused commitments to provide liquidity to other institutions' securitization structures .....	BHCK B783	BHCK B786	BHCK B787	BHCK B788	BHCK B789	10.
<b>Asset Sales</b>						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized .....	BHCK B790	0			BHCK B796	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	BHCK B797	0			BHCK B803	12.

2. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

**Schedule HC-S—Continued****Memoranda**

	Dollar Amounts in Thousands	
	BHCK	Amount
1. Not applicable.		
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804	0
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805	0
c. Other financial assets <sup>1</sup> .....	A591	0
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	F699	0
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 .....	B806	0
(2) Conduits sponsored by other unrelated institutions <sup>2</sup> .....	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....	B808	0
(2) Conduits sponsored by other unrelated institutions .....	B809	0
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G) <sup>2;3</sup> .....	C407	0

*Memorandum item 3 is to be completed by holding companies with \$10 billion or more in total assets.<sup>2</sup>*

*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) Conduits sponsored by other unrelated institutions<sup>2</sup> .....
  - b. Unused commitments to provide liquidity to conduit structures:
    - (1) Conduits sponsored by the bank, a bank affiliate, or the holding company .....
    - (2) Conduits sponsored by other unrelated institutions .....
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column G)<sup>2;3</sup> .....

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

<sup>2</sup>. The \$10 billion asset-size test is based on the total assets reported as of prior year June 30 report date.

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

**Schedule HC-V—Variable Interest Entities***To be completed by holding companies with \$5 billion or more in total assets.<sup>1</sup>*

	Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs	
		BHCK	Amount	BHCK	Amount
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:					
a. Cash and balances due from depository institutions .....	J981	5000	JF84	0	1.a.
b. Securities not held for trading .....	HU20	1233000	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale ..	HU22	32247000	HU23	0	1.c.
d. Other real estate owned .....	K009	0	JF89	0	1.d.
e. Other assets .....	JF91	0	JF90	0	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting holding company:					
a. Other borrowed money .....	JF92	14019000	JF85	0	2.a.
b. Other liabilities .....	JF93	30000	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above) .....	K033	0	JF88	0	4.
	Dollar Amounts in Thousands	BHCK	Amount		
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs .....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs .....	JF78	0			6.

**1.** Asset-size test is based on the total assets reported as of prior year June 30 report date.

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

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

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