



A User's Guide for the Bank Holding Company Performance Report

December 2021



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may be accessed on the Federal Reserve Board's website at
https://www.federalreserve.gov/publications/bhcupr_usersguide.htm.

Foreword

A User's Guide for the Bank Holding Company Performance Report serves as an aid in using the *Bank Holding Company Performance Report* (BHCPR). The guide provides definitions of the financial ratios and items presented on each page of the BHCPR.

Questions or comments relating to this guide may be directed to the BHCPR Analyst, Surveillance—Metric Systems Section at the Board of Governors of the Federal Reserve System at (202) 728-5893 or BHCPR@frb.gov. Specific questions or comments pertaining to information contained in an individual holding company's performance report should be addressed to Surveillance Staff of the appropriate Federal Reserve Bank (shown on the holding company's BHCPR cover page). The district

number, address, and telephone number of each Federal Reserve Bank are listed below.

District Number	Federal Reserve Bank and Location	Telephone Number (of Surveillance Staff)
1	Federal Reserve Bank of Boston 600 Atlantic Avenue Boston, MA 02106-2076	(617) 973-2832
2	Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045-0001	(212) 720-5855
3	Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106-1574	(215) 574-6406
4	Federal Reserve Bank of Cleveland 1455 East Sixth Street Cleveland, OH 44114-2566	(216) 579-2988
5	Federal Reserve Bank of Richmond 701 East Byrd Street Richmond, VA 23219-7622	(804) 697-4419
6	Federal Reserve Bank of Atlanta 1000 Peachtree Street, N.E. Atlanta, GA 30309-4470	(404) 498-8246
7	Federal Reserve Bank of Chicago 230 South LaSalle Street Chicago, IL 60604-0834	(312) 322-6390
8	Federal Reserve Bank of St. Louis 411 Locust Street St. Louis, MO 63102-2034	(314) 444-6255
9	Federal Reserve Bank of Minneapolis 90 Hennepin Avenue Minneapolis, MN 55480-0291	(612) 204-5266
10	Federal Reserve Bank of Kansas City 1 Memorial Drive Kansas City, MO 64198-0001	(816) 881-2847
11	Federal Reserve Bank of Dallas 2200 N. Pearl Street Dallas, TX 75201	(214) 922-6277
12	Federal Reserve Bank of San Francisco 101 Market Street San Francisco, CA 94105	(213) 683-2316

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1 Introduction

The *Bank Holding Company Performance Report* (BHCPR) is an analytical tool produced by the Federal Reserve System for supervisory purposes, including on-site inspections, off-site surveillance and monitoring, and analyses performed in connection with applications filed with the Federal Reserve regarding mergers, acquisitions, and other matters. The BHCPR is designed to assist analysts and examiners in determining a holding company's financial condition and performance based on financial statements, comparative ratios, trend analyses, and percentile ranks relative to its peers.

The BHCPR was designed for the analysis of each bank holding company (BHC) that submitted a quarterly Form FR Y-9C. Subsequently, the panel of FR Y-9C reporting firms expanded

to include savings and loan holding companies (SLHCs) and intermediate holding companies (IHCs) of foreign banking organizations. For purposes of the report, all references to "bank holding company(ies)" or "BHC(s)" are inclusive of "savings and loan holding company(ies)" and "intermediate holding company(ies) of foreign banking organizations" unless otherwise noted.

No single financial ratio, percentile rank, or trend shown in the BHCPR should be assumed to be conclusive evidence of a specific firm's financial condition. In appraising a holding company's financial condition, an analyst must make a judgment based on an analysis of a variety of factors and interrelationships and on peer group comparisons.

2 Technical Information

Description

The Bank Holding Company Performance Report (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of holding companies supervised by the Federal Reserve:

- top-tier holding companies that meet or exceed the consolidated assets threshold for FR Y-9C and FR Y-9LP reporting in the applicable quarter. (The asset-size threshold for filing FR Y-9C and FR Y-9LP report forms increased from \$500 million to \$1 billion, and from \$1 billion to \$3 billion, effective March 2015 and September 2018, respectively.)
- top-tier holding companies that are required to file the FR Y-9C and FR Y-9LP report forms to meet supervisory needs
- top-tier holding companies that are not subject to the Board's regulatory capital guidelines but elect to comply voluntarily with the guidelines and file the FR Y-9C and FR Y-9LP report forms

Peer group average reports also are available. These reports contain statistics on the average performance of groups of holding companies with common characteristics. (See the description of BHCPR [Peer Groups](#) later in this section.)

Data Source

The financial data presented in the BHCPR are derived from financial reports which holding companies are required to file quarterly with the Federal Reserve System. These financial reports are the *Consolidated Financial Statements for Holding Companies* (FR Y-9C) and the *Parent Company Only Financial Statements for Large Holding Companies* (FR Y-9LP). Detailed descriptions of data elements contained in the FR Y-9C and FR Y-9LP report forms are found in the *Instructions for Preparation of Consolidated Financial Statements for Holding Companies* and the *Instructions for Preparation of Parent Company Only Financial Statements for Holding Companies*, respectively. These forms, both current and historical versions, and related instructions are available at the Federal Reserve Board's website: <https://www.federalreserve.gov/apps/reportforms/default.aspx>.

Report Format

An individual BHCPR consists of four sections:

- The *Introductory Page* shows a Table of Contents and indicates the peer group classification and certain characteristics of the holding company.

- The *Summary Ratios* page presents selected key financial ratios to measure consolidated earnings and profitability, credit losses, nonaccrual assets and other real estate owned (OREO), liquidity, capital, leverage, growth rates, and selected parent company ratios.
- The *Consolidated Information* section contains detailed income and expense account items and ratios used to measure the condition of the consolidated holding company and provides balance sheet information on asset and liability composition, including the loan and investment portfolios, liquidity and funding, derivative instruments, allowance for loan and lease losses, charge-offs, past due and nonaccrual assets, capital, insurance and broker-dealer activities, foreign activities, securitization and asset sale activities.
- The *Parent Company Information* section provides detailed financial data on the parent company alone, including measures of profitability, leverage, cash flows, and dependence on subsidiaries.

Each BHCPR displays financial statistics for five time periods. Interim reports (for the March, June, and September reporting periods) provide information for the current quarter, the prior year's like quarter, and the last three calendar year-ends. The December year-end BHCPR presents five calendar years of data.

Numerical information displayed in the BHCPR is expressed as

- a dollar amount in thousands of dollars (except when otherwise indicated),
- a ratio (expressed as a percentage or a multiple) that relates two or more financial statement items for an individual company,
- an average of account balances or of ratio values for a peer group of holding companies,
- a percentile rank of an individual holding company's ratio within its peer group,
- a percentage change from the prior year's like quarter or from the like quarter five years earlier, and
- the number of holding companies in a peer group.

Dollar values for income and expense items and for changes in equity capital, charge-offs, and recoveries are expressed in the BHCPR as year-to-date amounts. Ratios that involve income and expense items, charge-offs, recoveries, or changes in equity capital are annualized for interim reporting periods. (See the description of [annualization](#) in this section.)

Available Reports

Two different types of BHCPRs are available—individual holding company reports and peer group average reports.

Individual Holding Company Reports

An individual holding company report contains company-specific account balances, financial ratios, and percentile ranks relative to the holding company’s peer group. This report also presents peer group ratio averages of the holding company’s associated peer group. For sample pages and definitions of the items found in this report, refer to [section 3](#) of this guide.

Peer Group Average Reports

A peer group average report provides, for a selected peer group, the averages of financial ratios presented in the individual holding company reports. The report is available for each of the peer groups of top-tier holding companies described below. The method for calculating peer group ratio averages is described below. Ratio definitions used in calculating peer group averages are identical to those presented in individual holding company reports and are found in section 3 of this guide. (See the [appendix](#) for samples of peer group average reports.)

Peer Groups

Each top-tier holding company for which a BHCPR is produced is assigned to a peer group. Generally, the assignment is based upon the holding company’s consolidated asset size, but the Federal Reserve may assign a holding company to the second-tier and atypical peer group. Peer groups, and peer group assignments, are also responsive to changes in the consolidated asset threshold for FR Y-9C and FR Y-9LP reporting. BHCPR peer group assignment criteria is outlined in the table below.

The BHCPR identifies the holding company’s peer group for each reporting period by displaying the peer group number in the heading of each “Peer” column and the peer group number for the current reporting period at the top of the report page.

Peer Group Ratio Averages

Peer group ratio averages in the BHCPR provide a frame of reference for evaluating the financial condition and performance of a specific company relative to other firms with similar characteristics. This information serves as a benchmark against which an individual company’s balance sheet structure and earnings may be evaluated.

A peer group average for a financial ratio is the arithmetic mean of the ratio values calculated for all holding companies in a selected peer group, subject to upper and lower limits. To reduce the influence of erroneous or atypical data on peer group ratio averages, values above the 95th percentile and below the 5th per-

Table 1. Peer Group Classification	
Peer Group Number	Consolidated Assets at the End of the Quarter
Top-tier holding companies excluding atypical companies	
01	\$10 billion and over
02	\$3–\$10 billion
03	\$1–\$3 billion
04	\$500 million–\$1 billion
05	Less than \$500 million (starting March 2006 includes former Peer Group 06)
06	Less than \$300 million (valid only prior to March 2006, starting March 2003)
07	Less than \$150 million ¹ (prior to March 2003)
Second-tier holding companies and atypical companies ²	
09	All
¹ Peer group 7 includes only multi-bank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities.	
² Peer group ratio averages and percentile rank data are omitted from individual BHCPRs generated for lower-tier and atypical holding companies. A holding company is considered an atypical company if	
<ul style="list-style-type: none">• it does not consolidate all subsidiaries in its financial statements;• it has significant non-bank activities;• its parent company is itself a bank; or• its operations deviate significantly from other holding companies in the same size category.	
Atypical companies are excluded from the calculation of peer group ratio averages to prevent the distortion of comparative financial ratios.	

centile for the peer group are excluded from the calculation of the peer group average.

Percentile Rank

The percentile rank is a value that ranges from 0 to 99 and is displayed in a column to the right of the BHC and peer group columns. It reflects the statistical position of a holding company within an array of ratio values for all members of a specified peer group. Moreover, it describes how high or low a holding company’s financial ratio is when compared with the ratio values of other holding companies in the peer group. Depending upon the financial ratio analyzed, a high percentile rank may indicate a positive or negative attribute. A high percentile rank for ratios that vary directly with financial soundness (for example, return on total assets) may indicate strength in the particular area measured. Conversely, a high percentile rank for ratios that vary inversely with financial soundness (for example, net charge-offs to total loans) may indicate a weakness. When using the percentile rank as a means of determining strength or weakness in a financial area, an analyst should use this measure in conjunction with other data such as the appropriateness of the peer group to which the holding company is being compared and related measures of performance.

Average Balances

Two methods for calculating average balances of assets and liability accounts are employed in the BHCPR: the four- and the five-point average balances. The four-point formula applies to quarterly average balances reported by the holding company in Schedule HC-K (Quarterly Averages) of the FR Y-9C report form. This approach involves the calculation of the arithmetic mean by dividing the cumulative sum of the quarterly average balances to date by the number of quarters that elapsed as of the report date (i.e., one for the March quarter, two for the June quarter, three for the September quarter, or four for the December quarter).

The five-point method is applied to end-of-quarter balances of accounts reported on the balance sheet and accompanying schedules, other than Schedule HC-K. A five-point average is calculated by dividing the cumulative sum of the end-of-quarter balances (beginning with the previous year-end and ending with the most recent quarter) by the number of reporting quarters (i.e., two for the March quarter, three for the June quarter, four for the September quarter, or five for the December quarter).

Annualization

Annualization is the process of converting a ratio to an estimated annual rate by multiplying a ratio generated from year-to-date values reported during the March, June, or September quarters by an annualization factor (4, 2, or 1.33, respectively). A ratio value is annualized when it relates an income account, expense account, or loan loss/recovery item to a balance sheet item. Examples of annualized ratios are the yields on specific assets or cost of funds. The purpose of annualization is to facilitate trend analysis and to make the comparison of quarterly data consistent with annual data.

Tax Equivalency

The BHCPR adjusts selected income statement items to include the tax benefit associated with income sources that are exempt from state or federal taxes. These adjustments increase the comparability of earnings measures across groups of institutions by translating them into a consistent fully taxable equivalent basis.

Total tax equivalent adjustment is derived by subtracting pretax income from taxable equivalent pretax income. The amount of “other tax equivalent adjustments” is computed by deducting the tax benefit from tax-exempt income on securities and loans and leases from the total tax equivalent adjustment.

The computation of tax equivalent income amounts relies upon certain tax-related data reported at FR Y-9C Schedule HI Memoranda Item 1. *Net interest income on a fully taxable equivalent basis* and Schedule HI Memoranda Item 2. *Net income before applicable income taxes, and discontinued operations on a fully taxable equivalent basis*. When a holding company does not report

these items, the BHCPR does not compute tax equivalent income amounts or ratios.

Starting December 2019, a holding company that reported less than \$5 billion of total consolidated assets as of June 30 of the prior year is exempt in the current quarter from reporting data at FR Y-9C Schedule HI Memoranda Items 1. and 2. (For reports dated within 2021, a holding company may use the lesser of the total assets reported as of June 30, 2020, or as of December 31, 2019.)

Growth Rates

One- and five-year percentage changes are provided for certain income statement and balance sheet accounts, while one-quarter and one-year percentage changes are provided for certain securitization accounts. The BHCPR calculates the one-year percentage change by subtracting the year-ago quarter account balance from the latest quarter's account balance and then dividing the result by the year-ago account balance. Likewise, the five-year percentage change is computed by subtracting the account balance for the corresponding quarter five years earlier from the latest quarter's account balance and then dividing the difference by the older value. The one-quarter percentage change is computed by subtracting the previous quarter's account balance from the latest quarter's account balance and then dividing the result by the previous quarter's account balance.

Missing Data

In general, dollar amounts and ratio values for FR Y-9C or Y-9LP data items that were not collected in the past appear on the BHCPR as a blank cell for periods prior to the initial reporting date. The BHCPR also displays a blank cell when the divisor of a ratio is equal to zero or in a case where the divisor consists of a negative value for net income or equity capital.

Occasionally, changes in U.S. GAAP or holding company regulation cause a previously reported item to cease being reported separately and, instead, to be included within one or more other balances. Such changes are incorporated in the Y-9C and the BHCPR as they become effective; the changes are not applied retrospectively. Accordingly, these line items may be reported as blank cells in columns from the effective date of the change, while balances are reported in older columns, for up to five years, the maximum number of periods reported in the BHCPR.

Reporting Burden Reduction for Small Holding Companies

From December 2019, a holding company that reported Total Consolidated Assets of less than \$5 billion as of June 30 of the prior year qualifies to apply reporting instructions that reduce FR Y-9C reporting burden in the current quarter. (For Y-9C reports dated within 2021, a holding company may use either June 30, 2020, or December 31, 2019, as the total asset thresh-

old measurement date.) These instructions direct the small firm to omit reporting of specific items, to report only sums, but not the detail of specific items (while larger firms continue to report component items in detail), or to report specific items only in certain quarters (while larger firms continue to report the items in each quarter).

A qualifying firm's application of the burden reduction instructions may affect certain BHCPR values and ratios and that particular value or ratio must be interpreted differently for a qualifying firm than for a firm that reports detailed Y-9C data. Some

BHCPR amounts, such as taxable equivalent income values and ratios, cannot be calculated for qualifying firms. (See discussions of [Tax Equivalency](#) and [Missing Data](#) in this section.)

Large Values

The BHCPR handles extremely large positive or negative values that do not fit within the data columns by replacing the values with 999,999 or -999,999 respectively.

3 Sample Bank Holding Company Performance Report and Definition of Items

General Description

This section presents sample individual BHCPR pages in the order in which they appear in the BHCPR. Definitions of financial ratios and other data follow the description of each BHCPR page.



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name

City/State

Bank Holding Company Information

Federal Reserve District: _____

Consolidated Assets (\$000): _____

Peer Group Number: _____ Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Introductory Page

An Introductory Page prefaces each BHCPR prepared for a single holding company. The Introductory Page presents the report date of the BHCPR, holding company information, the table of contents, and a description of peer groups. The following information regarding the subject holding company is provided: the name and address of the holding company, the iden-

tification numbers assigned by the Federal Reserve System to the holding company, the district number of the Federal Reserve Bank that has regulatory authority over the holding company, consolidated assets of the holding company as of the report date, the numerical identifier of the peer group associated with the holding company, the number of companies that comprise its peer group, and the number of its bank subsidiaries. The Introductory Page is not assigned a page number.

BHC Name _____ City/State _____

Summary Ratios

Average assets (\$000)	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017
Net income (\$000)									
Number of BHCs in peer group									
Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income									
- Overhead expense									
- Provision for credit losses									
+ Securities gains (losses)									
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income									
Net income									
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense									
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases									
Earnings coverage of net loan and lease losses (X)									
Allowance for loan and lease losses / Total loans and leases not held-for-sale									
Allowance for loan and lease losses / Total loans and leases									
Nonaccrual loans and leases + OREO / Total loans and leases + OREO									
30–89 days past due loans and leases / Total loans and leases									
Liquidity and Funding									
Net noncore funding dependence									
Net short-term noncore funding dependence									
Net loans and leases / Total assets									
Capitalization									
Tier 1 leverage ratio									
Holding company equity capital / Total assets									
Total equity capital (including minority interest) / Total assets									
Common equity tier 1 capital / Total risk-weighted assets									
Net loans and leases / Equity capital (X)									
Cash dividends / Net income									
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets									
Equity capital									
Net loans and leases									
Noncore funding									
Parent Company Ratios									
Short-term debt / Equity capital									
Long-term debt / Equity capital									
Equity investment in subsidiaries / Equity capital									
Cash from ops + noncash items + op expense / Op expense + dividends									

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Summary Ratios

The Summary Ratios page provides a brief overview of the financial condition and performance of a holding company based on key financial ratios in the following areas: earnings and profitability, asset quality, liquidity and funding, capitalization, growth, and parent company condition. In addition, this report page presents the dollar amounts of year-to-date average assets, net income, and the number of companies in the holding company's peer group.

Headers on the top of this page and subsequent BHCPR pages present the holding company's name, city and state, identification number, Federal Reserve District number, and peer group number.

Tax equivalent income items and their ratios are not presented for certain small holding companies exempt from reporting selected FR Y-9C items. This exemption generally applies to reporting in December 2019 and later by holding companies with total consolidated assets below \$5 billion as of certain prior dates. (See [Tax Equivalency](#) in section 2.)

Information presented on the Summary Ratios page is supported by the detailed information available in subsequent pages of the BHCPR. Below are definitions of items appearing on this report page.

Average Assets (\$000)

The year-to-date cumulative sum of the quarterly average consolidated assets divided by the number of calendar quarters to date (four-point average).

Net Income (\$000)

The amount of net income.

Number of BHCs in Peer Group

The total number of holding companies in the peer group to which an individual holding company belongs. (See [Peer Groups](#) in section 2.)

Earnings and Profitability

Percent of Average Assets

Net Interest Income (Tax Equivalent) (Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets. (See [Tax Equivalency](#) in section 2.)

Non-Interest Income (Percent of Average Assets)

Total non-interest income divided by average assets.

Overhead Expense (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expenses (i.e., total non-interest expense) divided by average assets.

Provision for Credit Losses (Percent of Average Assets)

The provision for credit losses divided by average assets. Prior to the holding company's adoption of ASU 2016-13, the provision for loan and lease losses divided by average assets.

Securities Gains (Losses) (Percent of Average Assets)

The difference between the sales price and amortized cost of securities that are classified as held-to-maturity or available-for-sale divided by average assets. Included in realized losses are write-downs of the cost basis resulting from other-than-temporary impairments.

Other Tax Equivalent Adjustments (Percent of Average Assets)

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income, divided by average assets. (See [Tax Equivalency](#) in section 2.)

Pretax Net Operating Income (Tax Equivalent) (Percent of Average Assets)

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets. (See [Tax Equivalency](#) in section 2.)

Net Operating Income (Percent of Average Assets)

Income after applicable income taxes and minority interest but before extraordinary items and other adjustments divided by average assets.

Net Income (Percent of Average Assets)

The amount of net income after applicable taxes, minority interest, extraordinary items, and adjustments divided by average assets.

Net Income (Subchapter S Adjusted)
(Percent of Average Assets)

The amount of net income, adjusted downward by an assumed federal tax rate of 21 percent (35 percent prior to March 31, 2018), divided by average assets. This ratio is only computed for holding companies that have elected Subchapter S tax status.

Percent of Average Earning Assets

See the definition of average earning assets in the [Relative Income Statement and Margin Analysis](#) page description in this section.

Interest Income (Tax Equivalent)
(Percent of Average Earning Assets)

Total interest income on a taxable equivalent basis divided by average earning assets. (See [Tax Equivalency](#) in section 2.)

Interest Expense
(Percent of Average Earning Assets)

Total interest expense divided by average earning assets.

Net Interest Income (Tax Equivalent)
(Percent of Average Earning Assets)

Net interest income on a taxable equivalent basis divided by average earning assets. (See [Tax Equivalency](#) in section 2.)

Losses, Allowance, and Past Due and Nonaccrual Loans and Leases

Net Loan and Lease Losses / Average Loans and Leases

Gross loan and lease losses minus recoveries divided by (four-point) average loans and leases, net of unearned income. Prior to March 31, 2001, net loan and lease losses include net chargeoffs to the allocated transfer risk reserve.

Earnings Coverage of Net Loan and Lease Losses (X)

Income before taxes, minority interest, and extraordinary items plus the provision for loan and lease losses (including the provision for allocated transfer risk prior to March 31, 2001) divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Loan and Lease Losses / Total Loans and Leases Not Held For Sale

Allowance for loan and lease losses divided by total loans and leases not held for sale.

Allowance for Loan and Lease Losses / Total Loans and Leases

Allowance for loan and lease losses divided by total loans and leases, net of unearned income. Prior to March 31, 2001, the allowance for loan and lease losses includes the allocated transfer risk reserve.

Nonaccrual Loans and Leases Plus Other Real Estate Owned / Total Loans and Leases Plus Other Real Estate Owned

The sum of loans and leases in nonaccrual status plus other real estate owned divided by the sum of loans and leases (net of unearned income) plus other real estate owned.

30 to 89 Days Past Due Loans and Leases / Total Loans and Leases

Loans and leases past due 30 to 89 days divided by loans and leases, net of unearned income. Confidential prior to March 31, 2001.

Liquidity and Funding

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets.

“Noncore funding” is the sum of time deposits with balances of \$250,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$250,000. Prior to March 31, 2017, the deposits threshold was \$100,000.

“Short-term investments” is defined as the sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less. Prior to March 31, 2001, short-term investments include acceptances of other banks.

“Long-term assets” is comprised of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and other real estate owned. From March 2001 to March 2009, instead of other real estate owned, other real estate acquired in satisfaction of debts previously contracted was included. Prior to March 31, 2001, acceptances of other banks were deducted from long-term assets.

Net Short-Term Noncore Funding Dependence

The difference between short-term noncore funding and short-term investments divided by long-term assets.

“Short-term noncore funding” is the sum of commercial paper, federal funds purchased, and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of \$250,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$250,000. Prior to March 31, 2017, the depos-

its threshold was \$100,000. (See the definitions of short-term investments and long-term assets above.)

Net Loans and Leases / Total Assets

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total assets.

Capitalization

Tier 1 Leverage Ratio

Tier 1 Leverage ratio reported on FR Y-9C Schedule HC-R. (See the definition of the tier 1 capital components in the [Regulatory Capital Components and Ratios](#) page description in this section.)

Holding Company Equity Capital / Total Assets

Holding company equity capital divided by total assets.

Total Equity Capital (Including Minority Interest) / Total Assets

Total equity capital including noncontrolling (minority) interests in consolidated subsidiaries divided by total assets.

Common Equity Tier 1 Capital / Total Risk-Weighted Assets

Common equity tier 1 capital divided by total risk-weighted assets. This ratio is not calculated in quarters for which the holding company has a community bank leverage ratio (CBLR) framework election in effect.

Net Loans and Leases / Equity Capital (X)

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total equity capital. (This ratio is not expressed as a percent and, therefore, is not multiplied by 100.)

Cash Dividends / Net Income

Total cash dividends declared divided by net income.

Cash Dividends / Net Income (Subchapter S Adjusted)

Total cash dividends declared adjusted downward by an assumed federal tax rate of 21 percent, divided by net income, adjusted

downward by an assumed federal tax rate of 21 percent. This ratio is computed only for holding companies that have elected Subchapter S tax status. Prior to March 31, 2018, the assumed federal tax rate is 35 percent. (See [Tax Equivalency](#) in section 2.)

Growth Rates

This section presents the 12-month growth rates of assets, equity capital, loans and leases (net of unearned income and the allowance for loan and lease losses), and noncore funding. (See the definition of the [one-year percentage change](#) in section 2.)

Parent Company Ratios

Short-Term Debt / Equity Capital

Borrowings with a remaining maturity of one year or less, including commercial paper, divided by total equity capital.

Long-Term Debt / Equity Capital

The sum of other borrowings with a remaining maturity of greater than one year, and subordinated notes and debentures divided by total equity capital. Prior to March 2001, long-term debt is calculated as the sum of other borrowings with a remaining maturity of greater than one year, subordinated notes and debentures, equity contract notes, and equity commitment notes.

Equity Investment in Subsidiaries / Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary holding companies divided by total equity capital.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense / Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends paid.

BHC Name	City/State	RSSD Number	FR Dist.	Peer #
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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans.....							
Income from lease financing receivables.....							
Fully taxable income on loans and leases.....							
Tax-exempt income on loans and leases.....							
Estimated tax benefit on income on loans and leases.....							
Income on loans and leases (tax equivalent).....							
Investment interest income (tax equivalent).....							
Interest on balances due from depository institutions.....							
Interest income on other earning assets.....							
Total interest income (tax equivalent).....							
Interest on time deposits of \$250K or more.....							
Interest on time deposits < \$250K.....							
Interest on foreign office deposits.....							
Interest on other deposits.....							
Interest on other borrowings and trading liabilities.....							
Interest on subordinated debt and mandatory convertible securities.....							
Total interest expense.....							
Net interest income (tax equivalent).....							
Non-interest income.....							
Adjusted operating income (tax equivalent).....							
Overhead expense.....							
Provision for credit losses.....							
Securities gains (losses).....							
Other tax equivalent adjustments.....							
Pretax net operating income (tax equivalent).....							
Applicable income taxes.....							
Tax equivalent adjustments.....							
Applicable income taxes (tax equivalent).....							
Minority interest.....							
Net income before discontinued operations, net of minority interest.....							
Discontinued operations, net of applicable income taxes.....							
Net income attributable to holding company.....							
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....							
Investment securities income (tax equivalent).....							
US Treasury and agency securities (excluding mortgage-backed securities) ..							
Mortgage-backed securities.....							
All other securities.....							
Cash dividends declared.....							
Common.....							
Preferred.....							

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the holding company's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis. (See [Tax Equivalency](#) in section 2.)

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of shareholder. The breakdown of investment income by security type was significantly changed in the March 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See [Growth Rates](#) in section 2.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form. Tax equivalent income information is not presented for a holding company that is exempt from reporting Schedule HI Memorandum Items 1 and 2. (See [Tax Equivalency](#) in section 2.)

Interest and Fees on Loans

Interest and yield-related fee income on domestic and foreign loans.

Income from Lease Financing Receivables

Income from lease financing receivables.

Fully Taxable Income on Loans and Leases

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

Tax-exempt Income on Loans and Leases

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

Estimated Tax Benefit on Income on Loans and Leases

The estimated tax benefit attributable to tax-exempt loan and lease income. (See [Tax Equivalency](#) in section 2.)

Income on Loans and Leases (Tax Equivalent)

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-

exempt income on loans and leases. (See [Tax Equivalency](#) in section 2.)

Investment Interest Income (Tax Equivalent)

Interest and dividend income on securities plus the estimated tax benefit on tax-exempt securities. (See [Tax Equivalency](#) in section 2.)

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions.

Interest Income on Other Earning Assets

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest income on assets held in trading accounts, and other interest income.

Total Interest Income (Tax Equivalent)

Total interest income plus the tax equivalent adjustment. (See [Tax Equivalency](#) in section 2.)

Interest on Time Deposits of \$250 Thousand or More

Interest expense on time deposits of \$250,000 or more in domestic offices.

Interest on Time Deposits below \$250 Thousand

Interest expense on time deposits of less than \$250,000 in domestic offices.

Interest on Foreign Office Deposits

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

Interest on Other Deposits

Interest expense on other domestic deposits.

Interest on Other Borrowings and Trading Liabilities

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other interest expense.

Interest on Subordinated Debt and Mandatory Convertible Securities

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

Total Interest Expense

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes

and debentures, mandatory convertible securities, and other interest expense.

Net Interest Income (Tax Equivalent)

Net interest income plus the tax equivalent adjustment. (See [Tax Equivalency](#) in section 2.)

Non-Interest Income

Total non-interest income.

Adjusted Operating Income (Tax Equivalent)

The sum of net interest income on a taxable equivalent basis and non-interest income. (See [Tax Equivalency](#) in section 2.)

Overhead Expense

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Provision for Credit Losses

The year-to-date provision for credit losses. Prior to the holding company's adoption of ASU 2016-13, the provision for loan and lease losses.

Securities Gains (Losses)

The sum of realized gains (losses) on available-for-sale and held-to-maturity securities.

Other Tax Equivalent Adjustments

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See [Tax Equivalency](#) in section 2.)

Pretax Net Operating Income (Tax Equivalent)

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See [Tax Equivalency](#) in section 2.)

Applicable Income Taxes

The total estimated federal, state, local, and foreign income tax expense.

Tax Equivalent Adjustments

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income. (See [Tax Equivalency](#) in section 2.)

Applicable Income Taxes (Tax Equivalent)

The sum of applicable income taxes and total taxable equivalent adjustments. (See [Tax Equivalency](#) in section 2.)

Minority Interest

Net income (loss) attributable to noncontrolling (minority) interests.

Net Income before Discontinued Operations, Net of Minority Interest

Net income before discontinued operations and other adjustments.

Net Discontinued Operations

Discontinued operations, net of applicable income tax.

Net Income Attributable to Holding Company

The amount of net income (loss) attributable to the holding company.

Memoranda

Net Income (Loss)—Holding Company and Noncontrolling (Minority) Interest

Net income (loss) attributable to the holding company and noncontrolling (minority) interest.

Investment Securities Income (Tax Equivalent)

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt securities. (See [Tax Equivalency](#) in section 2.)

U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)

Interest income on U.S. Treasury securities and U.S. government agency obligations, excluding mortgage-backed securities.

Mortgage-Backed Securities

Interest income on mortgage-backed securities.

All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values. (See [Tax Equivalency](#) in section 2.)

Cash Dividends Declared

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

Common

Cash dividends declared on common stock during the calendar year-to-date, including dividends not payable until after the report date.

Preferred

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date, including dividends not payable until after the report date.

RSSD Number	FR Dist.	Peer #
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BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Percent of Average Assets										
Interest income (tax equivalent)										
Less: Interest expense										
Equals: Net interest income (tax equivalent)										
Plus: Non-interest income										
Equals: adjusted operating income (tax equivalent)										
Less: Overhead expense										
Less: Provision for credit losses										
Plus: Realized gains (losses) on held-to-maturities securities										
Plus: Realized gains (losses) on available-for-sale securities										
Plus: other tax equivalent adjustments										
Equals: Pretax net operating income (tax equivalent)										
Less: Applicable income taxes (tax equivalent)										
Less: Minority interest										
Equals: Net operating income										
Plus: Net extraordinary items										
Equals: Net income										
Memo: Net income (last four quarters)										
Net income-BHC and noncontrolling (minority) interest										
Margin Analysis										
Average earning assets / Average assets										
Average interest-bearing funds / Average assets										
Interest income (tax equivalent) / Average earning assets										
Interest expense / Average earning assets										
Net interest income (tax equivalent) / Average earning assets										
Yield or Cost										
Total loans and leases (tax equivalent)										
Interest-bearing bank balances										
Federal funds sold and reverse repos										
Trading assets										
Total earning assets										
Investment securities (tax equivalent)										
US Treasury and agency securities (excluding mortgage-backed securities)										
Mortgage-backed securities										
All other securities										
Interest-bearing deposits										
Time deposits of \$250K or more										
Time deposits < \$250K										
Other domestic deposits										
Foreign deposits										
Federal funds purchased and repos										
Other borrowed funds and trading liabilities										
All interest-bearing funds										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

BHCPR page 3 presents the key components of earnings relative to average assets, margin analysis ratios, the yields or returns on specific assets, and the cost of funds. The average balance of each category of investment securities in the Yield or Cost section is based on amortized cost, rather than fair value. For a description of the methods for calculating [average balances](#), see section 2.

Definitions of specific average balances used in calculating ratios on this report page are given below. Tax equivalent income information is not presented for a holding company that is exempt from reporting Schedule HI Memorandum Items 1 and 2. (See [Tax Equivalency](#) in section 2.)

Definitions of Average Balances

Average Assets

The cumulative sum of the quarterly average consolidated assets year-to-date divided by the number of calendar quarters to date (four-point average).

Average Earning Assets

The cumulative sum of the quarterly average earning assets year-to-date divided by the number of calendar quarters to date (four-point average). Earning assets include investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income), trading assets, and other earning assets as reported on Schedule HC-K of the FR Y-9C.

Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, subordinated notes and debentures (including equity contract and equity commitment notes), cumulative preferred stock included in minority interest, and other noncumulative preferred stock included in tier 1 capital divided by the number of reporting quarters (five-point average).

Average Loans and Leases

The cumulative sum of the quarterly average loans and leases (net of unearned income) for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Investment Securities

The cumulative sum of the quarterly average consolidated investment securities for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Interest-Bearing Deposits

The cumulative sum of the quarterly averages for domestic and foreign interest-bearing deposits for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Other Borrowed Funds

The cumulative sum of the quarterly averages of all other borrowed funds for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Other Average Balances

Other average balances, which are not defined above, are calculated based on the five-point average method. This approach consists of dividing the cumulative sum of end-of-quarter balances (of the balance sheet item) from the previous year-end to the latest quarter by the number of reporting quarters.

Percent of Average Assets

Interest Income (Tax Equivalent) (Percent of Average Assets)

Total interest income on a tax equivalent basis divided by average assets. (See [Tax Equivalency](#) in section 2.)

Interest Expense (Percent of Average Assets)

Total interest expense divided by average assets.

Net Interest Income (Tax Equivalent) (Percent of Average Assets)

Net interest income on a tax equivalent basis divided by average assets. (See [Tax Equivalency](#) in section 2.)

Non-Interest Income (Percent of Average Assets)

Non-interest income divided by average assets.

Adjusted Operating Income (Tax Equivalent) (Percent of Average Assets)

The sum of net interest income on a tax equivalent basis and non-interest income divided by average assets. (See [Tax Equivalency](#) in section 2.)

Overhead Expense (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets, amortization expense of intangible assets, and other non-interest expense divided by average assets.

Provision for Credit Losses
(Percent of Average Assets)

Provision for credit losses divided by average assets. Prior to the holding company's adoption of ASU 2016-13, the provision for loan and lease losses divided by average assets.

Realized Gains (Losses) on Held-to-Maturity Securities
(Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as held-to-maturity divided by average assets.

Realized Gains (Losses) on Available-for-Sale Securities
(Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as available-for-sale divided by average assets.

Other Tax Equivalent Adjustments
(Percent of Average Assets)

Other tax adjustments, excluding the tax benefit on tax-exempt income, divided by average assets. (See [Tax Equivalency](#) in section 2.)

Pretax Net Operating Income (Tax Equivalent)
(Percent of Average Assets)

Income or loss before income taxes, extraordinary items, and other adjustments on a tax equivalent basis divided by average assets. (See [Tax Equivalency](#) in section 2.)

Applicable Income Taxes (Tax Equivalent)
(Percent of Average Assets)

The sum of applicable income taxes, the tax benefit on tax-exempt income, and other tax equivalent adjustments divided by average assets. (See [Tax Equivalency](#) in section 2.)

Minority Interest
(Percent of Average Assets)

Minority interest in the income of consolidated subsidiaries divided by average assets.

Net Operating Income
(Percent of Average Assets)

Income or loss before extraordinary items and other adjustments divided by average assets.

Net Extraordinary Items
(Percent of Average Assets)

Extraordinary items net of applicable income taxes and other adjustments divided by average assets.

Net Income
(Percent of Average Assets)

Net income divided by average assets.

Net Income (Last Four Quarters)
(Percent of Average Assets, Last Four Quarters)

The cumulative amount of net income reported for the latest four quarters divided by the mean of quarterly average assets reported in Schedule HC-K for those four quarters.

Net Income (Loss)—Holding Company and Noncontrolling (Minority) Interests
(Percent of Average Assets)

Net income (loss) attributable to the holding company and noncontrolling (minority) interests divided by average assets.

Margin Analysis

Average Earning Assets / Average Assets
Average earning assets divided by average assets.

Average Interest-Bearing Funds / Average Assets
Average interest-bearing funds divided by average assets.

Interest Income (Tax Equivalent) / Average Earning Assets
Total interest income on a tax equivalent basis divided by average earning assets. (See [Tax Equivalency](#) in section 2.)

Interest Expense / Average Earning Assets
Total interest expense divided by average earning assets.

Net Interest Income (Tax Equivalent) / Average Earning Assets
Net interest income on a tax equivalent basis divided by average earning assets. (See [Tax Equivalency](#) in section 2.)

Yield or Cost

(Yield on)
Total Loans and Leases (Tax Equivalent)
Interest and fee income on loans and lease financing receivables on a tax equivalent basis divided by average loans and leases. (See [Tax Equivalency](#) in section 2.)

(Yield on)
Interest-Bearing Bank Balances
Interest income on balances due from depository institutions divided by the five-point average of interest-bearing bank balances.

*(Yield on)**Federal Funds Sold and Reverse Repos*

Interest income on federal funds sold and securities purchased under agreements to resell divided by the four-point average balance of federal funds sold and securities purchased under agreements to resell.

*(Yield on)**Trading Assets*

Interest income from assets held in trading accounts divided by the five-point average of trading assets. The interest income from trading assets excludes gains or losses on assets held in trading accounts.

*(Yield on)**Total Earning Assets*

Total interest income divided by average earning assets.

*(Yield on)**Investment Securities (Tax Equivalent)*

Interest income on total investment securities plus the estimated tax benefit on interest income from tax-exempt securities divided by the four-point average of the amortized cost of all investment securities. (See [Tax Equivalency](#) in section 2.)

*(Yield on)**U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)*

Income on U.S. Treasury securities and obligations of U.S. government agencies and corporations (excluding mortgage-backed securities) divided by the four-point average of the amortized cost of U.S. Treasury securities and U.S. government obligations (excluding mortgage-backed securities).

*(Yield on)**Mortgage-Backed Securities*

Income on mortgage-backed securities divided by the four-point average of the amortized cost of mortgage-backed securities.

*(Yield on)**All Other Securities*

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values divided by the four-point average of the amortized cost of all other securities. (See [Tax Equivalency](#) in section 2.)

*(Cost of)**Interest-Bearing Deposits*

Interest paid on all interest-bearing deposits divided by the four-point average balance of domestic and foreign interest-bearing deposits.

*(Cost of)**Time Deposits of \$250 Thousand or More*

Interest paid on time deposits of \$250,000 or more in domestic offices divided by the five-point average balance of time deposits of \$250,000 or more in domestic offices.

*(Cost of)**Time Deposits below \$250 Thousand*

Interest paid on time deposits less than \$250,000 in domestic offices divided by the five-point average balance of time deposits below \$250,000 in domestic offices.

*(Cost of)**Other Domestic Deposits*

Interest paid on other domestic deposits divided by the five-point average balance of the sum of negotiable orders of withdrawal (i.e., NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), other transaction accounts, money market deposit accounts, and other savings accounts in domestic offices.

*(Cost of)**Foreign Deposits*

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point average balance of foreign interest-bearing deposits.

*(Cost of)**Federal Funds Purchased and Repos*

The expense on federal funds purchased and securities sold under agreements to repurchase divided by the four-point average balances of federal funds purchased and securities sold under agreements to repurchase.

*(Cost of)**Other Borrowed Funds and Trading Liabilities*

Interest expense on trading liabilities and other borrowed money, excluding subordinated notes and debentures, divided by the four-point average balance of other borrowed funds trading liabilities.

*(Cost of)**All Interest-Bearing Funds*

Total interest expense divided by the five-point average of interest-bearing funds.

FRSSD Number	FR Dist.	Peer #
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BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income					
Fiduciary activities income					
Service charges on deposit accounts - domestic					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gains (losses) on sales of loans, OREO, other assets					
Other non-interest income					
Total overhead expenses					
Personnel expense					
Net occupancy expense					
Goodwill impairment losses					
Amortization expenses and impairment loss (other intangible assets)					
Other operating expenses					
Fee income on mutual funds and annuities					
Memoranda					
Assets under management in proprietary mutual funds and annuities					
Number of equivalent employees					
Average personnel expense per employee					
Average assets per employee					

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income															
Overhead expenses / Net interest income + non-interest income															
Percent of Average Assets															
Total overhead expense															
Personnel expense															
Net occupancy expense															
Other operating expenses															
Overhead less non-interest income															
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense															
Personnel expense															
Net occupancy expense															
Other operating expenses															
Total non-interest income															
Fiduciary activities income															
Service charges on domestic deposit accounts															
Trading revenue															
Investment banking fees and commissions															
Insurance activities revenue															
Venture capital revenue															
Net servicing fees															
Net securitization income															
Net gain (loss) - sales of loans, OREO, and other assets															
Other non-interest income															
Overhead less non-interest income															
Applicable income taxes / Pretax net operating income (tax equivalent)															
Applicable income tax + TE / Pretax net operating income + TE															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-Interest Income and Expenses

BHCPR page 4 presents the dollar amounts and composition of non-interest income and expense, along with ratios that relate these items to average assets and adjusted operating income on a tax-equivalent basis. This report page also provides information on fee income derived from the mutual fund business, as well as the level of assets under management in proprietary mutual funds and annuities. Tax equivalent income information is not presented for a holding company that is exempt from reporting Schedule HI Memorandum Items 1 and 2. (See [Tax Equivalency](#) in section 2.)

Non-Interest Income and Expenses (\$000)

Total Non-Interest Income

The sum of fiduciary activities income; service charges on domestic deposit accounts; trading revenue; fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commission; fees and commissions from annuity sales; underwriting income from insurance and reinsurance activities; income from other insurance activities; venture capital revenue; net servicing fees; net securitization income; net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other non-interest income.

Fiduciary Activities Income

Income derived from services rendered by trust departments of banking subsidiaries or a subsidiary acting in any fiduciary capacity.

Service Charges on Domestic Deposit Accounts—Domestic
Service charges on deposit accounts.

Trading Revenue

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts). It results from revaluation adjustments (as a result of periodic marking to market) to the carrying value of trading assets and liabilities, as well as interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Investment Banking Fees and Commissions

The sum of fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commissions; and fees and commissions from annuity sales.

Insurance Activities Revenue

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Venture Capital Revenue

This item includes market value adjustments, interest, dividends, gains, and losses (including impairment losses) on venture capital investments (loans and securities). It also includes any fee income from venture capital activities not reported in

other line items of Schedule HI of the FR Y-9C. In addition, it includes the holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities.

Net Servicing Fees

Income from servicing real estate mortgages, credit cards, and other financial assets held by third parties.

Net Securitization Income

Net gains (losses) on assets sold in securitization transactions.

Net Gains (Losses) on Sales of Loans, OREO, and Other Assets (Excluding Securities)

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities).

Other Non-Interest Income

All other operating income of the consolidated holding company.

Total Overhead Expenses

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Personnel Expense

Salaries and benefits expenses of all officers and employees of the holding company and consolidated subsidiaries.

Net Occupancy Expense

Non-interest expense related to the use of premises, equipment, and furniture and fixtures, net of rental income.

Goodwill Impairment

Impairment losses on goodwill.

Amortization Expense and Impairment Losses (other)

Amortization expense and impairment losses on other intangible assets.

Other Operating Expenses

All other operating expenses of the consolidated holding company.

Fee Income on Mutual Funds and Annuities

Income from the sale and servicing of mutual funds and annuities (in domestic offices).

Memoranda

Assets Under Management in Proprietary Mutual Funds and Annuities

The amount of assets held by mutual funds and annuities for which the holding company or a subsidiary of the holding company acts as investment adviser.

Number of Equivalent Employees

The number of full-time equivalent employees on the payroll of the consolidated holding company.

Average Personnel Expense Per Employee

Salaries and employee benefits divided by the number of full-time equivalent employees (expressed in thousands of dollars).

Average Assets Per Employee

Average assets divided by the number of full-time equivalent employees, expressed in thousands of dollars. (See [Average Balances](#) in section 2.)

Analysis Ratios*Mutual Fund Fee Income / Non-Interest Income*

The amount of fee income from the sale and servicing of mutual funds and annuities in domestic offices divided by total non-interest income.

Overhead Expense / Net Interest Income Plus Non-Interest Income

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by the sum of net interest income and non-interest income.

Percent of Average Assets*Total Overhead Expense
(Percent of Average Assets)*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by average assets.

*Personnel Expense
(Percent of Average Assets)*

Salaries and employee benefits divided by average assets.

*Net Occupancy Expense
(Percent of Average Assets)*

Expense on premises and fixed assets divided by average assets.

*Other Operating Expenses
(Percent of Average Assets)*

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by average assets.

*Overhead Less Non-Interest Income
(Percent of Average Assets)*

The difference between total overhead expense and non-interest income divided by average assets.

Percent of Adjusted Operating Income (Tax Equivalent)

Note: Adjusted operating income (tax equivalent) is the sum of net interest income on a tax equivalent basis and non-interest income. Tax equivalent income information is not calculated for a holding company that is exempt from reporting Schedule HI Memorandum Items 1 and 2. (See [Tax Equivalency](#) in section 2.)

*Total Overhead Expense
(Percent of Adjusted Operating Income (Tax Equivalent))*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by adjusted operating income on a tax equivalent basis.

*Personnel Expense
(Percent of Adjusted Operating Income (Tax Equivalent))*

Salaries and employee benefits divided by adjusted operating income on a tax equivalent basis.

*Net Occupancy Expense
(Percent of Adjusted Operating Income (Tax Equivalent))*

Expense on premises and fixed assets divided by adjusted operating income on a tax equivalent basis.

*Other Operating Expenses
(Percent of Adjusted Operating Income (Tax Equivalent))*

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by adjusted operating income on a tax equivalent basis.

*Total Non-Interest Income
(Percent of Adjusted Operating Income (Tax Equivalent))*

Income derived from fiduciary activities; service charges on domestic deposit accounts; trading revenue; fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commissions; fees and commissions from annuity sales; underwriting income from insurance and reinsurance activities; income from other insurance activities; venture capital revenue; net servicing fees; net securitization income; net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other sources of non-interest rev-

enue divided by adjusted operating income on a tax equivalent basis.

Fiduciary Activities Income

(Percent of Adjusted Operating Income (Tax Equivalent))

Fiduciary activities income divided by adjusted operating income on a tax equivalent basis.

Service Charges on Domestic Deposit Accounts

(Percent of Adjusted Operating Income (Tax Equivalent))

Service charges on domestic deposit accounts divided by adjusted operating income on a tax equivalent basis.

Trading Revenue

(Percent of Adjusted Operating Income (Tax Equivalent))

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts) divided by adjusted operating income on a tax equivalent basis.

Investment Banking Fees and Commissions

(Percent of Adjusted Operating Income (Tax Equivalent))

The sum of fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commissions; and fees and commissions from annuity sales divided by adjusted operating income on a tax equivalent basis.

Insurance Activities Revenue

(Percent of Adjusted Operating Income (Tax Equivalent))

The amount of insurance activities revenue divided by adjusted operating income on a tax equivalent basis.

Venture Capital Revenue

(Percent of Adjusted Operating Income (Tax Equivalent))

Market value adjustments, interest, dividends, gains, losses (including impairment losses) on (and other fees from) venture capital investments (loans and securities) and the holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities divided by adjusted operating income on a tax equivalent basis.

Net Servicing Fees

(Percent of Adjusted Operating Income (Tax Equivalent))

Income from servicing real estate mortgages, credit cards, and other financial assets held by others divided by adjusted operating income on a tax equivalent basis.

Net Securitization Income

(Percent of Adjusted Operating Income (Tax Equivalent))

Net gains (losses) on assets sold in securitization transactions divided by adjusted operating income on a tax equivalent basis.

Net Gains (Losses) on Sales of Loans, OREO, and Other Assets

(Percent of Adjusted Operating Income (Tax Equivalent))

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities) divided by adjusted operating income on a tax equivalent basis.

Other Non-Interest Income

(Percent of Adjusted Operating Income (Tax Equivalent))

All other operating income of the holding company divided by adjusted operating income on a tax equivalent basis.

Overhead Less Non-Interest Income

(Percent of Adjusted Operating Income (Tax Equivalent))

The difference between overhead expense and non-interest income divided by adjusted operating income on a tax equivalent basis.

Applicable Income Taxes / Pretax Net Operating Income (Tax Equivalent)

Applicable income taxes (foreign and domestic) divided by income before income taxes, extraordinary items, and other adjustments on a tax equivalent basis. (See [Tax Equivalency](#) in section 2.)

Applicable Income Taxes Plus Tax Equivalent Adjustment / Pretax Net Operating Income Plus Tax Equivalency Adjustment

Applicable income taxes (foreign and domestic) plus the total tax equivalent adjustment divided by income before income taxes, extraordinary items, and other adjustments on a tax equivalent basis. (See [Tax Equivalency](#) in section 2.)

RSSD Number	FR Dist.	Peer #
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BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans							
Commercial and industrial loans							
Loans to individuals							
Loans to depository institutions and acceptances of other banks							
Agricultural loans							
Other loans and leases							
Less: Unearned income							
Loans and leases, net of unearned income							
Less: Allowance for loan and lease losses							
Net loans and leases							
Debt securities that reprice or mature in over 1 year							
Mutual funds and equity securities							
Subtotal							
Interest-bearing bank balances							
Federal funds sold and reverse repos							
Debt securities that reprice or mature within 1 year							
Trading assets							
Total earning assets							
Non-interest-bearing cash and due from depository institutions							
Premises, fixed assets, and leases							
Other real estate owned							
Investment in unconsolidated subsidiaries							
Intangible and other assets							
Total assets							
Quarterly average assets							
Average loans and leases (YTD)							
Memoranda							
Loans held-for-sale							
Loans not held-for-sale							
Real estate loans secured by 1-4 family							
Commercial real estate loans							
Construction and land development							
Multifamily							
Nonfarm nonresidential							
Real estate loans secured by farmland							
Total investment securities							
U.S. Treasury securities							
US agency securities (excluding mortgage-backed securities)							
Municipal securities							
Mortgage-backed securities							
Asset-backed securities							
Other debt securities							
Mutual funds and equity securities							
Available-for-sale securities							
U.S. Treasury securities							
US agency securities (excluding mortgage-backed securities)							
Municipal securities							
Mortgage-backed securities							
Asset-backed securities							
Other debt securities							
Mutual funds and equity securities							
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value							
Pledged securities							

Assets

BHCPR page 5 presents the asset structure of the holding company and provides, in the memoranda section, loans held-for-sale and not held-for-sale, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, structured notes at fair value, and the portion of investment securities pledged as collateral. The last two columns on the right display the one- and five-year percentage changes for each balance sheet item. (See [Growth Rates](#) in section 2.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Real Estate Loans

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five dwelling units or more) residential properties, and by nonfarm nonresidential properties.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment or installment.

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions and Acceptances of Other Banks

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

The sum of loans, net of unearned income, to foreign governments and official institutions, loans to nondepository institutions, loans for purchasing and carrying securities, all other loans, and lease financing receivables.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses

The allowance for loan and lease losses. Prior to 2001, this item also included the amount of any allocated transfer risk reserve.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to 2001).

Debt Securities That Reprice or Mature in over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

Mutual Funds and Equity Securities

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

Subtotal

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities that reprice or mature in over one year, and mutual funds and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the holding company's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities That Reprice or Mature Within 1 Year

Debt securities with a remaining maturity or current repricing interval of one year or less.

Trading Assets

Assets held in the consolidated holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income and the allowance for loan and lease losses), and trading assets.

Non-Interest-Bearing Cash and Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency and coin, cash items in the process of collection, and unposted debits.

Premises, Fixed Assets, and Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a lease.

Other Real Estate Owned

Other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, direct and indirect investments in real estate ventures, and all other assets.

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

Average consolidated assets for the quarter as reported in Schedule HC-K of the FR Y-9C.

Average Loans and Leases (YTD)

The year-to-date quarterly average sum of loans and leases in domestic and foreign offices, net of unearned income (four-point average).

Memoranda*Loans Held-For-Sale*

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases not held-for-sale.

Real Estate Loans Secured by 1–4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit

and other one- to four-family loans secured by first and junior liens.

Commercial Real Estate Loans

The sum of construction, land development, and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

Multifamily

Loans secured by multifamily (five dwelling units or more) residential properties.

Nonfarm Nonresidential

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Real Estate Loans Secured by Farmland

Loans secured by land used or usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-

backed securities. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities

The sum of asset-backed securities and structured financial products. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Mutual Funds and Equity Securities

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below.

U.S. Treasury Securities (Available-for-Sale Securities)

The amount of U.S. Treasury securities designated as available-for-sale.

U.S. Agency Securities excluding Mortgage-Backed Securities (Available-for-Sale Securities)

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities (Available-for-Sale Securities)

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities (Available-for-Sale Securities)

The amount of pass-through and other mortgage-backed securities, including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. For holding

companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities (Available-for-Sale Securities)

The sum of asset-backed securities and structured financial products, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities (Available-for-Sale Securities)

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

Mutual Funds and Equity Securities (Available-for-Sale Securities)

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Held-to-Maturity Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity.

Available-for-Sale Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options). Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, and floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI).

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.

RSSD Number	FR Dist.	Peer #
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City/State

BHC Name

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits							
NOW, ATS and transaction accounts							
Time deposits less brokered deposits < \$250K							
MMDA and other savings accounts							
Other non-interest-bearing deposits							
Core deposits							
Time deposits of \$250K or more							
Foreign deposits							
Federal funds purchased and repos							
Secured federal funds purchased							
Commercial paper							
Other borrowings w/remaining maturity of 1 year or less							
Other borrowings w/remaining maturity over 1 year							
Brokered deposits < \$250K							
Noncore funding							
Trading liabilities							
Subordinated notes and debentures + trust preferred securities							
Other liabilities							
Total liabilities							
Equity Capital							
Perpetual preferred stock (including surplus)							
Common stock							
Common surplus							
Retained earnings							
Accumulated other comprehensive income							
Other equity capital components							
Total holding company equity capital							
Noncontrolling (minority) interest in subsidiaries							
Total equity capital, including minority interest							
Total liabilities and capital							
Memoranda							
Non-interest-bearing deposits							
Interest-bearing deposits							
Total deposits							
Long-term debt that repurchases within 1 year							
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended							
Accounting restatements							
Net income							
Net sale of new perpetual preferred stock							
Net sale of new common stock							
Sale of treasury stock							
Less: Purchase of treasury stock							
Changes incident to business combinations							
Less: Dividends declared							
Change in other comprehensive income							
Changes in debit to ESOP liability							
Other adjustments to equity capital							
Holding company equity capital, ending balance							

Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Annual and five-year percentage changes for each liability or capital item appear in the rightmost two columns. (See [Growth Rates](#) in section 2.)

Demand Deposits

Non-interest-bearing demand deposits held in domestic offices of commercial bank subsidiaries.

NOW, ATS, and Transaction Accounts

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

Time Deposits Less Brokered Deposits under \$250 Thousand

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$250,000, minus brokered deposits issued in denominations below \$250,000. For reporting dates prior to March 31, 2017, the deposits threshold was \$100,000.

MMDA and Other Savings Accounts

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

Other Non-Interest-Bearing Deposits

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the holding company.

Core Deposits

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with balances under \$250,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances. For reporting dates prior to March 31, 2017, the deposits threshold was \$100,000.

Time Deposits of \$250 Thousand or More

Time deposits including time certificates of deposit and open-account deposits with balances of \$250,000 or more, regardless of negotiability or transferability. For reporting dates prior to March 31, 2017, the deposits threshold was \$100,000.

Foreign Deposits

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

Federal Funds Purchased and Repos

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

Secured Federal Funds Purchased

The amount of "federal funds purchased in domestic offices" that are secured.

Commercial Paper

Short-term and uncollateralized negotiable promissory notes issued by the holding company or its subsidiaries, usually with a maturity of 270 days or less.

Other Borrowings with a Remaining Maturity of 1 Year or Less

Funds borrowed by the consolidated holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of one year or less.

Other Borrowings with a Remaining Maturity over 1 Year

Funds borrowed by the consolidated holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

Brokered Deposits under \$250 Thousand

Brokered deposits issued in denominations of less than \$250,000. For reporting dates prior to March 31, 2017, the deposits threshold was \$100,000.

Noncore Funding

The sum of time deposits of \$250,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$250,000. For reporting dates prior to March 31, 2017, the deposits threshold was \$100,000.

Trading Liabilities

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the holding company for trading, dealer, customer accommodation, or similar purposes.

Subordinated Notes and Debentures and Trust Preferred Securities (Consolidated)

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other

debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

Other Liabilities

The amount of other liabilities.

Total Liabilities

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

Equity Capital

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of common stock issued.

Common Surplus

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with ASC Subtopic 220-10, Comprehensive Income—Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999, to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9C and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

Total Holding Company Equity Capital

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

Noncontrolling (Minority) Interest in Subsidiaries

The proportionate interest held by those other than reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

Total Equity Capital, Including Minority Interest

The sum of total holding company equity capital and noncontrolling (minority) interest in subsidiaries.

Total Liabilities and Capital

The sum of total liabilities and total holding company equity capital, and noncontrolling (minority) interest in subsidiaries.

Memoranda

Non-Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and deposits with a 0 percent stated interest rate that are issued at face value.

Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a 0 percent interest rate that are issued on a discount basis.

Total Deposits

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

Long-Term Debt That Reprices within 1 Year

Long-term debt issued by the holding company with a remaining maturity of more than one year, but that has a repricing

frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

Changes in Holding Company Equity Capital

Holding Company Equity Capital, Previous Year-End, as Amended

Total holding company equity capital balance as of December 31 of the previous year after the effect of adjustments made in amended reports.

Accounting Restatements

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

Net Income

Net income (or loss) for the calendar year-to-date.

Net Sale of New Perpetual Preferred Stock

Change in holding company equity capital during the calendar year-to-date resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

Net Sale of New Common Stock

Change in holding company equity capital during the calendar year-to-date resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

Sale of Treasury Stock

The resale or other disposal of the holding company's own perpetual preferred stock or common stock during the calendar year-to-date.

Purchase of Treasury Stock

The acquisition, without retirement, of the holding company's own perpetual preferred stock or common stock during the calendar year-to-date.

Changes Incident to Business Combinations

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated holding company or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

Dividends Declared

Cash dividends declared on preferred stock and common stock during the calendar year-to-date, including dividends not payable until after the report date.

Changes in Accumulated Other Comprehensive Income

The amount of other comprehensive income for the calendar year-to-date.

Changes in the Debit to ESOP Liability

(For holding companies that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the holding company in connection with ESOP debt guaranteed by the holding company.

Other Adjustments to Holding Company Equity Capital

The amount of all other adjustments during the calendar year-to-date to holding company equity capital, including contributions of capital to the holding company when the company is a partnership.

Holding Company Equity Capital, Ending Balance

Total holding company equity capital at the end of the current quarter.

BHC Name _____ City/State _____

Percent Composition of Assets

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Percent of Total Assets										
Real estate loans										
Commercial and industrial loans										
Loans to individuals										
Loans to depository institutions and acceptances of other banks										
Agricultural loans										
Other loans and leases										
Net loans and leases										
Debt securities over 1 year										
Mutual funds and equity securities										
Subtotal										
Interest-bearing bank balances										
Federal funds sold and reverse repos										
Debt securities 1 year or less										
Trading assets										
Total earning assets										
Non-interest cash and due from depository institutions										
Other real estate owned										
All other assets										
Memoranda										
Short-term investments										
U.S. Treasury securities										
US agency securities (excluding mortgage-backed securities)										
Municipal securities										
Mortgage-backed securities										
Asset-backed securities										
Other debt securities										
Loans held-for-sale										
Loans held for investment										
Real estate loans secured by 1-4 family										
Revolving										
Closed-end, secured by first liens										
Closed-end, secured by junior liens										
Commercial real estate loans										
Construction and land development										
Multifamily										
Nonfarm nonresidential										
Real estate loans secured by farmland										

Percent Composition of Assets

BHCPR page 7 details the percentage composition of a holding company's assets. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the investment securities and real estate loan portfolios as percentages of consolidated assets are displayed in the memorandum portion.

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties, divided by total assets.

Commercial and Industrial Loans (Percent of Total Assets)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment or installment, divided by total assets.

Loans to Individuals (Percent of Total Assets)

Loans to individuals for household, family, and other personal expenditures divided by total assets.

Loans to Depository Institutions and Acceptances of Other Banks (Percent of Total Assets)

Loans to U.S. and foreign banks and other depository institutions, including acceptances of other banks, divided by total assets.

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Other Loans and Leases (Percent of Total Assets)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

Debt Securities over 1 Year (Percent of Total Assets)

Debt securities with a remaining maturity of more than one year divided by total assets.

Mutual Funds and Equity Securities (Percent of Total Assets)

Investments in mutual funds and equity securities divided by total assets.

Subtotal (Percent of Total Assets)

The sum of net loans and lease financing receivables, debt securities with a remaining maturity more than one year, and investments in mutual funds and equity securities divided by total assets.

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

Federal Funds Sold and Reverse Repos (Percent of Total Assets)

Federal funds sold and securities purchased under agreements to resell divided by total assets.

Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)

Debt securities with a remaining maturity of one year or less divided by total assets.

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

The sum of interest-bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

Cash and Non-Interest-Bearing Balances Due from Depository Institutions
(Percent of Total Assets)

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

Other Real Estate Owned
(Percent of Total Assets)

Other real estate owned divided by total assets.

All Other Assets
(Percent of Total Assets)

The sum of 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 divided by total assets.

Memoranda

Short-Term Investments
(Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less, divided by total assets.

U.S. Treasury Securities
(Percent of Total Assets)

The sum of the amortized cost of held-to-maturity U.S. Treasury securities and the fair value of available-for-sale U.S. Treasury securities divided by total assets.

U.S. Agency Securities excluding Mortgage-Backed Securities
(Percent of Total Assets)

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities divided by total assets. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

Mortgage-Backed Securities
(Percent of Total Assets)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Total Assets)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Total Assets)

The sum of all other debt securities divided by total assets.

Loans Held-For-Sale
(Percent of Total Assets)

Total loans held-for-sale divided by total assets.

Loans Held for Investment
(Percent of Total Assets)

Loans and leases held for investment, net of unearned income, divided by total assets.

Real Estate Loans Secured by 1–4 Family
(Percent of Total Assets)

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

Revolving
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

Closed-End, Secured by First Liens
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

Closed-End, Secured by Junior Liens
(Percent of Total Assets)

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

Commercial Real Estate Loans
(Percent of Total Assets)

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

Construction and Land Development
(Percent of Total Assets)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

Multifamily
(Percent of Total Assets)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

Real Estate Loans Secured by Farmland
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.

Nonfarm Nonresidential
(Percent of Total Assets)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	BHC	Peer #
Loan Mix, Percent of Gross Loans and Leases										
Real estate loans										
Real estate loans secured by 1-4 family										
Revolving										
Closed-end										
Commercial real estate loans										
Construction and land development										
1-4 family										
Other										
Multifamily										
Nonfarm nonresidential										
Owner-occupied										
Other										
Real estate loans secured by farmland										
Loans to depository institutions and acceptances of other banks										
Commercial and industrial loans										
Loans to individuals										
Credit card loans										
Agricultural loans										
Other loans and leases										
Loans and Leases, Percent of Tier 1 Capital + ALLL										
(CECL transition adjusted)										
Real estate loans										
Real estate loans secured by 1-4 family										
Revolving										
Closed-end										
Commercial real estate loans										
Construction and land development										
1-4 family										
Other										
Multifamily										
Nonfarm nonresidential										
Owner-occupied										
Other										
Real estate loans secured by farmland										
Loans to depository institutions and acceptances of other banks										
Commercial and industrial loans										
Loans to individuals										
Credit card loans										
Agricultural loans										
Other loans and leases										
Supplemental										
Non-owner occupied CRE loans / Gross loans										
Non-owner occupied CRE loans / Tier 1 capital + ALLL										
(CECL transition adjusted)										
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)										

Loan Mix and Analysis of Concentrations of Credit

BHCPR page 7A details the percentage composition of a holding company's loan portfolio.

The top portion, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income).

The portion on Loans and Leases, Percent of Tier 1 Capital plus the Allowance for Loan and Lease Losses (CECL transition adjusted), presents the same loan balances as above, but as a percentage of the sum of tier 1 capital and the allowance for loan and lease losses. This sum is adjusted by the difference between the retained earnings balance reported on Schedule HC (balance sheet) and the retained earnings balance reported on Schedule HC-R (regulatory capital) during the period that the holding company has a CECL transition election in effect.

Prior to September 2020, total capital was used as the denominator in ratios measuring loan and lease credit concentrations.

The last portion, Supplemental, presents non-owner-occupied commercial real estate loans, construction and land development loans, and total commercial real estate loans as a percentage of gross loans and leases (net of unearned income) and of tier 1 capital (adjusted for CECL transition election effect).

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans

(Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by 1–4 Family

(Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Revolving

(Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Closed-End

(Percent of Gross Loans and Leases)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

Commercial Real Estate Loans

(Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Construction and Land Development

(Percent of Gross Loans and Leases)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

1–4 Family

(Percent of Gross Loans and Leases)

Construction, land development, and other land loans in domestic offices for one- to four-family residential construction divided by total loans and leases, net of unearned income.

Other

(Percent of Gross Loans and Leases)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total loans and leases, net of unearned income.

Multifamily

(Percent of Gross Loans and Leases)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

Nonfarm Nonresidential

(Percent of Gross Loans and Leases)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

Owner-Occupied

(Percent of Gross Loans and Leases)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total loans and leases, net of unearned income.

Other

(Percent of Gross Loans and Leases)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

*Real Estate Loans Secured by Farmland
(Percent of Gross Loans and Leases)*

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

*Loans to Depository Institutions and Acceptances of Other Banks
(Percent of Gross Loans and Leases)*

Loans to depository institutions (U.S. and non-U.S. addresses), including acceptances of other banks, divided by total loans and leases, net of unearned income.

*Commercial and Industrial Loans
(Percent of Gross Loans and Leases)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment or installment, divided by total loans and leases, net of unearned income.

*Loans to Individuals
(Percent of Gross Loans and Leases)*

Loans to individuals for household, family, and other personal expenditures divided by total loans and leases, net of unearned income.

*Credit Card Loans
(Percent of Gross Loans and Leases)*

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

*Agricultural Loans
(Percent of Gross Loans and Leases)*

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

*Other Loans and Leases
(Percent of Gross Loans and Leases)*

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total loans and leases, net of unearned income.

Loans & Leases, Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect

*Real Estate Loans
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to

four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*Real Estate Loans Secured by 1–4 Family
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Revolving and permanent loans secured by one- to four-family residential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*Revolving
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Revolving open-end lines of credit secured by one- to four-family residential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*Closed-End
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*Commercial Real Estate Loans
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*Construction and Land Development
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

*1–4 Family
(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)*

Construction, land development, and other land loans in domestic offices for one- to four-family residential construction divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Other

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Multifamily

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans secured by multifamily (five dwelling units or more) residential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Nonfarm Nonresidential

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Owner-Occupied

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Other

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Real Estate Loans Secured by Farmland

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans secured by farmland and improvements thereon divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Loans to Depository Institutions and Acceptances of Other Banks

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans to depository institutions (U.S. and non-U.S. addresses), including acceptances of other banks, divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Commercial and Industrial Loans

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment or installment, divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Loans to Individuals

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans to individuals for household, family, and other personal expenditures divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Credit Card Loans

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans to individuals arising from credit cards divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans to finance agricultural production and other loans to farmers divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Other Loans and Leases

(Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

tal and allowance for loan and lease losses, adjusted for CECL transition election effect.

Supplemental

Non-Owner Occupied Commercial Real Estate Loans (Percent of Gross Loans)

Loans secured by real estate for constructions, land development and other land loans, loans secured by multifamily residential properties, other nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total loans and leases.

Non-Owner Occupied Commercial Real Estate Loans (Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily resi-

dential properties, other nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

Total Commercial Real Estate Loans (Percent of Tier 1 Capital and Allowance for Loan and Lease Losses, Adjusted for CECL Transition Election Effect)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily residential properties, loans secured by total nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by the sum of tier 1 capital and allowance for loan and lease losses, adjusted for CECL transition election effect.

BHC Name _____ City/State _____

Liquidity and Funding

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Percent of Total Assets										
Short-term investments										
Liquid assets										
Investment securities										
Net loans and leases										
Net loans, leases and standby letters of credit										
Core deposits										
Noncore funding										
Time deposits of \$250K or more										
Foreign deposits										
Federal funds purchased and repos										
Secured federal funds purchased										
Net federal funds purchased (sold)										
Commercial paper										
Other borrowings w/remaining maturity of 1 year or less										
Earning assets that reprice within 1 year										
Interest-bearing liabilities that reprice within 1 year										
Long-term debt that reprices within 1 year										
Net assets that reprice within 1 year										
Other Liquidity and Funding Ratios										
Net noncore funding dependence										
Net short-term noncore funding dependence										
Short-term investment / Short-term noncore funding										
Liquid assets - short-term noncore funding / Nonliquid assets										
Net loans and leases / Total deposits										
Net loans and leases / Core deposits										
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital										
Available-for-sale securities appreciation (depreciation) / Tier 1 capital										
Structured notes appreciation (depreciation) / Tier 1 capital										
Percent of Investment Securities										
Held-to-maturity securities										
Available-for-sale securities										
U.S. Treasury securities										
US agency securities (excluding mortgage-backed securities)										
Municipal securities										
Mortgage-backed securities										
Asset-backed securities										
Other debt securities										
Mutual funds and equity securities										
Debt securities 1 year or less										
Debt securities 1 to 5 years										
Debt securities over 5 years										
Pledged securities										
Structured notes, fair value										
Percent Change from Prior Like Quarter										
Short-term investments										
Investment securities										
Core deposits										
Noncore funding										

Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the holding company's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes.

Percent of Total Assets

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less, divided by total assets.

Liquid Assets (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets. A small holding company that qualifies for abbreviated reporting of securities balances reports also in the denominator of this ratio the balance of pass-through residential mortgage-backed securities that are not guaranteed or issued by U.S. government agencies and corporations. (See [Reporting Burden Reduction for Small Holding Companies](#) in section 2.)

Investment Securities (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses divided by total assets.

Net Loans, Leases, and Standby Letters of Credit (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses plus standby letters of credit divided by total assets.

Core Deposits (Percent of Total Assets)

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with bal-

ances under \$250,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances divided by total assets. Prior to March 31, 2017, the deposits threshold was \$100,000.

Noncore Funding (Percent of Total Assets)

The sum of time deposits with balances of \$250,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$250,000 divided by total assets. Prior to March 31, 2017, the deposits threshold was \$100,000.

Time Deposits of \$250 Thousand or More (Percent of Total Assets)

Time deposits of \$250,000 or more divided by total assets. Prior to March 31, 2017, the deposits threshold was \$100,000.

Foreign Deposits (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

Federal Funds Purchased and Repos (Percent of Total Assets)

Federal funds purchased and securities sold under agreements to repurchase divided by total assets.

Secured Federal Funds Purchased (Percent of Total Assets)

The amount of federal funds purchased in domestic offices that are secured divided by total assets.

Net Federal Funds Purchased (Sold) (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

Commercial Paper (Percent of Total Assets)

Commercial paper divided by total assets.

Other Borrowings with Remaining Maturity of 1 Year or Less (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

*Earning Assets That Reprice within 1 Year
(Percent of Total Assets)*

Earning assets that reprice within one year or mature within one year divided by total assets.

*Interest-Bearing Liabilities That Reprice within 1 Year
(Percent of Total Assets)*

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

*Long-Term Debt That Reprices within 1 Year
(Percent of Total Assets)*

Long-term debt (other borrowed money with a remaining maturity of more than one year, or subordinated notes and debentures) that has a repricing frequency of less than one year divided by total assets.

*Net Assets That Reprice within 1 Year
(Percent of Total Assets)*

The difference between earning assets that reprice or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

Other Liquidity and Funding Ratios

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets. See the definitions of noncore funding, short-term investments, and long-term assets under the heading "Liquidity and Funding" in the description of [Summary Ratios](#) (BHCPR page 1) in this section.

Net Short-Term Noncore Funding Dependence

The difference between short-term noncore funding and short-term investments divided by long-term assets. See the definitions of short-term noncore funding, short-term investments, and long-term assets under the heading "Liquidity and Funding" in the description of [Summary Ratios](#) (BHCPR page 1) in this section.

Short-Term Investments / Short-Term Noncore Funding

Short-term investments divided by short-term noncore funding. See the definitions of short-term investments and short-term noncore funding under the heading "Liquidity and Funding" in the description of [Summary Ratios](#) (BHCPR page 1) in this section.

Liquid Assets Less Short-Term Noncore Funding / Nonliquid Assets

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding divided by

total assets less liquid assets. See the definition of short-term noncore funding under the heading "Liquidity and Funding" in the description of [Summary Ratios](#) (BHCPR page 1) in this section.

Net Loans and Leases / Total Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses divided by total deposits.

Net Loans and Leases / Core Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

Held-to-Maturity Securities Appreciation (Depreciation) / Tier 1 Capital

The difference between the fair value and the amortized cost of held-to-maturity securities divided by tier 1 capital.

Available-for-Sale Securities Appreciation (Depreciation) / Tier 1 Capital

The difference between the fair value and the amortized cost of available-for-sale securities divided by tier 1 capital.

Structured Notes Appreciation (Depreciation) / Tier 1 Capital

The difference between the fair value and the amortized cost of structured notes divided by tier 1 capital.

Percent of Investment Securities

*Held-to-Maturity Securities
(Percent of Investment Securities)*

The amortized cost of debt securities that the holding company has the positive intent and ability to hold to maturity, divided by total investment securities.

*Available-for-Sale Securities
(Percent of Investment Securities)*

The fair value of equity and debt securities designated available-for-sale divided by total investment securities.

*U.S. Treasury Securities
(Percent of Investment Securities)*

The amount of U.S. Treasury securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

*U.S. Agency Securities Excluding Mortgage-Backed Securities
(Percent of Investment Securities)*

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities), divided by total investment securities. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities
(Percent of Investment Securities)

Obligations of states and political subdivisions in the United States (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

Mortgage-Backed Securities
(Percent of Investment Securities)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities), divided by total investment securities. For holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Investment Securities)

The amount of asset-backed securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities), other than mortgage-backed securities, divided by total investment securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Investment Securities)

Other debt securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

Mutual Funds and Equity Securities
(Percent of Investment Securities)

The fair value of investments in mutual funds and equity securities divided by total investment securities.

Debt Securities 1 Year or Less
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

Debt Securities 1 to 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one year, to five years divided by total investment securities.

Debt Securities over 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity of over five years divided by total investment securities.

Pledged Securities
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

Structured Notes, Fair Value
(Percent of Investment Securities)

The fair value of structured notes divided by total investment securities.

Percent Change from Prior Like Quarter

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See [Growth Rates](#) in section 2.)

Short-Term Investments
(Percent Change from Prior Like Quarter)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less.

Investment Securities
(Percent Change from Prior Like Quarter)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities.

Core Deposits
(Percent Change from Prior Like Quarter)

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with balances less than \$250,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances. Prior to March 31, 2017, the deposits threshold was \$100,000.

Noncore Funding
(Percent Change from Prior Like Quarter)

The sum of time deposits with balances of \$250,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits with balances less than \$250,000. Prior to March 31, 2017, the deposits threshold was \$100,000.

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Dollar Amount in Thousands					
Loan commitments (reported semiannually, June/Dec)					
Commit: Secured commercial real estate loans					
Commit: Unsecured real estate loans					
Credit card lines (reported semiannually, June/Dec)					
Securities underwriting					
Standby letters of credit					
Commercial and similar letters of credit					
Securities lent					
Credit derivatives - notional amount (holding company as guarantor)					
Credit derivatives - notional amount (holding company as beneficiary)					
Credit derivative contracts w/ purchased credit protection-investment grade					
Credit derivative contracts w/ purchased credit protection-noninvest grade					
Derivative Contracts					
Interest rate futures and forward contracts					
Written options contracts (interest rate)					
Purchased options contracts (interest rate)					
Interest rate swaps					
Futures and forward foreign exchange					
Written options contracts (foreign exchange)					
Purchased options contracts (foreign exchange)					
Foreign exchange rate swaps					
Commodity and other futures and forward contracts					
Written options contracts (commodity and other)					
Purchased options contracts (commodity and other)					
Commodity and other swaps					
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)					
Standby letters of credit					
Commercial and similar letters of credit					
Securities lent					
Credit derivatives - notional amount (holding company as guarantor)					
Credit derivatives - notional amount (holding company as beneficiary)					
Credit derivative contracts w/ purchased credit protection-investment grade					
Credit derivative contracts w/ purchased credit protection-noninvest grade					
Derivative contracts					
Interest rate contracts					
Interest rate futures and forward contracts					
Written options contracts (interest rate)					
Purchased options contracts (interest rate)					
Interest rate swaps					
Foreign exchange contracts					
Futures and forward foreign exchange contracts					
Written options contracts (foreign exchange)					
Purchased options contracts (foreign exchange)					
Foreign exchange rate swaps					
Equity, commodity, and other derivative contracts					
Commodity and other futures and forward contracts					
Written options contracts (commodity and other)					
Purchased options contracts (commodity and other)					
Commodity and other swaps					
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)					

Derivatives and Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of derivative contract and off-balance-sheet transactions. In addition, loan commitments as a percentage of average loans and leases are presented.

Loan Commitments

The unused portion of commitments that obligate the holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments. From September 30, 2018, this item is reported only semiannually, in June and December.

Commitments to Fund Loans Secured by Commercial Real Estate

The unused portion of commitments to extend credit to finance commercial real estate, construction, and land development loans secured by real estate.

Commitments to Fund Real Estate Loans That Are Unsecured

The unused portion of commitments to extend credit to finance commercial real estate, construction, and land development loans not secured by real estate.

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. From September 30, 2018, this item is reported only semiannually, in June and December.

Securities Underwriting

The unsold portion of the consolidated holding company's own takedown of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused financial and performance standby letters of credit, including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (Holding Company as Guarantor)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the holding company or any of its consolidated subsidiaries has extended credit protection to other parties.

Credit Derivatives (Holding Company as Beneficiary)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the holding company or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

Credit Derivative Contracts—Investment Grade

The sum of the notional principal amounts of all investment grade reference asset credit derivative contracts that are subject to risk-based capital requirements.

Credit Derivative Contracts—Non-investment Grade

The sum of the notional principal amounts of all non-investment grade reference asset credit derivative contracts that are subject to risk-based capital requirements.

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of futures and forward contracts that commit the consolidated holding company to buy or sell financial instruments for which the predominate risk characteristic is interest rate risk.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

Written Options Contracts (Foreign Exchange)

The gross amount of foreign currencies and U.S. dollar exchange which the holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Foreign Exchange)

The gross amount of foreign currency and U.S. dollar exchange that the holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or non-ferrous metals, or other contracts other than an interest or foreign exchange rate contract.

Written Options Contracts (Commodity and Other)

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

Purchased Options Contracts (Commodity and Other)

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets*Loan Commitments**(Percent of Total Assets)*

The unused portion of commitments that obligate the holding company to extend credit in the form of loans or participation

in loans, lease financing receivables, or similar transactions divided by total assets. From September 30, 2018, this item is reported only semiannually, in June and December.

*Standby Letters of Credit**(Percent of Total Assets)*

Outstanding and unused standby letters of credit divided by total assets.

*Commercial and Similar Letters of Credit**(Percent of Total Assets)*

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

*Securities Lent**(Percent of Total Assets)*

Securities lent divided by total assets.

*Credit Derivatives (Holding Company as Guarantor)**(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the holding company or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

*Credit Derivatives (Holding Company as Beneficiary)**(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the holding company or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties divided by total assets.

*Credit Derivatives Contracts—Investment Grade**(Percent of Total Assets)*

The sum of the notional principal amounts of all investment grade reference asset credit derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Credit Derivatives Contracts—Non-investment Grade**(Percent of Total Assets)*

The sum of the notional principal amounts of all non-investment grade reference asset credit derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Derivative Contracts**(Percent of Total Assets)*

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

Interest Rate Contracts
(Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

Interest Rate Futures and Forward Contracts
(Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

Written Options Contracts (Interest Rate)
(Percent of Total Assets)

Written interest rate options contracts divided by total assets.

Purchased Options Contracts (Interest Rate)
(Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

Interest Rate Swaps
(Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

Foreign Exchange Contracts
(Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

Futures and Forward Foreign Exchange Contracts
(Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

Written Options Contracts (Foreign Exchange)
(Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Purchased Options Contracts (Foreign Exchange)
(Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Foreign Exchange Rate Swaps
(Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

Equity, Commodity, and Other Derivative Contracts
(Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

Commodity and Other Futures and Forward Contracts
(Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

Written Options Contracts (Commodity and Other)
(Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

Purchased Options Contracts (Commodity and Other)
(Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

Commodity and Other Swaps
(Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

Percent of Average Loans and Leases

Loan Commitments
(Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See [Average Balances](#) in section 2.) From September 30, 2018, this item is reported only semiannually, in June and December.

BHC Name

City/State

Derivative Instruments

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount						
Derivative contracts						
Interest rate contracts						
Foreign exchange contracts						
Equity, commodity, and other contracts						
Derivatives Position						
Futures and forwards						
Written options						
Exchange-traded						
Over-the-counter						
Purchased options						
Exchange-traded						
Over-the-counter						
Swaps						
Held for trading						
Interest rate contracts						
Foreign exchange contracts						
Equity, commodity, and other contracts						
Non-traded						
Interest rate contracts						
Foreign exchange contracts						
Equity, commodity, and other contracts						
Derivative contracts (excluding futures and FX 14 days or less)						
One year or less						
Over 1 year to 5 years						
Over 5 years						
Gross negative fair value (absolute value)						
Gross positive fair value						
Held for trading						
Non-traded						
Current credit exposure on risk-based capital derivative contracts						
Credit losses on derivative contracts						
Past Due Derivative Instruments Fair Value						
30–89 days past due						
90+ days past due						

Derivative Instruments

BHCPR page 10 provides the dollar amounts of derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, and past due derivative instruments at fair value.

Derivative Contracts

The gross notional amount or par value of derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts

The gross notional amount or par value of interest rate derivative contracts held for trading or for purposes other than trading.

Foreign Exchange Contracts

The gross notional amount or par value of foreign exchange derivative contracts held for trading or for purposes other than trading.

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of equity, commodity, and other derivative contracts held for trading or for purposes other than trading.

Derivatives Position

Futures and Forwards

The gross notional amount of futures and forwards contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Written Options

The gross notional amount of exchange-traded and over-the-counter written options contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Exchange-Traded

The gross notional amount of exchange-traded written options contracts.

Over-the-Counter

The gross notional amount of over-the-counter written options contracts.

Purchased Options

The gross notional amount of exchange-traded and over-the-counter purchased options contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Exchange-Traded

The gross notional amount of exchange-traded purchased options contracts.

Over-the-Counter

The gross notional amount of over-the-counter purchased options contracts.

Swaps

The gross notional amount of swaps for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Held for Trading

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the holding company acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Derivative Contracts (Excluding Futures and Foreign Exchange of 14 Days or Less)

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts.

One Year or Less

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of derivative contracts held for trading that have a positive fair value.

Non-Traded (Gross Positive Fair Value)

The total fair value of derivatives contracts held for purposes other than trading that have a positive fair value.

Current Credit Exposure on Risk-Based Capital Derivative Contracts

The current credit exposure (or the sum of positive fair values) across all derivative contracts that are covered by the risk-based capital standards.

Credit Losses on Off-Balance-Sheet Derivative Contracts

The year-to-date credit losses incurred on derivative contracts regardless of whether the loss is charged directly to income (for example, trading revenue) or the allowance for credit losses on derivatives.

Past Due Derivative Instruments (Fair Value)

30 to 89 Days Past Due (Fair Value)

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the holding company's counterparty is past due 30 to 89 days. This item is confidential prior to March 31, 2001.

90+ Days Past Due (Fair Value)

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the holding company's counterparty is past due for 90 days or more.

BHC Name _____ City/State _____

Derivatives Analysis

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	BHC	Peer #
Percent of Notional Amount										
Interest rate contracts										
Foreign exchange contracts										
Equity, commodity, and other contracts										
Futures and forwards										
Written options										
Exchange-traded										
Over-the-counter										
Purchased options										
Exchange-traded										
Over-the-counter										
Swaps										
Held for trading										
Interest rate contracts										
Foreign exchange contracts										
Equity, commodity, and other contracts										
Non-traded										
Interest rate contracts										
Foreign exchange contracts										
Equity, commodity, and other contracts										
Derivative contracts (excluding futures and forex 14 days or less)										
One year or less										
Over 1 year to 5 years										
Over 5 years										
Gross negative fair value (absolute value)										
Gross positive fair value										
Percent of Tier 1 Capital										
Gross negative fair value, absolute value (X)										
Gross positive fair value (X)										
Held for trading (X)										
Non-traded (X)										
Current credit exposure (X)										
Credit losses on derivative contracts										
Past Due Derivative Instruments Fair Value										
30–89 days past due										
90+ days past due										
Other Ratios										
Current credit exposure / Risk-weighted assets										

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of derivative contracts, tier 1 capital, and risk-weighted assets.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts.

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts.

Futures and Forwards (Percent of Notional Amount)

The gross notional amount of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The gross notional amount of written options divided by the total notional amount of derivative contracts.

Exchange-Traded (Written Options) (Percent of Notional Amount)

The gross notional amount of exchange-traded written options divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The gross notional amount of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The gross notional amount of purchased options divided by the total notional amount of derivative contracts.

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The gross notional amount of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The gross notional amount of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Non-Traded)
(Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Non-Traded)
(Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)
(Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Derivative Contracts (Excluding Futures and Foreign Exchange of 14 Days or Less)
(Percent of Notional Amount)

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

One Year or Less
(Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less divided by the total notional amount of derivative contracts.

Over 1 Year to 5 Years
(Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

Over 5 Years
(Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

Gross Negative Fair Value (Absolute Value)
(Percent of Notional Amount)

The total fair value of derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

Gross Positive Fair Value
(Percent of Notional Amount)

The total fair value of derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

Gross Negative Fair Value (Absolute Value)
(Percent of Tier 1 Capital) (X)

The total fair value of derivative contracts with negative fair values (absolute value) divided by tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Gross Positive Fair Value
(Percent of Tier 1 Capital) (X)

The total fair value of derivative contracts with positive fair values divided by tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Held for Trading (Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)

The total positive fair value of all derivative contracts held for trading divided by tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Non-Traded (Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)

The total positive fair value of all derivative contracts held for purposes other than trading divided by tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Current Credit Exposure on Risk-Based Capital Derivative Contracts
(Percent of Tier 1 Capital) (X)

The current credit exposure of derivatives covered under the risk-based capital standards divided by tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Credit Losses on Derivatives
(Percent of Tier 1 Capital)

Year-to-date credit losses incurred on derivative contracts divided by tier 1 capital.

Past Due Derivative Instruments (Fair Value)

30 to 89 Days Past Due (Fair Value)
(Percent of Tier 1 Capital)

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the holding company's counterparty is past due 30 to 89 days divided by tier 1 capital. This item is confidential prior to March 2001.

*90+ Days Past Due (Fair Value)
(Percent of Tier 1 Capital)*

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the holding company's counterparty is past due for 90 days or more divided by tier 1 capital.

ratio is not calculated in quarters for which the holding company has a community bank leverage ratio (CBLR) framework election in effect.

Other Ratios

Current Credit Exposure / Risk-Weighted Assets

The current credit exposure of derivatives covered by the risk-based capital standards divided by risk-weighted assets. This

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Dollar Amount in Thousands					
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance					
Gross losses					
Write-downs, transfers to loans held-for-sale					
Recoveries					
Net losses					
Provision for loan and lease losses					
Adjustments					
Ending balance					
Memo: Allocated transfer risk reserve (ATTR)					

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets															
Provision for loan and lease losses / Average loans and leases															
Provision for loan and lease losses / Net loan and lease losses															
Allowance for loan and lease losses / Total loans and leases not held for sale															
Allowance for loan and lease losses / Total loans and leases															
Allowance for loan and lease losses / Net loans and leases losses (X)															
Allowance for loan and lease losses / Nonaccrual assets															
ALLL / 90+ days past due + nonaccrual loans and leases															
Gross loan and lease losses / Average loans and leases															
Recoveries / Average loans and leases															
Net losses / Average loans and leases															
Write-downs, transfers to loans held-for-sale / Average loans and leases															
Recoveries / Prior year-end losses															
Earnings coverage of net loan and lease losses (X)															
Net Loan and Lease Losses By Type															
Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases															

Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and the allowance for loan and lease losses. For holding companies which have adopted ASU 2016-13, the information and analyses on this page relate to the portion of the allowance for credit losses attributable to loans and leases. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C.

The first section itemizes the dollar amounts of each source of change in the allowance balance. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, write-downs from transfers to loans held for sale, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

Change: Allowance for Loan and Lease Losses, Excluding Allocated Transfer Risk Reserve

Beginning Balance

The balance of the allowance for loan and lease losses at the end of the previous calendar year after the effect of all corrections and adjustments that were made in amended reports.

Gross Losses

Loan and lease losses charged against the allowance for loan and lease losses.

Write-Downs from Transfers to Loans Held for Sale

The reduction in the value of loans transferred to the held-for-sale account through a write-down of the recorded investment to fair value upon transfer.

Recoveries

Recoveries on amounts previously charged against the allowance for loan and lease losses.

Net Losses

Gross loan and lease losses minus recoveries.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

The sum of the beginning allowance for loan and lease losses, the provision for loan and lease losses, and adjustments minus net loan and lease losses.

Memo: Allocated Transfer Risk Reserve (ATRR)

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Analysis Ratios

Provision for Loan and Lease Losses / Average Assets

Provision for loan and lease losses divided by (four-point) average assets. (See [Average Balances](#) in section 2.)

Provision for Loan and Lease Losses / Average Loans and Leases

Provision for loan and lease losses divided by (four-point) average loans and leases, net of unearned income. (See [Average Balances](#) in section 2.)

Provision for Loan and Lease Losses / Net Loan and Lease Losses

Provision for loan and lease losses divided by net loan and lease losses.

Allowance for Loan and Lease Losses / Total Loans and Leases Not Held-For-Sale

Allowance for loan and lease losses divided by total loans and leases not held-for-sale.

Allowance for Loan and Lease Losses / Total Loans and Leases

The allowance for loan and lease losses divided by loans and leases net of unearned income.

Allowance for Loan and Lease Losses / Net Loan and Lease Losses (X)

The allowance for loan and lease losses divided by net loan and lease losses (annualized). If recoveries exceed gross loan and lease losses, the BHCPR displays a blank in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Loan and Lease Losses / Nonaccrual Assets

The allowance for loan and lease losses divided by the aggregate amount of nonaccrual assets.

Allowance for Loan and Lease Losses / 90 Days and over Past Due and Nonaccrual Loans and Leases

The allowance for loan and lease losses divided by the sum of loans and leases on which payment is due and unpaid for 90 days or more and those that are placed in nonaccrual status.

Gross Loan and Lease Losses / Average Loans and Leases

Loans and lease losses charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See [Average Balances](#) in section 2.)

Recoveries / Average Loans and Leases

Loan recoveries in the current year (annualized) divided by (four-point) average loans and leases, net of unearned income. (See [Average Balances](#) in section 2.)

Net Losses / Average Loans and Leases

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See [Average Balances](#) in section 2.)

Write-Downs from Transfers to Loans Held for Sale / Average Loans and Leases

Total write-downs from transfers to loans held for sale divided by (four point) average loans and leases. (See [Average Balances](#) in section 2.)

Recoveries / Prior Year-End Losses

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

Earnings Coverage of Net Loan and Lease Losses (X)

The sum of income before taxes, minority interest, and extraordinary items and the provision for possible loan and lease losses divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Net Loan and Lease Losses by Type*(Net Losses, Percent of)**Real Estate Loans*

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

*(Net Losses, Percent of)**Real Estate Loans Secured by 1–4 Family*

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)**Revolving*

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving

open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)**Closed-End*

Net losses on other real estate loans secured by first and junior liens on one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)**Commercial Real Estate Loans*

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*(Net Losses, Percent of)**Construction and Land Development*

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

*(Net Losses, Percent of)**1–4 Family*

Net losses on construction, land development, and other land loans in domestic offices for one- to four-family residential construction divided by the outstanding balance of construction and land development loans, gross of unearned income.

*(Net Losses, Percent of)**Other*

Net losses on construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

*(Net Losses, Percent of)**Multifamily*

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*(Net Losses, Percent of)**Nonfarm Nonresidential*

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate

loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of)
Owner-Occupied

Net losses on nonfarm nonresidential property loans secured by owner-occupied properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of)
Other

Net losses on nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of)
Real Estate Loans Secured by Farmland

Net losses on real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

(Net Losses, Percent of)
Commercial and Industrial Loans

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

(Net Losses, Percent of)
Loans to Individuals

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

(Net Losses, Percent of)
Credit Card Loans

Net losses on credit cards divided by the outstanding balance of credit card loans, gross of unearned income.

(Net Losses, Percent of)
Agricultural Loans

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

(Net Losses, Percent of)
Loans to Foreign Governments and Institutions

Net losses on loans to foreign governments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

(Net Losses, Percent of)
Other Loans and Leases

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases.....					
90+ days past due loans and leases.....					
Nonaccrual loans and leases.....					
Total past due and nonaccrual loans and leases.....					
Restructured 30–89 days past due					
Restructured 90+ days past due.....					
Restructured nonaccrual.....					
Total restructured loans and leases.....					
30–89 days past due loans held for sale					
90+ days past due loans held for sale.....					
Nonaccrual loans held for sale.....					
Total past due and nonaccrual loans held for sale.....					
Restructured loans and leases in compliance.....					
Other real estate owned.....					
Other Assets					
30–89 days past due.....					
90+ days past due.....					
Nonaccrual.....					
Total other assets past due and nonaccrual.....					
Percent of Loans and Leases					
30–89 days past due loans and leases.....					
90+ days past due loans and leases.....					
Nonaccrual loans and leases.....					
90+ days past due and nonaccrual loans and leases.....					
30–89 days past due restructured					
90+ days past due restructured.....					
Nonaccrual restructured.....					
30–89 days past due loans held for sale.....					
90+ days past due loans held for sale.....					
Nonaccrual loans held for sale.....					
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets.....					
90+ days past due assets.....					
Nonaccrual assets.....					
30+ days past due and nonaccrual assets.....					
Percent of Total Assets					
90+ days past due and nonaccrual assets.....					
90+ days past due and nonaccrual assets + other real estate owned.....					
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:					
Total assets.....					
Allowance for loan and lease losses.....					
Equity capital + allowance for loan and lease losses.....					
Tier 1 capital + allowance for loan and lease losses.....					
Loans and leases + other real estate owned.....					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Assets

BHCPR page 13 presents the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus the allowance for loan and lease losses, tier 1 capital plus the allowance for loan and lease losses, and loans and leases plus other real estate owned.

Information provided on this report page is primarily derived from Schedule HC-N of the FR Y-9C.

Information on loans and leases 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and Over Past Due and Nonaccrual Assets

30 to 89 Days Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and Over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases

The sum of loans and lease financing receivables that are 30 to 89 days past due and still accruing, 90 days or more past due and still accruing, and loans carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due

Restructured or renegotiated loans and leases classified as 30 to 89 days past due.

Restructured Loans and Leases, 90 Days and Over Past Due

Restructured or renegotiated loans and leases classified as 90 days or more past due.

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status.

Total Restructured Loans and Leases

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual status.

30 to 89 Days Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 30 to 89 days.

90 Days and Over Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 90 days or more.

Nonaccrual Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, that are required to be reported on a nonaccrual basis.

Total Past Due and Nonaccrual Loans and Leases Held for Sale

Total loans and leases held for sale that are 30 days or more past due plus total loans and leases held for sale that are required to be reported on a nonaccrual basis.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Other Real Estate Owned

Other real estate owned.

Other Assets

30 to 89 Days Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and Over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and Over Past Due and Nonaccrual

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases*30 to 89 Days Past Due Loans and Leases
(Percent of Loans and Leases)*

Loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

*90 Days and Over Past Due Loans and Leases
(Percent of Loans and Leases)*

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

*Nonaccrual Loans and Leases
(Percent of Loans and Leases)*

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

*90 Days and Over Past Due and Nonaccrual Loans and Leases
(Percent of Loans and Leases)*

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

*30 to 89 Days Past Due Restructured Loans and Leases
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are 30 to 89 days past due divided by loans and leases, net of unearned income.

*90 Days and Over Past Due Restructured Loans and Leases
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

*Nonaccrual Restructured Loans and Leases
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

*30 to 89 Days Past Due Loans Held for Sale
(Percent of Loans and Leases)*

Loans and leases held for sale on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

*90 Days and Over Past Due Loans Held for Sale
(Percent of Loans and Leases)*

Loans held for sale on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

*Nonaccrual Loans Held for Sale
(Percent of Loans and Leases)*

Loans and leases held for sale that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases Plus Other Assets 30 Days and Over Past Due and Nonaccrual*30 to 89 Days Past Due Assets
(Percent of Loans and Leases Plus Other Assets Over 30 Days
Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*90 Days and Over Past Due Assets
(Percent of Loans and Leases Plus Other Assets Over 30 Days
Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*Nonaccrual Assets
(Percent of Loans and Leases Plus Other Assets Over 30 Days
Past Due or in Nonaccrual Status)*

Loans and leases and other assets that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*30 Days and Over Past Due and Nonaccrual Assets
(Percent of Loans and Leases Plus Other Assets Over 30 Days
Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

90 Days and Over Past Due and Nonaccrual Assets (Percent of Total Assets)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

90 Days and Over Past Due and Nonaccrual Assets Plus Other Real Estate Owned (Percent of Total Assets)

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of) Total Assets

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status and other real estate owned divided by total assets.

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of) Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified

terms, loans and leases that are in nonaccrual status and other real estate owned divided by allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of) Equity Capital Plus Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status, and other real estate owned divided by the sum of equity capital plus allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of) Tier 1 Capital Plus Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status, and other real estate owned divided by the sum of tier 1 capital plus allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of) Loans and Leases Plus Other Real Estate Owned

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status, and other real estate owned divided by the sum of loans and leases, net of unearned income, and other real estate owned.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type										
Real estate										
30-89 days past due										
90+ days past due										
Nonaccrual										
Commercial and industrial										
30-89 days past due										
90+ days past due										
Nonaccrual										
Individuals										
30-89 days past due										
90+ days past due										
Nonaccrual										
Depository institution loans										
30-89 days past due										
90+ days past due										
Nonaccrual										
Agricultural										
30-89 days past due										
90+ days past due										
Nonaccrual										
Foreign governments										
30-89 days past due										
90+ days past due										
Nonaccrual										
Other loans and leases										
30-89 days past due										
90+ days past due										
Nonaccrual										

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

BHCPR pages 13A and 13B present the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are primarily derived from Schedule HC-N of the FR Y-9C.

Information on loans 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and Over Past Due and Nonaccrual Loans and Leases as a Percentage of Loan Type

Real Estate Loans—30 to 89 Days Past Due (Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

Real Estate Loans—90 Days and Over Past Due (Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

Real Estate Loans—Nonaccrual (Percent of Real Estate Loans)

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

Commercial and Industrial Loans—30 to 89 Days Past Due (Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—90 Days and Over Past Due (Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—Nonaccrual (Percent of Commercial and Industrial Loans)

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

Loans to Individuals—30 to 89 Days Past Due (Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

Loans to Individuals—90 Days and Over Past Due (Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

Loans to Individuals—Nonaccrual (Percent of Loans to Individuals)

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

Loans to Depository Institutions—30 to 89 Days Past Due (Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—90 Days and Over Past Due (Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—Nonaccrual (Percent of Loans to Depository Institutions)

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

Agricultural Loans—30 to 89 Days Past Due (Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

Agricultural Loans—90 Days and Over Past Due (Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

Agricultural Loans—Nonaccrual (Percent of Agricultural Loans)

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

Loans to Foreign Governments and Institutions—30 to 89 Days Past Due

(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and Over Past Due

(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which the interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions that are in nonaccrual status divided by loans to foreign governments and official institutions, gross of unearned income.

Other Loans and Leases—30 to 89 Days Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

Other Loans and Leases—90 Days and Over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in nonaccrual status divided by other loans and leases, net of unearned income.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Memoranda										
1–4 family	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Revolving										
	30–89 days past due									
	90+ days past due									
Closed-end	Nonaccrual									
Junior lien	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Commercial real estate										
	30–89 days past due									
	90+ days past due									
Construction and development	Nonaccrual									
1–4 family	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Other	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Multifamily										
	30–89 days past due									
	90+ days past due									
Nonfarm non-residential	Nonaccrual									
Owner Occupied	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Other	30–89 days past due									
	90+ days past due									
	Nonaccrual									
Farmland										
	30–89 days past due									
	90+ days past due									
Credit card	Nonaccrual									

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases (continued)

Memoranda

Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due

(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—90 Days and Over Past Due

(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—Nonaccrual *(Percent of Real Estate Loans Secured by 1–4 Family)*

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due

(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and Over Past Due

(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual

(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four- family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-end—30 to 89 Days Past Due, Junior Lien

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due, Junior Lien

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Close-End—Nonaccrual, Junior Lien

(Percent of Closed-End 1–4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Commercial Real Estate Loans—30 to 89 Days Past Due

(Percent of Commercial Real Estate Loans)

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multi-family residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the

outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—90 Days and Over Past Due
(Percent of Commercial Real Estate Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—Nonaccrual
(Percent of Commercial Real Estate Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—30 to 89 Days Past Due
(Percent of Construction and Land Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—90 Days and Over Past Due
(Percent of Construction and Land Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—Nonaccrual
(Percent of Construction and Land Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*1–4 Family—30 to 89 Days Past Due
(Percent of Construction and Land Development)*

One- to four-family construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*1–4 Family—90 Days and Over Past Due
(Percent of Construction and Land Development)*

One- to four-family construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*1–4 Family—Nonaccrual
(Percent of Construction and Land Development)*

Nonaccrual one- to four-family construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Other—30 to 89 Days Past Due
(Percent of Construction and Land Development)*

Other construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Construction and Land Development)*

Other construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Construction and Land Development)*

Nonaccrual other construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and Over Past Due
(Percent of Multifamily Real Estate Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and Over Past Due
(Percent of Nonfarm Nonresidential Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Owner-Occupied—30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential Loans)*

Owner-occupied nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—90 days and Over Past Due
(Percent of Nonfarm Nonresidential Loans)*

Owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—Nonaccrual
(Percent of Nonfarm Nonresidential Loans)*

Nonaccrual owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—30 to 90 Days Past Due
(Percent of Nonfarm Nonresidential Loans)*

Other nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Nonfarm Nonresidential Loans)*

Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Nonfarm Nonresidential Loans)*

Nonaccrual other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Real Estate Loans Secured by Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by Farmland—90 Days and Over Past Due
(Percent of Real Estate Loans Secured by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by Farmland—Nonaccrual
(Percent of Real Estate Loans Secured by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days and Over Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings					
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets					
Accumulated other comprehensive income-related adjustments					
Other deductions from common equity tier 1 capital					
Subtotal:					
Adjustments and deductions for common equity tier 1 capital					
Common equity tier 1 capital					
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted					
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A					
Common equity tier 1 capital, column B					
Tier 1 capital, column A					
Tier 1 capital, column B					
Total capital, column A					
Total capital, column B					
Tier 1 leverage					
Supplementary leverage ratio, advanced approaches HCs					

Regulatory Capital Components and Ratios

BHCPR page 14 presents the dollar amounts of the components of regulatory capital, total assets applicable to the leverage ratio calculation, and key capital ratios applicable to the capital framework elected by the holding company.

From April 2020, a qualified holding company (generally, a holding company with less than \$10 billion in total consolidated assets) may elect, on a quarterly basis, capital treatment under the community bank leverage ratio (CBLR) framework. A holding company that elects capital treatment under the CBLR framework does not report tier 2 capital and does not report risk-weighted assets.

Data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

Common Equity Tier 1 Capital

Common Stock Plus Related Surplus

Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan shares.

Retained Earnings

The amount of retained earnings as reported in Schedule HC-R. For a firm that has adopted ASU 2016-13 and has elected to apply the CECL transition provision, this amount is inclusive of the applicable portion of the CECL transitional amount, in accordance with section 301 of the regulatory capital rules.

Accumulated Other Comprehensive Income (AOCI)

The amount of AOCI as reported under generally accepted accounting principles (GAAP) that is included in Schedule HC, item 26(b).

Common Equity Tier 1 Minority Interest

Common equity tier 1 minority interest includable in common tier 1 capital.

Common Equity Tier 1 Capital Before Adjustments / Deductions

The sum of common stock plus related surplus, retained earnings, accumulated other comprehensive income, and common equity tier 1 minority interests.

Common Equity Tier 1 Capital: Adjustments / Deductions

Less: Goodwill, Intangible Assets, and Deferred Tax Assets

Goodwill net of associated deferred tax liabilities, intangible assets net of associated deferred tax liabilities, and deferred tax

assets that arise from net operating loss and tax credit carry-forwards, net of any related valuation allowances and net of deferred tax liabilities.

Accumulated Other Comprehensive Income-Related Adjustments

Net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity exposures and preferred stock classified under GAAP as an equity security, accumulated net gains (losses) on cash flow hedges, AOCI attributable to defined benefit postretirement plans, unrealized gains (losses) on held-to-maturity securities, and 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.

Other Deductions from Common Equity Tier 1 Capital

Other deductions (additions to) common equity tier 1 capital before threshold-based deductions, including unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk and all other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.

Subtotal

Common equity tier 1 capital before adjustments and deductions less goodwill, intangible assets, deferred tax assets, accumulated other comprehensive income-related adjustments, other deductions from common equity tier 1 capital, including non-significant investments.

Other Adjustments & Deductions

Adjustments and deductions for common equity tier 1 capital.

Common Equity Tier 1 Capital

Common equity tier 1 capital.

Additional Tier 1 Capital

Additional Tier 1 Capital Instruments and Related Surplus

The portion of noncumulative perpetual preferred stock and related surplus that satisfy all the criteria in the regulatory capital rules of the Federal Reserve.

Non-qualifying Capital Instruments

Non-qualifying capital instruments subject to phase out from additional tier 1 capital.

Tier 1 Minority Interest Not Included in Common Equity Tier 1 Capital

The amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level.

Additional Tier 1 Capital Before Deductions.

The sum of additional tier 1 capital instruments plus related surplus, non-qualifying capital instruments subject to phase out from additional tier 1 capital, and tier 1 minority interest not included in common equity tier 1 capital.

Less: Additional Tier 1 Capital Deductions

The sum of investments in own additional tier 1 capital instruments, reciprocal cross-holdings in the capital of financial institutions, non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital, and other adjustments and deductions.

Additional Tier 1 Capital

The greater of additional tier 1 capital before deductions minus additional tier 1 capital deductions, or zero.

Tier 1 Capital

The sum of common equity tier 1 capital and additional tier 1 capital.

Tier 2 Capital

From March 2020, a holding company that elects capital treatment under the CBLR framework does not report tier 2 capital (or its components).

Tier 2 Capital Instruments and Related Surplus

Tier 2 capital instruments plus related surplus.

Non-qualifying Capital Instruments

The total amount of non-qualifying capital instruments that were included in tier 2 capital and outstanding as of January 1, 2014, and that are subject to phase out.

Total Capital Minority Interest Not Included in Tier 1 Capital

The amount of total capital minority interest not included in tier 1 capital.

Allowance for Loan and Lease Losses in Tier 2 Capital

The portion of the holding company's allowance for loan and lease losses or adjusted allowance for credit losses that is includable in tier 2 capital. None of the holding company's allocated transfer risk reserve, if any, is includable in tier 2 capital. The amount reported in this item cannot exceed 1.25 percent of the institution's gross risk-weighted assets.

Exited Advanced Approaches Eligible Credit Reserves

Advanced approaches holding companies that exit parallel run only: the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A.

Unrealized Gains on Available-for-Sale Preferred Stock Classified as Equity

Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.

Tier 2 Capital Before Deductions

The sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, allowance for loan and lease losses in tier 2 capital, and unrealized gains on available-for-sale preferred stock classified as equity.

Exited Advanced Approaches Tier 2 Capital Before Deductions

Advanced approaches holding companies that exit parallel run only: the sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A for institutions that exit parallel run and unrealized gains on available-for-sale preferred stock classified as equity.

Less: Tier 2 Capital Deductions

The sum of investments in own additional tier 2 capital instruments, reciprocal cross-holdings in the capital of financial institutions, non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from tier 2 capital, and other applicable adjustments and deductions applied to tier 2 capital in accordance with the Federal Reserve's regulatory capital rules.

Tier 2 Capital

The greater of tier 2 capital before deductions less tier 2 capital deductions, or zero.

Exited Advanced Approaches Tier 2 Capital

Advanced approaches holding companies that exit parallel run only: the greater of exited advanced approach tier 2 capital before deductions less tier 2 capital deductions, or zero.

Total Capital

The sum of tier 1 capital and tier 2 capital.

Exited Advanced Approaches Total Capital

Advanced approaches holding companies that exit parallel run only: the sum of tier 1 capital and exited advanced approach tier 2 capital.

Total Assets For Leverage Ratio*Average Total Consolidated Assets*

The amount of the quarterly average total consolidated assets as reported in Schedule HC-K or, for firms that have elected to

apply the CECL transition provision, the applicable portion of the CECL transitional amount.

Less: Deductions from Common Equity Tier 1 Capital

The amounts deducted from common equity tier 1 capital and additional tier 1 capital in Schedule HC-R, Part 1.B., items 6, 7, 8, 10(b), 11, 13 through 17, and (elements of) item 24.

Less: Other Deductions

The amount of any deductions from (additions to) total assets for leverage capital purposes that are not included in Schedule HC-R, item 37.

Total Assets for Leverage Ratio

Schedule HC-R, item 36 less items 37 and 38.

Total Risk-Weighted Assets

The amount of total risk-weighted assets using the general risk-based capital rules (as reported in Schedule HC-R, Part II, item 62), until December 31, 2014. Starting on January 1, 2015, report total risk-weighted assets calculated under the standardized approach in the regulatory capital rules (as reported in Schedule HC-R, Part II, item 31). From March 2020, a holding company that elects capital treatment under the CBLR framework does not report total risk-weighted assets (or its components).

Exited Advanced Approaches Total RWA

Advanced approaches holding companies that exit parallel run only; the amount from FFIEC 101 Schedule A, item 60.

Capital Ratios

Common Equity Tier 1 Capital, Column A

Common equity tier 1 capital divided by total risk-weighted assets. From March 2020, a holding company that elects capital treatment under the CBLR framework does not report this ratio.

Common Equity Tier 1 Capital, Column B

Common equity tier 1 capital divided by exited advanced approaches total risk-weighted assets.

Tier 1 Capital, Column A

Tier 1 capital divided by total risk-weighted assets. From March 2020, a holding company that elects capital treatment under the CBLR framework does not report this ratio.

Tier 1 Capital, Column B

Tier 1 capital divided by exited advanced approaches total risk-weighted assets.

Total Capital, Column A

Total capital divided by total risk-weighted assets. From March 2020, a holding company that elects capital treatment under the CBLR framework does not report this ratio.

Total Capital, Column B

Total capital divided by exited advanced approaches total risk-weighted assets.

Tier 1 Leverage

Tier 1 capital divided by total assets for the leverage ratio.

Supplementary Leverage Ratio, Advanced Approaches Holding Companies

Supplementary leverage ratio from FFIEC 101 Schedule A.

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

	Dollar Amount in Thousands					Percent Change	
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....							
Total property and casualty assets.....							
Reinsurance recoverables (P/C).....							
Total life and health assets.....							
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....							
Total insurance underwriting equity.....							
Total property and casualty equity.....							
Total life and health equity.....							
Total insurance underwriting net income.....							
Total property and casualty.....							
Total life and health.....							
Claims and claims adjusted expense reserves (P/C).....							
Unearned premiums (P/C).....							
Policyholder benefit and contractholder funds (L/H).....							
Separate account liabilities (L/H).....							
Insurance activities revenue.....							
Other insurance activities income.....							
Insurance and reinsurance underwriting income.....							
Premiums.....							
Credit related insurance underwriting.....							
Other insurance underwriting.....							
Insurance benefits, losses, expenses.....							
Net assets of insurance underwriting subsidiaries.....							
Life insurance assets.....							
Analysis Ratios							
Insurance underwriting assets / Consolidated assets.....							
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....							
Insurance underwriting assets (L/H) / Total insurance underwriting assets.....							
Separate account assets (L/H) / Total life assets.....							
Insurance activities revenue / Adjusted operating income.....							
Premium income / Insurance activities revenue.....							
Credit related premium income / Total premium income.....							
Other premium income / Total premium income.....							
Insurance underwriting net income / Consolidated net income.....							
Insurance net income (P/C) / Equity (P/C).....							
Insurance net income (L/H) / Equity (L/H).....							
Insurance benefits, losses, expenses / Insurance premiums.....							
Reinsurance recovery (P/C) / Total assets (P/C).....							
Reinsurance recovery (L/H) / Total assets (L/H).....							
Net assets of insurance underwriting subsidiaries / Consolidated assets.....							
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....							
Broker-Dealer Activities							
Net assets of broker-dealer subsidiaries (\$000).....							
Net assets of broker-dealer subsidiaries / Consolidated assets.....							

Insurance and Broker-Dealer Activities

BHCPR page 15 presents data on both property and casualty and life and health underwriting activities of holding companies and their subsidiaries on a consolidated basis. Dollar amounts and analytical ratios for both types of insurance underwriting activities are presented for assets, equity, insurance underwriting income, claims and claims adjustment expense reserves, and insurance revenues. Additionally, the dollar amount of broker-dealer subsidiary assets is presented along with a ratio that relates this item to consolidated assets of the holding company.

Total Insurance Underwriting Assets

The sum of total consolidated property and casualty and life and health assets that are specific to insurance underwriting activities of the holding company.

Total Property and Casualty Assets

Total consolidated assets that are specific to property and casualty insurance underwriting activities of the holding company.

Reinsurance Recoverables (P/C)

Total property and casualty insurance reinsurance recoverables from unaffiliated property and casualty reinsurers only. Completed only by holding companies with \$10 million or more in reinsurance recoverables as of the effective date each quarter.

Total Life and Health Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the holding company.

Reinsurance Recoverables (L/H)

Total life and health insurance reinsurance recoverables from unaffiliated life and health reinsurers only. Completed only by holding companies with \$10 million or more in reinsurance recoverables as of the effective date each quarter.

Separate Account Assets (L/H)

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk.

Total Insurance Underwriting Equity

The sum of total consolidated equity capital of property and casualty and life and health underwriting subsidiaries that are consolidated under GAAP.

Total Property and Casualty Equity

Total equity capital of property and casualty underwriting subsidiaries that are consolidated under GAAP.

Total Life and Health Equity

Total equity capital of life and health underwriting subsidiaries that are consolidated under GAAP.

Total Insurance Underwriting Net Income

Consolidated net income attributable to property and casualty and life and health insurance underwriting related activities of the holding company.

Total Property and Casualty

Consolidated net income attributable to property and casualty insurance underwriting related activities of the holding company.

Total Life and Health

Consolidated net income attributable to life and health insurance underwriting related activities of the holding company.

Claims and Claims Adjustment Expense Reserves (P/C)

The liability for unpaid claims and claims adjustment expense reserves, which represents the estimated ultimate cost of settling property and casualty claims, net of estimated recoveries, and including all costs expected to be incurred in connection with the settlement of unpaid claims.

Unearned Premiums (P/C)

The reserve for unearned property and casualty premiums. Unearned premiums represent the policy premiums associated with the unexpired portion of the term of coverage.

Policyholder Benefits and Contractholder Funds (L/H)

The liability for future life and health policy benefits, which represents the present value of future policy benefits to be paid to or on the behalf of policyholders and related expenses less the present value of future net premiums. This item also includes contractholder funds that represent receipts from the issuance of universal life, corporate owned life insurance, pension investment, and certain deferred annuity contracts.

Separate Account Liabilities (L/H)

All life and health liabilities qualifying for separate account summary presentation in the insurer's balance sheet.

Insurance Activities Revenue

The amount of other insurance activities income plus insurance and reinsurance underwriting income.

Other Insurance Activities Income

Income from other insurance activities.

Insurance and Reinsurance Underwriting Income

Underwriting income from insurance and reinsurance activities.

Premiums

The sum of premiums on insurance related to the extension of credit and all other insurance premiums.

Credit-Related Insurance Underwriting Premiums

Premiums on insurance related to the extension of credit.

Other Insurance Underwriting Premiums

All other insurance premiums from other insurance and reinsurance underwriting other than the credit-related insurance premiums. Exclude all insurance and annuity sales and referral fee revenue.

Insurance Benefits, Losses, Expenses

The current and future benefits, losses, and expenses from insurance-related activities.

Net Assets of Insurance Underwriting Subsidiaries

This item includes only the net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been authorized by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Life Insurance Assets

The sum of general account life insurance assets, separate account life insurance assets, and hybrid account life insurance assets.

Analysis Ratios*Insurance Underwriting Assets / Consolidated Assets*

The sum of total consolidated property and casualty and life and health assets that are specific to insurance underwriting activities of the holding company divided by consolidated assets.

Insurance Underwriting Assets (P/C) / Total Insurance Underwriting Assets

Total consolidated assets that are specific to property and casualty insurance underwriting activities for the holding company divided by total insurance underwriting assets.

Insurance Underwriting Assets (L/H) / Total Insurance Underwriting Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the holding company divided by total insurance underwriting assets.

Separate Account Assets (L/H) / Total Life Assets

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer

retains all or most of the investment and/or interest rate risk, divided by total life and health underwriting assets.

Insurance Activities Revenue / Adjusted Operating Income

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income, divided by adjusted tax equivalent operating income. Tax equivalent income information is not calculated for a holding company that is exempt from reporting Schedule HI Memorandum Items 1 and 2. (See [Tax Equivalency](#) in section 2.)

Premium Income / Insurance Activities Revenue

The sum of total credit-related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance activities revenue.

Credit-Related Premium Income / Total Premium Income

Premiums on insurance related to the extension of credit divided by total premium income.

Other Premium Income / Total Premium Income

Insurance premiums that were earned by property and casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance divided by total premium income.

Insurance Underwriting Net Income / Consolidated Net Income

Consolidated net income attributable to property and casualty and life and health insurance underwriting related activities of the holding company divided by consolidated net income of the holding company.

Insurance Underwriting Net Income (P/C) / Equity (P/C)

Consolidated net income attributable to property and casualty insurance underwriting related activities of the holding company divided by total property and casualty insurance underwriting subsidiary equity capital.

Insurance Underwriting Net Income (L/H) / Equity (L/H)

Consolidated net income attributable to life and health insurance underwriting related activities of the holding company divided by total life and health insurance underwriting subsidiary equity capital.

Insurance Benefits, Losses, and Expenses / Insurance Premiums

The current and future benefits, losses, and expenses from insurance-related activities divided by total insurance premiums.

Reinsurance Recoverables (P/C) / Total Assets (P/C)

Total property and casualty insurance subsidiary reinsurance recoverables from unaffiliated property and casualty reinsurers

only divided by total property and casualty insurance underwriting subsidiary assets.

Reinsurance Recoverables (L/H) / Total Assets (L/H)

Total life and health insurance subsidiary reinsurance recoverables from unaffiliated life and health reinsurers only divided by total life and health insurance underwriting subsidiary assets.

Net Assets of FHC Insurance Underwriting Subsidiaries / Consolidated Assets

The consolidated net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been authorized by the Gramm-Leach-Bliley Act divided by total consolidated assets of the holding company.

Life Insurance Assets / Tier 1 Capital + Allowance for Loan and Lease Losses

Life insurance assets divided by tier 1 capital (from Schedule HC-R, Part 1.A for non-Advanced Approaches institutions

and Schedule HC-R, Part 1.B for Advanced Approaches institutions) plus the allowance for loan and lease losses.

Broker-Dealer Activities

Net Assets of Broker-Dealer Subsidiaries (\$000)

Net assets of a holding company's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Net Assets of Broker-Dealer Subs / Consolidated Assets

Net assets of a holding company's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act divided by total consolidated assets.

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases					
Real estate loans					
Commercial and industrial loans					
Loans to depository institutions and other banks acceptances					
Loans to foreign governments and institutions					
Loans to individuals					
Agricultural loans					
Other foreign loans					
Lease financing receivables					
Debt securities					
Interest-bearing bank balances					
Total selected foreign assets					
Total foreign deposits					
Interest-bearing deposits					
Non-interest-bearing deposits					
Analysis Ratios					
Yield: Foreign loans					
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					
Total selected assets					
Deposits					

Foreign Activities

BHCPR page 16 presents information on the holding company's activities in foreign offices, Edge and Agreement subsidiaries, or International Banking Facilities (IBFs).

Total Foreign Loans

The sum of real estate loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign banks, loans to foreign governments and official institutions, loans to individuals in foreign offices, foreign agricultural loans, other loans in foreign offices, and foreign lease financing receivables. Amounts are reported gross of unearned income.

Real Estate Loans

Loans secured by real estate to non-U.S. addressees. Prior to March 31, 2001, this item reflects consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional official institutions.

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addressees.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in the holding company's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the 50 states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt securities, and interest-bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Analysis Ratios

(Net Losses as a Percent of)

Real Estate Loans

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addressees.

(Net Losses as a Percent of)

Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

(Net Losses as a Percent of)

Foreign Governments and Institutions

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

Growth Rates

This portion presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See [Growth Rates](#) in section 2.)

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Securitization activities								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans								
Commercial and industrial loans								
All other loans and leases								
Retained credit exposure								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance)								
Seller's interest carried as securities and loans								
Home equity lines								
Credit card receivables								
Commercial and industrial loans								
Asset-backed commercial paper conduits								
Credit exposure from credit enhancements provided to conduit structures								
Liquidity commitments provided to conduit structures								
Activity as a Percent of Total Assets								
Securitization activities								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans								
Commercial and industrial loans								
All other loans and leases								
Asset-backed commercial paper conduits								
Credit exposure from credit enhancements provided to conduit structures								
Liquidity commitments provided to conduit structures								
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization, and Asset Sale Activities—Part 1

BHCPR page 17 presents, on a fully consolidated basis, information on a holding company's servicing, securitization, and asset sale activities, including the total dollar amount of all securitization activity, the dollar amounts of each securitized asset type, and the dollar amounts of retained credit exposure for each securitized asset type. It also provides information on unused commitments to provide liquidity, the amount of ownership, or seller's, interest in securities and loans, as well as credit exposures arising from asset-backed commercial paper conduits. At the bottom of this report page, each securitized asset type is compared to total assets and total managed assets. Securitization information is presented only for those holding companies that are engaged in securitization activities. Data is obtained primarily from schedule HC-S of the FR Y-9C report.

Activity

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

1–4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corpora-

tions, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Retained Credit Exposures

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided or retained in connection with the securitization structures reported in HC-S, item 1, excluding retained credit-enhancing interest-only strips.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized closed-end loans secured by first or junior liens on one- to four-family residential properties, excluding retained credit-enhancing interest-only strips.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized revolving, open-end lines of credit secured by one- to four-family residential properties, excluding retained credit-enhancing interest-only strips.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, excluding retained credit-enhancing interest-only strips.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Total Retained Credit Exposure

The sum of total retained interest-only strips and other retained credit enhancements provided by the holding company to the securitization structures reported in schedule HC-S, item 1, of the FR Y-9C report.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided by the holding company to the securitization structures reported in HC-S, item 1.

Seller's Interest Carried as Securities and Loans

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized commercial and industrial loans.

Activity as a Percentage of Total Assets**Securitization Activities***1–4 Family Residential Loans*

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subor-

minated securities, and other enhancements, plus unused commitments to provide liquidity to conduit structures divided by total assets.

Credit Exposure from Credit Enhancements Provided to Conduit Structures

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the holding company's bank(s), an affiliate of the bank or holding company, or the holding company structures divided by total assets.

Liquidity Commitments Provided to Conduit Structures

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the holding company's bank(s), an affiliate of the bank or holding company, or the holding company divided by total assets.

Percent of Total Managed Assets

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1–4 Family Residential Loans

Managed loans secured by first or junior liens on one- to four-family residential properties divided by total managed assets.

Home Equity Lines

Managed revolving, open-end lines of credit secured by one- to four-family residential properties divided by total managed assets.

Credit Card Receivables

Managed credit to individuals for household, family, and other personal expenditures arising from credit cards divided by total managed assets.

Auto Loans and Other Consumer Loans

Managed loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use and other consumer loans divided by total managed assets.

Commercial and Industrial Loans

Managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by total managed assets.

All Other Loans and Leases

All other managed loans that cannot properly be reported in other categories and all lease financing receivables divided by total managed assets.

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....					
Total retained credit exposure and asset sale credit exposure.....					
Dollar Amount in Thousands					
30–89 Days Past Due Securitized Assets					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Total 30–89 days past due securitized assets.....					
90+ Days Past Due Securitized Assets					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Total 90+ days past due securitized assets.....					
Total past due securitized assets.....					
Net Losses on Securitized Assets					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Total net losses on securitized assets.....					

Servicing, Securitization, and Asset Sale Activities—Part 2

BHCPR page 18 presents specific categories of credit enhancements as a percentage of the credit enhancement type and as a percentage of tier 1 capital. The bottom portion of this report page presents the dollar amounts of each securitized asset type that is 30 to 89 days past due and 90 days or more past due. This portion of the report page also presents the dollar amounts of year-to-date net securitization losses for each asset type. Securitization information is presented only for those holding companies that are engaged in securitization activities.

Percentage of Total Securitization Activities by Type

Retained Credit Exposures

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided or retained in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, excluding retained credit-enhancing interest-only strips, divided by total securitization activities.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized closed-end loans secured by first or junior liens on one- to four-family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized one- to four-family residential loans.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized revolving, open-end lines of credit secured by one- to four-family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized home equity lines.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, excluding retained credit-enhancing interest-only strips, divided by securitized credit card receivables.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips, divided by securitized auto loans.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips, divided by securitized commercial and industrial loans.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the holding company has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables, excluding retained credit-enhancing interest-only strips, divided by securitized all other loans and leases.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided by the holding company to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by total securitization activities.

Seller's Interest Carried as Securities and Loans

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans divided by total securitization activities.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized home equity lines divided by securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest

associated with securitized credit card receivables divided by securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the holding company's ownership (or seller's) interest associated with securitized commercial and industrial loans divided by securitized commercial and industrial loans.

Percent of Tier 1 Capital

Total Retained Credit Exposure

The sum of total retained interest-only strips and retained credit enhancements provided by the holding company to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by tier 1 capital.

Total Retained Credit Exposure and Asset Sale Credit Exposure

The sum of retained interest-only strips, other retained credit enhancements, credit enhancements provided to other institutions' securitizations, and credit enhancements for assets sold but not securitized, divided by tier 1 capital.

30 to 89 Days Past Due Securitized Assets

1-4 Family Residential Loans—30 to 89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Home Equity Lines—30 to 89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Credit Card Receivables—30 to 89 Days Past Due

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Auto Loans—30 to 89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Commercial and Industrial Loans—30 to 89 Days Past Due

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

All Other Loans and Leases—30 to 89 Days Past Due

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Total 30 to 89 Days Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and Over Past Due Securitized Assets

1-4 Family Residential Loans—Past Due 90 Days and Over

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Home Equity Lines—Past Due 90 Days and Over

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Credit Card Receivables—Past Due 90 Days and Over

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Auto Loans—Past Due 90 Days and Over

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Commercial and Industrial Loans—Past Due 90 Days and Over

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

All Other Loans and Leases—Past Due 90 Days and Over

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Total 90 Days and Over Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Total Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 days or more.

Net Losses on Securitized Assets*1–4 Family Residential Loans*

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residen-

tial properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Net losses on the outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Servicing, Securitization, and Asset Sale Activities—Part 3

BHCPR page 19 presents past due and net loss information for securitized assets and for total managed assets. The ratios are derived by dividing the past due/loss amount for each asset type by total securitized/managed assets of that type. Securitization information is presented only for those holding companies that are engaged in securitization activities.

30 to 89 Days Past Due Securitized Assets as a Percent of Type

1–4 Family Residential Loans—30 to 89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized one- to four-family loans.

Home Equity Lines—30 to 89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables—30 to 89 Days Past Due

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—30 to 89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans—30 to 89 Days Past Due

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained

or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases—30 to 89 Days Past Due

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been securitized.

Total 30 to 89 Days Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of outstanding principal balances of all securitized assets.

90 Days and Over Past Due Securitized Assets

1–4 Family Residential Loans—Past Due 90 Days and Over

Outstanding principal balance of closed-end loans secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized one- to four-family loans.

Home Equity Lines—Past Due 90 Days and Over

Outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables—Past Due 90 Days and Over

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—Past Due 90 Days and Over

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with ser-

ancing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans—Past Due 90 Days and Over

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases—Past Due 90 Days and Over

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized.

Total 90 Days and Over Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the sum of outstanding principal balances of all securitized assets.

Total Past Due Securitized Assets as a Percent of Total Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 days or more divided by the sum of outstanding principal balances of all securitized assets.

Net Losses on Securitized Assets as a Percent of Type

1–4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loan secured by first or junior liens on one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit

enhancements divided by the outstanding principal balance of securitized one- to four-family residential loans.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by one- to four-family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized home equity lines.

Credit Card Receivables

Net losses on the outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been securitized.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the sum of outstanding principal balances of all securitized assets.

30 to 89 Days Past Due Managed Assets as a Percent of Type

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1–4 Family Residential Loans—30 to 89 Days Past Due

Outstanding principal balance of managed closed-end loans secured by first or junior liens on one- to four-family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed one- to four-family loans.

Home Equity Lines—30 to 89 Days Past Due

Outstanding principal balance of managed revolving, open-end lines of credit secured by one- to four-family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables—30 to 89 Days Past Due

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans—30 to 89 Days Past Due

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases—30 to 89 Days Past Due

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due 30 to 89 Days

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 to 89 days divided by total managed loans and leases.

90 Days and Over Past Due Managed Assets as a Percent of Type

1–4 Family Residential Loans—Past Due 90 Days and Over

Outstanding principal balance of managed closed-end loans secured by first or junior liens on one- to four-family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed one- to four-family loans.

Home Equity Lines—Past Due 90 Days and Over

Outstanding principal balance of managed revolving, open-end lines of credit secured by one- to four-family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables—Past Due 90 Days and Over

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans—Past Due 90 Days and Over

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid 90 days or more divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases—Past Due 90 Days and Over

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans—Past Due 90 Days and Over

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 90 days or more divided by managed loans and leases.

Total Past Due Managed Assets

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 days or more divided by the sum of managed assets.

Net Losses on Managed Assets as a Percent of Type

1–4 Family Residential Loans

Annualized net losses on the outstanding principal balance of managed closed-end loans secured by first or junior liens on one- to four-family residential properties divided by the outstanding principal balance of managed one- to four-family loans. (See [Annualization](#) in section 2.)

Home Equity Lines

Annualized net losses on the outstanding principal balance of managed revolving, open-end lines of credit secured by one- to four-family residential properties divided by the outstanding principal balance of managed home equity lines. (See [Annualization](#) in section 2.)

Credit Card Receivables

Annualized net losses on the outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards

divided by the outstanding principal balance of managed credit card receivables. (See [Annualization](#) in section 2.)

Commercial and Industrial Loans

Annualized net losses on the outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by the outstanding principal balance of managed commercial and industrial loans. (See [Annualization](#) in section 2.)

All Other Loans and Leases

Annualized net losses on the outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories. (See [Annualization](#) in section 2.)

Net Losses on Managed Assets as a Percentage of Total Managed Assets

Annualized net losses on the sum of outstanding principal balances of all managed assets, net of unearned income, divided by the sum of outstanding principal balances of managed assets. (See [Annualization](#) in section 2.)

BHC Name _____ City/State _____

Parent Company Income Statement

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change 1-Year5-Year
Dollar Amount in Thousands						
Operating Income						
Income from bank subsidiaries						
Dividends						
Interest						
Management and service fees						
Other income						
Income from nonbank subsidiaries						
Dividends						
Interest						
Management and service fees						
Other income						
Income from subsidiary holding companies						
Dividends						
Interest						
Management and service fees						
Other income						
Total income from subsidiaries						
Securities gains (losses)						
Other operating income						
Total operating income						
Operating Expenses						
Personnel expenses						
Interest expense						
Other expenses						
Provision for loan and lease losses						
Total operating expenses						
Income (loss) before taxes						
Applicable income taxes (credit)						
Extraordinary items						
Income before undistributed income of subsidiaries						
Equity in undistributed income of subsidiaries						
Bank subsidiaries						
Nonbank subsidiaries						
Subsidiary holding companies						
Net income (loss)						
Memoranda						
Bank net income						
Nonbank net income						
Subsidiary holding companies' net income						

Parent Company Income Statement

BHCPR page 20 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary holding companies' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See [Growth Rates](#) in section 2.)

Operating Income

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends

(From Bank Subsidiaries)

Dividend income declared or paid to the holding company by bank subsidiaries and associated banks.

Interest

(From Bank Subsidiaries)

Interest income to the holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees

(From Bank Subsidiaries)

Management and service fees to the holding company in connection with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income

(From Bank Subsidiaries)

All other income to the holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge and Agreement subsidiaries.

Dividends

(From Nonbank Subsidiaries)

Dividend income declared or paid to the holding company by nonbank subsidiaries and associated nonbank companies.

Interest

(From Nonbank Subsidiaries)

Interest income to the holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees

(From Nonbank Subsidiaries)

Management and service fees to the holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income

(From Nonbank Subsidiaries)

All other income to the holding company that relates to transactions with, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Income from Subsidiary Holding Companies

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary holding companies and associated holding companies, excluding equity in undistributed income.

Dividends

(From Subsidiary Holding Companies)

Dividend income declared or paid to the holding company by holding company subsidiaries and associated holding companies.

Interest

(From Subsidiary Holding Companies)

Interest income to the holding company on extensions of credit to, and paid or payable by, holding company subsidiaries and associated holding companies.

Management and Service Fees
(From Subsidiary Holding Companies)

Management and service fees to the holding company in connection with services rendered to, and paid or payable by, holding company subsidiaries and associated holding companies.

Other Income
(From Subsidiary Holding Companies)

All other income to the holding company that relates to transactions with, and paid or payable by, holding company subsidiaries and associated holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and holding company subsidiaries.

Securities Gains
(Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the holding company.

Other Expenses

All other operating expenses of the holding company including amortization of intangible assets.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease losses, including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

Equity in Undistributed Income of Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of)
Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge and Agreement subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of)
Nonbank Subsidiaries

The parent company's equity in the undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of)
Subsidiary Holding Companies

The parent company's equity in the undistributed income of holding company subsidiaries and associated holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary Holding Companies’ Net Income

Dividends from subsidiary holding companies plus equity in undistributed income of subsidiary holding companies.

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands														
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change					
									1-Year	5-Year				
Assets														
Investment in bank subsidiaries														
Common and preferred stock														
Excess cost over fair value														
Loans, advances, notes, and bonds														
Other receivables														
Investment in nonbank subsidiaries														
Common and preferred stock														
Excess cost over fair value														
Loans, advances, notes, and bonds														
Other receivables														
Investment in subsidiary holding companies														
Common and preferred stock														
Excess cost over fair value														
Loans, advances, notes, and bonds														
Other receivables														
Assets Excluding Investment in Subsidiaries														
Net loans and leases														
Securities														
Securities purchased (reverse repos)														
Cash and due from affiliated depository institution														
Cash and due from unrelated depository institution														
Premises, furnishings, fixtures and equipment														
Intangible assets														
Other assets														
Balance due from subsidiaries and related institutions														
Total assets	100.00	100.00		100.00		100.00								
Liabilities and Capital														
Deposits														
Securities sold (repos)														
Commercial paper														
Other borrowings 1 year or less														
Borrowings with maturity over 1 year														
Subordinated notes and debentures														
Other liabilities														
Balance due to subsidiaries and related institutions														
Total liabilities														
Equity Capital														
Perpetual preferred stock (income surplus)														
Common stock														
Common surplus														
Retained earnings														
Accumulated other comprehensive income														
Other equity capital components														
Total liabilities and equity capital	100.00	100.00		100.00		100.00								
Memoranda														
Loans and advances from bank subsidiaries														
Loans and advances from nonbank subsidiaries														
Notes payable to subsidiaries that issued TPS														
Loans and advances from subsidiary holding companies														
Subordinated and long-term debt 1 year or less														
Guaranteed loans to banks, nonbanks, and holding companies														

Parent Company Balance Sheet

BHCPR page 21 provides the principle categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP. The parent company's investments in bank, nonbank, and holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one- and five-year growth rates of the account balances. (See [Growth Rates](#) in section 2.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and nonequity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and nonequity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank

companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary Holding Companies

The sum of equity investments in subsidiary holding companies and non-equity investments in, and receivables due from, subsidiary and associated holding companies.

Common and Preferred Stock (Subsidiary Holding Companies)

Investments in the common stock and preferred stock (including surplus) of holding company subsidiaries and associated holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary Holding Companies)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary Holding Companies)

All assets of the holding company that represent extensions of credit to (directly or indirectly held) holding company subsidiaries and associated holding companies and investments in debt instruments issued by holding company subsidiaries, and associated holding companies.

Other Receivables (Subsidiary Holding Companies)

All other assets that represent claims of the holding company on subsidiary and associated holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agree-

ments to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated holding companies.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity contract and commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

The sum of perpetual preferred stock (including related surplus), common stock, common surplus, retained earnings, accumulated other comprehensive income, and other equity capital components minus treasury stock.

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with ASC subtopic 220-10, Comprehensive Income—Overall (formerly the requirements of FASB Statement No. 130, Reporting Comprehensive Income). Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999, to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9LP and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares and the carrying value, at cost, of treasury stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda*Loans and Advances from Bank Subsidiaries*

The amount of borrowings of the parent company from subsidiary banks and associated banks and Edge and Agreement subsidiaries.

Loans and Advances from Nonbank Subsidiaries

The amount of borrowings of the parent company from non-bank subsidiaries and associated nonbank companies.

Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities

The amount of notes payable by the parent holding company to special purpose subsidiaries that have issued trust preferred securities.

Loans and Advances from Subsidiary Holding Companies

The amount of borrowings of the parent company from holding company subsidiaries and associated holding companies.

Subordinated and Long-Term Debt Maturing in 1 Year or Less

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

*Subsidiary Borrowings Guaranteed by the Parent Holding Company**Guaranteed Loans to Banks, Nonbanks, and Holding Companies*

The amount of borrowings of subsidiaries from unaffiliated parties for which the parent holding company has guaranteed subsidiary performance or has otherwise assumed any risk of loss.

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Profitability										
Net income / Average equity capital.....										
Bank net income / Average equity investment in banks										
Nonbank net income / Average equity investment in nonbanks										
Subsidiary HCs net income / Average equity investment in sub HCs										
Bank net income / Parent net income										
Nonbank net income / Parent net income										
Subsidiary holding companies' net income / Parent net income										
Leverage										
Total liabilities / Equity capital.....										
Total debt / Equity capital										
Total debt + notes payable to subs that issued TPS / Equity capital										
Total debt + Loans guaranteed for affiliate / Equity capital										
Total debt / Equity capital — excess over fair value										
Long-term debt / Equity capital										
Short-term debt / Equity capital										
Current portion of long-term debt / Equity capital										
Excess cost over fair value / Equity capital.....										
Long-term debt / Consolidated long-term debt										
Double Leverage										
Equity investment in subs / Equity capital										
Total investment in subs / Equity capital										
Equity investment in subs / Equity cap. Qual TPS + other PS in T1										
Total investment in subs / Equity cap. Qual TPS + other PS in T1										
Double Leverage Payback										
Equity investment in subs — equity cap / Net income (X)										
Equity investment in subs — equity cap / Net income-div (X)										
Coverage Analysis										
Operating income-tax + noncash / Operating expenses + dividends										
Cash from ops + noncash items + op expense / Op expense + dividend										
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends										
Pretax operating income + interest expense / Interest expense										
Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..										
Dividends + interest from subsidiaries / Interest expense + dividends										
Fees + other income from subsidiaries / Salary + other expenses										
Net income / Current part of long-term debt + preferred dividends (X)										
Other Ratios										
Net assets that reprice within 1 year / Total assets										
Past Due and Nonaccrual as a Percent of Loans and Leases										
90+ days past due										
Nonaccrual										
Total										
Guaranteed Loans as a Percent of Equity Capital										
To bank subsidiaries										
To nonbank subsidiaries										
To subsidiary holding companies										
Total										
As a Percent of Consolidated Holding Company Assets										
Nonbank assets of nonbank subsidiaries										
Combined thrift assets (reported only by bank holding companies)										
Combined foreign nonbank subsidiary assets										

Parent Company Analysis—Part 1

BHCPR page 22 presents information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first portion provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or holding company subsidiaries, and the proportion of bank, nonbank, or holding company subsidiary income relative to parent net income. The second portion presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third portion presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth portion contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth portion presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final portion presents, as a percentage of consolidated holding company assets, the volume of nonbank assets of nonbank subsidiaries. Also shown here are thrift and foreign nonbank assets, each expressed as a percentage of consolidated holding company assets.

Profitability

Net Income / Average Equity Capital

Net income divided by average equity capital. Net income for Subchapter S filers is adjusted downward by an assumed federal tax rate of 21 percent (35 percent prior to 2018). Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-K of the FR Y-9C report) for calendar quarters to date (four-point average). (See [Average Balances](#) in section 2.)

Bank Net Income / Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income / Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary Holding Companies' Net Income / Average Equity Investment in Subsidiary Holding Companies

The sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies divided by average equity investments in subsidiary holding companies.

Bank Net Income / Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Subsidiary Holding Companies' Net Income / Parent Net Income

The sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies divided by parent company net income.

Leverage

Total Liabilities / Equity Capital

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt / Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt Plus Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities / Total Equity Capital

Total debt of the parent holding company plus notes payable to subsidiaries that have issued trust preferred securities divided by total equity capital of the parent holding company.

Total Debt Plus Loans Guaranteed for Affiliates / Equity Capital

Total debt of the parent holding company plus guaranteed loans of subsidiary banks, nonbanks, and holding companies divided by total equity capital of the parent holding company.

Total Debt / Equity Capital Less Excess of Cost over Fair Value

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

Long-Term Debt / Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Short-Term Debt / Equity Capital

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

Current Portion of Long-Term Debt / Equity Capital

Amount of borrowings included in other borrowed funds with a remaining maturity of less than one year, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

Excess of Cost over Fair Value / Equity Capital

The sum of goodwill and other intangible assets included in equity investments in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary holding companies divided by parent company equity capital.

Long-Term Debt / Consolidated Long-Term Debt

Parent company long-term debt (the sum of other borrowed funds with a remaining maturity of greater than one year), and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

Double Leverage

Equity Investment in Subsidiaries / Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary holding companies divided by parent company equity capital.

Total Investment in Subsidiaries / Equity Capital

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

Equity Investment in Subsidiaries / Consolidated Equity Capital Plus Qualifying Trust Preferred Securities Plus Other Preferred Stock Eligible for Tier 1 Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary holding companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in tier 1 capital, and qualifying trust preferred securities.

Total Investment in Subsidiaries / Consolidated Equity Capital Plus Qualifying Trust Preferred Securities Plus Other Preferred Stock Eligible for Tier 1 Capital

Total investments in and receivables due from subsidiaries and associated companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in tier 1 capital, and qualifying trust preferred securities.

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital / Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital / Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items / Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense divided by the sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense / Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

Adjusted Cash Flow / Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, non-cash items included in operating expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

Pretax Operating Income Plus Interest Expense / Interest Expense

Income before taxes plus interest expense divided by interest expense.

Pretax Operating Income Plus Interest Expense and Trust Preferred Interest Expense / Interest Expense Plus Trust Preferred Interest Expense

Parent company pretax income plus parent company interest expense and interest expense paid to special purpose subsidiaries that have issued trust preferred securities divided by parent company interest expense plus interest expense paid to special purpose subsidiaries that have issued trust preferred securities.

Dividends Plus Interest from Subsidiaries / Interest Expense Plus Dividends

Dividend and interest income from bank, nonbank, and holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

Fees Plus Other Income from Subsidiaries / Salaries Plus Other Expenses

Management and service fees and other income from bank, nonbank, and holding company subsidiaries divided by salaries and employee benefits and other expenses.

Net Income / Current Portion of Long-Term Debt Plus Preferred Dividends (X)

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual preferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Other Ratios*Net Assets That Reprice in 1 Year / Total Assets*

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that reprices within one year divided by total parent company assets.

Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases*90 Days and Over Past Due (Percent of Loans and Leases)*

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

Nonaccrual (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Total (Percent of Loans and Leases)

The sum of loans and leases that are 90 days or more past due and loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Guaranteed Loans as a Percentage of Equity Capital*To Bank Subsidiaries (Percent of Equity Capital)*

Guaranteed loans to bank subsidiaries divided by parent company equity capital.

To Nonbank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

To Subsidiary Holding Companies (Percent of Equity Capital)

Guaranteed loans to subsidiary holding companies divided by parent company equity capital.

Total (Percent of Equity Capital)

Total guaranteed loans to bank, nonbank, and holding company subsidiaries divided by parent company equity capital.

As a Percentage of Consolidated Holding Company Assets

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated Holding Company Assets)

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the holding company.

Combined Thrift Assets (Percent of Consolidated Holding Company Assets)

Total combined assets of federal savings associations, federal savings banks, and thrift subsidiaries divided by consolidated assets of the holding company.

Combined Foreign Nonbank Subsidiary Assets (Percent of Consolidated Holding Company Assets)

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the holding company.

BHC Name _____ City/State _____

Parent Company Analysis—Part 2FR BHCPR
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RSSD Number	FR Dist.	Peer #
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	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #	BHC	Peer #
Payout Ratios — Parent										
Dividends declared / Income before undistributed income.....										
Dividends declared / Net income										
Net income – dividends / Average equity										
Percent of Dividends Paid										
Dividends from bank subsidiaries										
Dividends from nonbank subsidiaries										
Dividends from subsidiary holding companies										
Dividends from all subsidiaries										
Payout Ratios — Subsidiaries:										
Percent of Bank Net Income										
Dividends from bank subsidiaries										
Interest income from bank subsidiaries										
Management and service fees from bank subsidiaries										
Other income from bank subsidiaries										
Operating income from bank subsidiaries										
Percent of Nonbank Net Income										
Dividends from nonbank subsidiaries										
Interest income from nonbank subsidiaries										
Management and service fees from nonbank subsidiaries										
Other income from nonbank subsidiaries										
Operating income from nonbank subsidiaries										
Percent of Subsidiary Holding Companies' Net Income										
Dividends from subsidiary holding companies										
Interest income from subsidiary holding companies										
Management and service fees from subsidiary holding companies										
Other income from subsidiary holding companies										
Operating income from subsidiary holding companies										
Dependence on Subsidiaries:										
Percent of Total Operating Income										
Dividends from bank subsidiaries										
Interest income from bank subsidiaries										
Management and service fees from bank subsidiaries										
Other income from bank subsidiaries										
Operating income from bank subsidiaries										
Dividends from nonbank subsidiaries										
Interest income from nonbank subsidiaries										
Management and service fees from nonbank subsidiaries										
Other income from nonbank subsidiaries										
Operating income from nonbank subsidiaries										
Dividends from subsidiary holding companies										
Interest income from subsidiary holding companies										
Management and service fees from subsidiary holding companies										
Other income from subsidiary holding companies										
Operating income from subsidiary holding companies										
Loans and advances from subsidiaries / Short term debt										
Loans and advances from subsidiaries / Total debt										

12/2021

Parent Company Analysis—Part 2

BHCPR page 23 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Declared / Income before Undistributed Income

Consolidated cash dividends declared divided by parent income before undistributed income of subsidiaries and associated companies.

Dividends Declared / Net Income

Consolidated cash dividends declared divided by parent company net income.

Net Income Less Dividends / Average Equity Capital

The difference between parent net income and consolidated cash dividends declared divided by consolidated (four-point) average equity capital. (See [Average Balances](#) in section 2.)

Percent of Dividends Declared

Dividends from Bank Subsidiaries (Percent of Dividends Declared)

Parent company dividend income from bank subsidiaries divided by consolidated cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Declared)

Parent company dividend income from nonbank subsidiaries divided by consolidated cash dividends declared.

Dividends from Subsidiary Holding Companies (Percent of Dividends Declared)

Parent company dividend income from subsidiary holding companies divided by consolidated cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Declared)

Parent company dividend income from by bank, nonbank, and holding company subsidiaries divided by consolidated cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Percent of Subsidiary Holding Companies' Net Income

Dividends from Subsidiary Holding Companies
(Percent of Subsidiary Holding Companies' Net Income)

Dividend income from subsidiary holding companies divided by the sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies.

Interest Income from Subsidiary Holding Companies
(Percent of Subsidiary Holding Companies' Net Income)

Interest income from subsidiary holding companies divided by the sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies.

Management and Service Fees from Subsidiary Holding Companies
(Percent of Subsidiary Holding Companies' Net Income)

Management and service fees from subsidiary holding companies divided by the sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies.

Other Income from Subsidiary Holding Companies
(Percent of Subsidiary Holding Companies' Net Income)

Other income from subsidiary holding companies divided by the sum of dividends from subsidiary holding companies and equity in undistributed income of subsidiary holding companies.

Operating Income from Subsidiary Holding Companies
(Percent of Subsidiary Holding Companies' Net Income)

Total income from subsidiary holding companies, excluding equity in undistributed income, divided by the sum of dividends from

subsidiary holding companies and equity in undistributed income of subsidiary holding companies.

Dependence on Subsidiaries

Percent of Total Operating Income

Dividends from Bank Subsidiaries
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

Interest Income from Bank Subsidiaries
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

Management and Service Fees from Bank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated banks divided by parent company total operating income.

Other Income from Bank Subsidiaries
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

Operating Income from Bank Subsidiaries
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Nonbank Subsidiaries
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Interest Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Other Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Operating Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Subsidiary Holding Companies
(Percent of Total Operating Income)

Dividend income from subsidiary holding companies divided by parent company total operating income.

Interest Income from Subsidiary Holding Companies
(Percent of Total Operating Income)

Interest income from subsidiary holding companies divided by parent company total operating income.

Management and Service Fees from Subsidiary Holding Companies
(Percent of Total Operating Income)

Management and service fees from subsidiary holding companies divided by parent company total operating income.

Other Income from Subsidiary Holding Companies
(Percent of Total Operating Income)

Other income from subsidiary holding companies divided by parent company total operating income.

Operating Income from Subsidiary Holding Companies
(Percent of Total Operating Income)

Total income from subsidiary holding companies, excluding equity in undistributed income, divided by parent company total operating income.

Loans and Advances from Subsidiaries / Short-Term Debt

Loans and advances from bank, nonbank, and holding company subsidiaries divided by borrowings with a remaining maturity of one year or less (commercial paper and other borrowings).

Loans and Advances from Subsidiaries / Total Debt

Loans and advances from bank, nonbank, and holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year and subordinated notes and debentures (including limited-life preferred stock and related surplus).

Appendix: Sample Peer Group Average Reports

This appendix presents sample pages of Peer Group Average Reports, which are produced for peer groups 1 through 5. (See the definition of [peer groups](#) in section 2). Definitions of ratios contained in Peer Groups Average Reports are identical to those that appear in individual BHCPRs and are found in section 3 of this guide.

BHCPR PEER GROUP DATA

Peer Group: 1

Date: 09/30/2021

Summary RatiosFR BHCPR
Page 1

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.64	2.80	2.77	3.01	3.08
+ Non-interest income	1.09	1.21	1.21	1.32	1.31
- Overhead expense	2.21	2.59	2.57	2.69	2.71
- Provision for credit losses	-0.12	0.66	0.51	0.15	0.14
+ Securities gains (losses)	0.01	0.03	0.02	0.01	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.76	0.91	1.04	1.56	1.57
Net operating income	1.34	0.70	0.81	1.19	1.24
Net income	1.34	0.71	0.82	1.19	1.24
Net income (Subchapter S adjusted)	2.06	1.15	1.18	1.17	1.42
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.11	3.64	3.55	4.41	4.24
Interest expense	0.26	0.58	0.52	1.08	0.86
Net interest income (tax equivalent)	2.84	3.05	3.01	3.33	3.38
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.12	0.28	0.27	0.21	0.22
Earnings coverage of net loan and lease losses (X)	26.30	20.97	22.89	24.40	21.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.58	1.58	0.83	0.90
Allowance for loan and lease losses / Total loans and leases	1.30	1.55	1.55	0.81	0.89
Nonaccrual loans and leases + OREO / Total loans and leases	0.58	0.71	0.71	0.57	0.61
30-89 days past due loans and leases / Total loans and leases	0.29	0.37	0.39	0.43	0.44
Liquidity and Funding					
Net noncore funding dependence	-3.31	6.19	3.20	14.45	16.62
Net short-term noncore funding dependence	-9.17	-2.71	-4.76	3.38	4.66
Net loans and leases / Total assets	58.81	63.00	61.58	63.77	63.98
Capitalization					
Tier 1 leverage ratio	9.07	9.05	9.13	9.76	9.71
Holding company equity capital / Total assets	10.79	11.12	11.16	12.43	12.22
Total equity capital (including minority interest) / Total assets	10.91	11.24	11.28	12.57	12.27
Common equity tier 1 capital / Total risk-weighted assets	12.64	12.26	12.40	12.17	12.12
Net loans and leases / Equity capital (X)	5.47	5.73	5.59	5.21	5.29
Cash dividends / Net income	27.22	49.74	42.30	33.12	27.31
Cash dividends / Net income (Subchapter S adjusted)	-3.51	10.79	-0.65	-12.02	17.36
Growth Rates					
Assets	9.51	16.67	16.68	9.26	7.00
Equity capital	7.52	6.54	6.99	10.49	7.89
Net loans and leases	-0.66	12.75	9.07	9.10	7.89
Noncore funding	-21.64	-6.57	-12.18	6.59	10.67
Parent Company Ratios					
Short-term debt / Equity capital	0.55	0.92	0.77	1.02	1.14
Long-term debt / Equity capital	10.65	13.73	13.56	13.04	13.37
Equity investment in subsidiaries / Equity capital	103.15	103.27	103.15	103.22	103.10
Cash from ops + noncash items + op expense / Op expense + dividends	152.43	142.45	147.26	190.27	174.91

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1

Date: 09/30/2021

Summary Ratios

FR BHCPR
Page 1

Number of BHCs in Peer Group												PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
																				132
Earnings and Profitability: Percent of Average Assets																				
Net interest income (tax equivalent)												2.64	1.16	1.63	2.32	2.69	2.98	3.32	3.90	131
+ Non-interest income												1.09	0.24	0.34	0.55	0.95	1.53	2.05	3.15	132
- Overhead expense												2.21	1.32	1.50	1.85	2.17	2.49	2.96	3.86	132
- Provision for credit losses												-0.12	-0.53	-0.37	-0.23	-0.09	0.00	0.06	0.08	132
+ Securities gains (losses)												0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.08	132
+ Other tax equivalent adjustments												0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	131
= Pretax net operating income (tax equivalent)												1.76	0.87	1.20	1.42	1.69	2.09	2.56	2.99	131
Net operating income												1.34	0.57	0.86	1.07	1.30	1.56	1.95	2.26	132
Net income												1.34	0.66	0.90	1.07	1.30	1.55	1.95	2.26	132
Net income (Subchapter S adjusted)												2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	1
Percent of Average Earning Assets																				
Interest income (tax equivalent)												3.11	1.48	2.23	2.73	3.15	3.52	4.06	4.43	131
Interest expense												0.26	0.05	0.07	0.16	0.22	0.35	0.54	0.78	132
Net interest income (tax equivalent)												2.84	1.24	1.75	2.51	2.90	3.22	3.57	4.08	131
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases												0.12	-0.03	-0.01	0.03	0.09	0.22	0.29	0.53	132
Earnings coverage of net loan and lease losses (X)												26.30	-148.07	-45.56	7.43	17.00	43.66	103.66	241.93	132
Allowance for loan and lease losses / Total loans and leases not held-for-sale												1.32	0.49	0.67	1.02	1.26	1.58	2.19	2.67	132
Allowance for loan and lease losses / Total loans and leases												1.30	0.37	0.61	0.99	1.26	1.54	2.18	2.65	132
Nonaccrual loans and leases + OREO / Total loans and leases + OREO												0.58	0.10	0.17	0.35	0.50	0.79	1.15	1.73	132
30-89 days past due loans and leases / Total loans and leases												0.29	0.03	0.07	0.12	0.23	0.40	0.66	1.16	132
Liquidity and Funding																				
Net noncore funding dependence												-3.31	-28.06	-18.48	-12.30	-3.45	4.66	11.95	24.66	132
Net short-term noncore funding dependence												-9.17	-50.00	-31.74	-15.66	-7.14	-0.48	5.54	10.45	132
Net loans and leases / Total assets												58.81	28.82	42.05	51.68	58.81	68.05	77.34	80.20	132
Capitalization																				
Tier 1 leverage ratio												9.07	7.09	7.39	8.15	8.93	9.90	11.18	12.38	132
Holding company equity capital / Total assets												10.79	7.34	7.97	9.29	10.63	12.41	13.82	15.27	132
Total equity capital (including minority interest) / Total assets												10.91	7.64	8.08	9.36	10.72	12.49	13.90	15.37	132
Common equity tier 1 capital / Total risk-weighted assets												12.64	9.58	10.09	11.03	12.22	14.04	16.89	18.60	130
Net loans and leases / Equity capital (X)												5.47	2.89	3.52	4.30	5.31	6.54	7.70	8.81	132
Cash dividends / Net income												27.22	0.00	3.70	13.45	26.15	38.56	47.39	58.63	132
Cash dividends / Net income (Subchapter S adjusted)												-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	-3.51	1
Growth Rates																				
Assets												9.51	-3.93	0.21	4.31	8.41	14.53	21.61	28.11	132
Equity capital												7.52	-1.21	-0.61	2.74	5.32	10.16	20.83	42.97	132
Net loans and leases												-0.66	-13.38	-9.39	-5.94	-2.29	-3.92	13.92	28.79	132
Noncore funding												-21.64	-61.42	-53.42	-38.37	-22.87	-4.76	12.25	26.04	132
Parent Company Ratios																				
Short-term debt / Equity capital												0.55	0.00	0.00	0.00	0.00	0.00	4.17	6.60	132
Long-term debt / Equity capital												10.65	0.00	0.00	0.67	7.51	16.26	38.72	63.31	132
Equity investment in subsidiaries / Equity capital												103.15	92.02	95.63	99.21	102.08	106.59	112.42	119.34	132
Cash from ops + noncash items + op expense / Op expense + dividends												152.43	16.51	37.15	91.20	135.63	204.95	310.29	481.78	129

BHCPR Reporters for Quarter Ending 09/30/2021

Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change from 06/30/2021 and Other Notes
1562859	179,184,000	ALL Y FINANCIAL INC.	DETROIT, MI	
1082067	22,533,225	AMERIS BANCORP	ATLANTA, GA	
3446412	16,123,179	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,514,090	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	34,439,666	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	19,937,235	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	14,906,750	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
1133286	11,302,781	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,085,446,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	22,965,383	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	470,533,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	

Note: Some data has been omitted from this sample page.

1111435	323,139,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,028,425	STERLING BANCORP	PEARL RIVER, NY	
1031449	190,997,350	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	91,937,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	55,509,129	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	514,438,248	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	36,404,320	TEXAS CAPITAL BANKSHARES, INC.	DALLAS, TX	
3828036	14,057,395	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
3475074	12,158,868	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1074156	529,884,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	17,364,644	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	567,495,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	37,554,285	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	30,891,479	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	27,507,517	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	19,485,796	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	41,278,007	VALLEY NATIONAL BANCORP	NEW YORK, NY	
1029464	10,583,447	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	19,650,574	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	35,374,258	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,954,901,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	16,892,349	WESBANCO, INC.	WHEELING, WV	
2349815	52,775,070	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	47,832,271	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	15,376,096	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 132 bank holding companies.

