

Schedule HC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

| | Dollar Amounts in Thousands | BHCA | Amount | |
|--|-----------------------------|-------|--------|------|
| Common Equity Tier 1 Capital | | | | |
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares | | P742 | | 1. |
| 2. Retained earnings ¹ | | KW00 | | 2. |
| a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) | | | | |
| | | BHCA | | 2.a. |
| | | JJ29 | | |
| 3. Accumulated other comprehensive income (AOCI)..... | | | | |
| | | BHCA | Amount | 3. |
| | | B530 | | |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) | | | | |
| | | 0=No | BHCA | 3.a. |
| | | 1=Yes | P838 | |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital | | | | |
| | | BHCA | Amount | 4. |
| | | P839 | | |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) | | | | |
| | | P840 | | 5. |
| Common Equity Tier 1 Capital: Adjustments and Deductions | | | | |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | | | | |
| | | P841 | | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | | | | |
| | | P842 | | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs | | | | |
| | | P843 | | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f): | | | | |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value) | | | | |
| | | P844 | | 9.a. |
| b. Not applicable. | | | | |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) | | | | |
| | | P846 | | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) | | | | |
| | | P847 | | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) | | | | |
| | | P848 | | 9.e. |
| f. To be completed only by holding companies that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) | | | | |
| | | P849 | | 9.f. |

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

Schedule HC-R—Continued

Part I.—Continued

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

| | | Dollar Amounts in Thousands | | (Column A) Non-advanced Approaches Holding Companies ¹ | | (Column B) Advanced Approaches Holding Companies ¹ | | |
|-----|--|-----------------------------|--------|--|--------|--|--|-------|
| | | BHCA | Amount | BHCW | Amount | | | |
| 11. | LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments | | | | | P851 | | 11. |
| 12. | Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)..... | P852 | | P852 | | | | 12. |
| 13. | a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12 | LB58 | | | | | | 13.a. |
| | b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.. | | | | | P853 | | 13.b. |
| 14. | a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12 | LB59 | | | | | | 14.a. |
| | b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold | | | | | P854 | | 14.b. |
| 15. | a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12 | LB60 | | | | | | 15.a. |
| | b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold | | | | | P855 | | 15.b. |
| 16. | LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold | | | | | P856 | | 16. |
| 17. | LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital ² to cover deductions | P857 | | P857 | | | | 17. |
| 18. | Total adjustments and deductions for common equity tier 1 capital ³ | P858 | | P858 | | | | 18. |
| 19. | Common equity tier 1 capital (item 12 minus item 18)..... | P859 | | P859 | | | | 19. |

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

Schedule HC-R—Continued

Part I.—Continued

| | Dollar Amounts in Thousands | | BHCA | Amount | |
|---|-----------------------------|--|------------|--------|-----|
| Additional Tier 1 Capital | | | | | |
| 20. Additional tier 1 capital instruments plus related surplus | P860 | | | | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital | P861 | | | | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital | P862 | | | | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) | P863 | | | | 23. |
| 24. LESS: Additional tier 1 capital deductions | P864 | | | | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) | P865 | | | | 25. |
| Tier 1 Capital | | | | | |
| 26. Tier 1 capital ¹ | 8274 | | | | 26. |
| Total Assets for the Leverage Ratio | | | | | |
| 27. Average total consolidated assets ² | KW03 | | | | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital ³ | P875 | | | | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes | B596 | | | | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29) | A224 | | | | 30. |
| Leverage Ratio* | | | | | |
| 31. Leverage ratio (item 26 divided by item 30) | BHCA | | Percentage | | 31. |
| | 7204 | | | | |

a. Does your holding company have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)

| | | |
|-------|------|--|
| 0=No | BHCA | |
| 1=Yes | LE74 | |

31.a.

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

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

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

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

Qualifying Criteria and Other Information for CBLR holding company*

| Dollar Amounts in Thousands | (Column A) | | (Column B) | | |
|---|------------|--------|------------|------------|-----|
| | BHCA | Amount | BHCA | Percentage | |
| 32. Total assets ⁴ | 2170 | | | | 32. |
| 33. Trading assets and trading liabilities (Schedule HC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B | KX77 | | KX78 | | 33. |

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

1. All non-advanced approaches holding companies should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Holding companies that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches holding companies should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches holding companies should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.
4. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule HC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

Schedule HC-R—Continued

Part I.—Continued

| Dollar Amounts in Thousands | (Column A) | | (Column B) | | |
|---|------------|-----------------------------|------------|------------|-------|
| | BHCA | Amount | BHCA | Percentage | |
| 34. Off-balance sheet exposures: | | | | | |
| a. Unused portion of conditionally cancellable commitments | KX79 | | | | 34.a. |
| b. Securities lent and borrowed (Schedule HC-L, sum of items 6.a and 6.b) .. | KX80 | | | | 34.b. |
| c. Other off-balance sheet exposures | KX81 | | | | 34.c. |
| d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B | KX82 | | KX83 | | 34.d. |
| | | Dollar Amounts in Thousands | BHCA | Amount | |
| 35. Unconditionally cancellable commitments | | | S540 | | 35. |
| 36. Investments in the tier 2 capital of unconsolidated financial institutions | | | LB61 | | 36. |

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

| Dollar Amounts in Thousands | BHCA | Amount | |
|---|--------------|--------|-------|
| Tier 2 Capital¹ | | | |
| 37. Tier 2 capital instruments plus related surplus | P866 | | 37. |
| 38. Non-qualifying capital instruments subject to phase out from tier 2 capital | P867 | | 38. |
| 39. Total capital minority interest that is not included in tier 1 capital | P868 | | 39. |
| 40. a. Allowance for loan and lease losses includable in tier 2 capital ^{2, 3} | 5310 | | 40.a. |
| b. (Advanced approaches holding companies that exit parallel run only): Eligible credit reserves includable in tier 2 capital | BHCW 5310 | | 40.b. |
| 41. Not applicable. | BHCA | | |
| 42. a. Tier 2 capital before deductions (sum of items 37 through 40.a) | P870 | | 42.a. |
| b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital before deductions (sum of items 37 through 39, plus item 40.b) | BHCW P870 | | 42.b. |
| 43. LESS: Tier 2 capital deductions | BHCA P872 | | 43. |
| 44. a. Tier 2 capital (greater of item 42.a minus item 43, or zero) | 5311 | | 44.a. |
| b. (Advanced approaches holding companies that exit parallel run only): Tier 2 capital (greater of item 42.b minus item 43, or zero) | BHCW 5311 | | 44.b. |
| Total Capital | BHCA | | |
| 45. a. Total capital (sum of items 26 and 44.a) | 3792 | | 45.a. |
| b. (Advanced approaches holding companies that exit parallel run only): Total capital (sum of items 26 and 44.b) | BHCW 3792 | | 45.b. |

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

- 1. A holding company that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.**
- Holding companies that have adopted ASU 2016-13 should report in item 40.a the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule includable in tier 2 capital in item 40.a.
- Holding companies that have adopted ASU 2016-13 and have elected to apply the **3-year or the 5-year 2020 CECL** transition provision should subtract the applicable portion of the AACL transitional amount **or the modified AACL transitional amount, respectively**, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

Schedule HC-R—Continued

Part I.—Continued

| | Dollar Amounts in Thousands | | BHCA | Amount | |
|-----------------------------------|---|--|------|--------|-------|
| Total Risk-Weighted Assets | | | | | |
| 46. a. | Total risk-weighted assets (from Schedule HC-R, Part II item 31) | | A223 | | 46.a. |
| b. | (Advanced approaches holding companies that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) | | BHCW | | 46.b. |
| | | | A223 | | |

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

| | BHCA | Percentage | |
|---|------|------------|-----|
| Capital Buffer* for Holding Companies not Subject to the Capital Plan Rule (items 50-52) | | | |
| 50. | H311 | | 50. |

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

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

| | (Column A) Standardized Approach | | (Column B) Advanced Approaches | | |
|---|--|------------|--------------------------------------|------------|-------|
| | BHCA | Percentage | BHCW | Percentage | |
| Risk-Based Capital Buffer for holding companies subject to the Board's capital plan rule only: | | | | | |
| 60 | 54. Capital conservation buffer requirement (sum of items 54.a through 54.c) | | | | |
| | LE85 | | LE85 | | 54.a. |
| | LE86 | | LE86 | | 54.b. |
| | LE87 | | LE87 | | 54.c. |
| 61 | 55. Capital conservation buffer | | | | 55. |
| | MK76 | | H311 | | 61. |

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

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

TLAC Final Rule Draft Form – Insert A

Dollar Amounts in Thousands

| | BHCA | Amount |
|--|------|--------|
| Long-Term Debt and Total Loss Absorbing Capacity | | |
| Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete items 54 to 59. | | |
| 54. Outstanding eligible long-term debt..... | XXXX | |
| 55. Total loss absorbing capacity..... | XXXX | |

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

Schedule HC-R—Continued

Part I.—Continued

Insert B

Dollar Amounts in Thousands

| | BHCA | Amount | |
|--|------|------------|---------|
| Leverage buffer and requirements for holding companies subject to the capital plan rule: | | | |
| 63. 56. Total leverage exposure for the supplementary leverage ratio (SLR) (if applicable)..... | LE88 | | 56. 63. |
| | | Percentage | |
| 64. 57. Leverage buffer requirement (if applicable)..... | LE89 | | 57. 64. |
| 65. 58. Leverage ratio buffer (if applicable)..... | LE90 | | 58. 65. |
| Maximum payout ratios and amounts for holding companies subject to the capital plan rule: | | | |
| | | Amount | |
| 66. 59. Eligible retained income | MK77 | | 59. 66. |
| | | Percentage | |
| 67. 60. Maximum payout ratio..... | LE91 | | 60. 67. |
| | | Amount | |
| 68. 61. Maximum payout amount | LE92 | | 61. 68. |
| 69. 62. Distributions and discretionary bonus payments during the quarter | MK78 | | 62. 69. |

TLAC Final Rule Draft Form – Insert B

| | BHCA | Percentage |
|--|------|------------|
| TLAC Buffers* | | |
| Note: only the top-tier BHCs of U.S. GSIBs and the IHCs of foreign GSIBs must complete item 62.a. The top-tier BHCs of U.S. GSIBs must complete item 62.b. | | |
| 62. Institution-specific buffer necessary to avoid limitations on distributions and discretionary bonus payments: | | |
| a. TLAC risk-weighted asset buffer..... | XXXX | |
| b. TLAC leverage buffer..... | XXXX | |