Summary Submission Cover Sheet

OMB Number 3064-0189 Expiration Date: 03/31/17

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All institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, and Severely Adverse Stress.

Banks should complete all relevant cells in the corresponding worksheets, including this cover page. Banks should not complete any shaded cells.

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

| Institution Name: | | |
|--|------------------|--|
| Cert: | 1234567 | |
| Source: | | |
| Submission Date (MM/DD/YYYY): | | |
| When Received: | 1/27/21 3:55 AM | |
| Please indicate the scenario associated with t | :his submission: | |
| | | |
| | | |

Actual in \$Millions

Projected in \$Millions

Sums in \$Millions

Item as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ6 PQ 7 PQ8 PQ 9 PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST Real Estate Loans (in Domestic Offices) 1 -2 First Lien Mortgages --First Lien Mortgages 3 First Lien HELOAN Second / Junior Lien Mortgages Closed-End Junior Liens -7 HELOCs 8 **CRE Loans** 9 Construction Multifamily 10 11 Nonfarm, Non-residential 12 Owner-Occupied 13 Non-Owner-Occupied 14 Loans Secured by Farmland 15 Real Estate Loans (Not in Domestic Offices) 16 First Lien Mortgages 17 Second / Junior Lien Mortgages **CRE Loans** 18 ---19 Construction 20 Multifamily 21 Nonfarm, Non-residential 22 Owner-Occupied Non-Owner-Occupied 23 24 Loans Secured by Farmland 25 C&I Loans -26 C&I Graded Small Business (Scored/Delinquency Managed) 28 Business and Corporate Card **Credit Cards** 29 30 Other Consumer 31 Auto Loans 32 Student Loans --Other loans backed by securities (nonpurpose lending) 34 Other 35 Other Loans 36 Loans to Foreign Governments 37 Agricultural Loans Loans for purchasing or carrying securities 38 (secured or unsecured) Loans to Depositories and Other Financial 39 Institutions 40 All Other Loans and Leases 41 All Other Loans (exclude consumer loans) -42 All Other Leases Total Loans and Leases

Actual in \$Millions

Projected in \$Millions

Item as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ6 PQ 7 PQ8 PQ 9 PQ 2 - PQ 5 PQ 6 - PQ 9 9-Quarter LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION 44 Real Estate Loans (in Domestic Offices) 45 First Lien Mortgages 46 Second / Junior Lien Mortgages 47 CRE Loans 48 Loans Secured by Farmland 49 Real Estate Loans (Not in Domestic Offices) 50 Residential Mortgages 51 CRE Loans 52 Loans Secured by Farmland 53 C&I Loans 54 Credit Cards 55 Other Consumer _ 56 All Other Loans and Leases **Total Loans Held for Sale and Loans** Accounted for under the Fair Value Option TRADING ACCOUNT Trading MTM Losses Trading-Issuer Default Losses Counterparty Credit MTM Losses (CVA 60 **Counterparty Default losses** 62 Total Trading and Counterparty OTHER LOSSES 63 Goodwill impairment Valuation Adjustment for firm's own debt under fair value option (FVO) Other losses (describe in supporting documentation) **Total Other Losses** 67 Total Losses **ALLOWANCE FOR LOAN and LEASE LOSSES** 68 ALLL, prior quarter 69 Real Estate Loans (in Domestic Offices) Residential Mortgages 71 First Lien Mortgages 72 Closed-End Junior Liens 73 HELOCs 74 CRE Loans 75 Construction 76 Multifamily 77 Nonfarm, Non-residential

Sums in \$Millions

Actual in \$Millions

Projected in \$Millions

Sums in \$Millions

| | | \$Millions | | | | Proje | ectea in \$Millio | ons | | | | | Sums in \$Millions | |
|--|---|------------|------|------|------|-------|-------------------|------|------|------|------|-------------|--------------------|-----------|
| No. | Item | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| 10 Recidental Mortagees | 78 Loans Secured by Farmland | | | | | | | | | | | | | |
| Standard | 79 Real Estate Loans (Not in Domestic Offices) | | - | - | - | - | - | - | - | - | - | | | |
| 12 Familiand | 80 Residential Mortgages | | | | | | | | | | | | | |
| 1 | 81 CRE Loans | | | | | | | | | | | | | |
| A Cal Carded | 82 Farmland | | | | | | | | | | | | | |
| 85 Organization Stocked Delinquency Managed Stocked Delinquency Stocked Stocke | 83 C&I Loans | | - | - | - | - | - | - | - | - | - | | | |
| Managed | 84 C&I Graded | | | | | | | | | | | | | |
| 10 | 85 Small Business (Scored/Delinquency Managed) | | | | | | | | | | | | | |
| 88 Other Consumer | 86 Corporate and Business Cards | | | | | | | | | | | | | |
| 18 All Other Loans and Leases | 87 Credit Cards | | | | | | | | | | | | | |
| 10 | 88 Other Consumer | | | | | | | | | | | | | |
| Provisions during the quarter | 89 All Other Loans and Leases | | | | | | | | | | | | | |
| 28 Real Estate Loans (in Domestic Offices) | 90 Unallocated | | | | | | | | | | | | | |
| 93 Residential Mortgages | 91 Provisions during the quarter | | - | - | - | - | - | - | - | - | - | - | - | - |
| 94 First Lien Mortgages | 92 Real Estate Loans (in Domestic Offices) | | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 10 10 10 10 10 10 10 | 93 Residential Mortgages | | - | - | - | - | - | - | - | - | - | - | - | - |
| MELICIS | 94 First Lien Mortgages | | | | | | | | | | | - | - | - |
| Proceeding | 95 Closed-End Junior Liens | | | | | | | | | | | - | - | - |
| Section | 96 HELOCs | | | | | | | | | | | - | - | - |
| 99 Multifamily | 97 CRE Loans | | - | - | - | - | - | - | - | - | - | - | - | - |
| 100 Nonfarm, Non-residential | 98 Construction | | | | | | | | | | | - | - | - |
| 101 Loans Secured by Farmland | 99 Multifamily | | | | | | | | | | | - | - | - |
| Real Estate Loans (Not in Domestic Offices) | 100 Nonfarm, Non-residential | | | | | | | | | | | - | - | - |
| 103 Residential Mortgages | | | | | | | | | | | | - | - | - |
| CRE Loans | 102 Real Estate Loans (Not in Domestic Offices) | | - | - | - | - | - | - | - | - | - | - | - | - |
| 105 Farmland | 103 Residential Mortgages | | | | | | | | | | | - | - | - |
| 106 C&I loans | 104 CRE Loans | | | | | | | | | | | - | - | - |
| 107 C&l Graded | | | | | | | | | | | | - | - | - |
| Small Business (Scored/Delinquency Managed) | | | - | - | - | - | - | - | - | - | - | - | - | - |
| Managed | | | | | | | | | | | | - | - | - |
| 110 Credit Cards | 108 Small Business (Scored/Delinquency Managed) | | | | | | | | | | | - | - | - |
| 111 Other Consumer | • | | | | | | | | | | | - | - | - |
| 112 All Other Loans and Leases | | | | | | | | | | | | - | - | - |
| 113 Unallocated | | | | | | | | | | | | - | - | - |
| 114 Net charge-offs during the quarter 115 Other ALLL Changes 116 ALLL, current quarter 117 Net interest income 118 Noninterest income 119 Noninterest expense 120 | | | | | | | | | | | | - | - | - |
| 115 Other ALLL Changes 116 ALLL, current quarter PRE-PROVISION NET REVENUE 117 Net interest income 118 Noninterest income 119 Noninterest expense 119 Noninterest expense | | | | | | | | | | | | | - | |
| PRE-PROVISION NET REVENUE 117 Net interest income | | | - | - | - | - | - | - | - | - | - | | | - |
| PRE-PROVISION NET REVENUE 117 Net interest income | | | | | | | | | | | | - | - | - |
| 117 Net interest income | 116 ALLL, current quarter | | - | - | - | - | - | - | - | - | - | | | |
| 118 Noninterest income | PRE-PROVISION NET REVENUE | | | | | | | | | | | | | |
| 119 Noninterest expense | | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | - | - | - | - | - | - | - | - | - | - | - | - |
| 120 Pre-Provision Net Revenue | | | - | - | - | - | - | - | - | - | - | - | - | - |
| | 120 Pre-Provision Net Revenue | | - | - | - | - | - | - | - | - | - | - | - | - |

| | | Actual in \$Millions | | | | Proje | cted in \$Millio | ons | | | | | Sums in \$Millions | |
|------|--|-------------------------|-----------|------|------|-------|------------------|------|------|------|------|-------------|--------------------|-----------|
| Item | | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | PQ 2 - PQ 5 | PQ 6 - PQ 9 | 9-Quarter |
| | CONDENSED INCOME STATEMENT | | | | | | | | | | | | | |
| | Pre-Provision Net Revenue | | - | - | - | - | - | - | - | - | - | - | - | - |
| 122 | Provisions during the quarter | | - | - | - | - | - | - | - | - | - | - | - | - |
| | Total Trading and Counterparty Losses | | - | - | - | - | - | - | - | - | - | - | - | - |
| 124 | Total Other Losses | | - | - | - | - | - | - | - | - | - | - | - | - |
| 125 | Other I/S items - describe in supporting documentation | | | | | | | | | | | - | - | - |
| 126 | Realized Gains (Losses) on available-for-sale securities, including OTTI | | | | | | | | | | | | | |
| 127 | Realized Gains (Losses) on held-to-maturity securities, including OTTI | | | | | | | | | | | | | |
| 128 | Income (loss) before taxes and extraordinary items | | - | - | - | - | - | - | - | - | - | - | - | - |
| | _ | | | | | | | | | | | | | |
| 129 | Applicable income taxes (foreign and domestic) | | | | | | | | | | | - | - | - |
| 130 | Income (loss) before extraordinary items and other adjustments | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | | | | |
| 131 | Extraordinary items and other adjustments, net of income taxes | | | | | | | | | | | - | - | - |
| 132 | Net income (loss) attributable to BHC and minority interests | | - | - | - | | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | | | | |
| 133 | Net income (loss) attributable to minority interests | | | | | | | | | | | - | - | - |
| 134 | Net income (loss) attributable to BHC | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | | | | |
| 135 | Effective Tax Rate (%) | | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- |
| | DEDUDCHASE DESERVE (LARRIETY FOR MORTS | OF DEDC AND WA | DDANITIES | | | | | | | | | | | |
| 124 | REPURCHASE RESERVE/LIABILITY FOR MORTGA Reserve, prior quarter | AGE KEPS AND WA | | | | | - | | | | | | | |
| | Provisions during the quarter | | - | - | - | - | - | - | - | - | - | _ | - | |
| | Net charges during the quarter | | - | - | - | - | - | - | - | - | - | - | - | - |
| | Reserve, current quarter | | | | | | | | | | - | _ | - | - |
| 137 | Reserve, current quarter | | - | | | | _ | - | - | - | - | | | |

| | | | | | Projec | ted in \$Million | ns | | | |
|--------------|---|------|------|--------|--------|------------------|------|------|------|------|
| Item | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| | | | | Assets | | | | | | |
| S | ECURITIES | | | | | | | | | |
| | Held to Maturity (HTM) | | | | | | | | | |
| | Available for Sale (AFS) | | | | | | | | | |
| | otal Securities | - | - | - | - | - | - | - | - | - |
| 0 | Of which: | | | | | | | | | |
| 4 S | ecuritizations (investment grade) | | | | | | | | | |
| 5 S | ecuritizations (non-investment grade) | | | | | | | | | |
| | | | | | | | | | | |
| <u>T</u> - | otal Loans and Leases | | | | | | | | | |
| 6 R | Real Estate Loans (in Domestic Offices) | - | - | - | - | - | - | - | - | - |
| 7 F i | irst Lien Mortgages | - | - | - | - | - | - | - | - | _ |
| 8 Fi | irst Lien Mortgages | | | | | | | | | |
| 9 Fi | irst Lien HELOAN | | | | | | | | | |
| 10 S | econd / Junior Lien Mortgages | - | - | - | - | - | - | - | - | - |
| 11 C | Closed-End Junior Liens | | | | | | | | | |
| 12 H | HELOCs | | | | | | | | | |
| 13 C | RE Loans | - | - | - | - | - | - | - | - | - |
| 14 C | Construction | | | | | | | | | |
| 15 M | Aultifamily | | | | | | | | | |
| 16 N | lonfarm, Non-residential | - | - | - | - | - | - | - | - | - |
| 17 O | Owner-Occupied | | | | | | | | | |
| 18 N | lon-Owner-Occupied | | | | | | | | | |
| | oans Secured by Farmland | | | | | | | | | |
| | Real Estate Loans (Not in Domestic Offices) | - | - | - | - | - | - | - | - | - |
| | irst Lien Mortgages | | | | | | | | | |
| 22 S | econd / Junior Lien Mortgages | | | | | | | | | |
| 23 C | CRE Loans | - | - | - | - | - | - | - | - | - |

| - | Projected in \$Millions | | | | | | | | | |
|--|-------------------------|------|------|------|------|------|------|-----|------|--|
| Item | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 | |
| 24 Construction | | | | | | | | | | |
| 25 Multifamily | | | | | | | | | | |
| 26 Nonfarm, Non-residential | - | - | - | - | - | - | - | - | - | |
| 27 Owner-Occupied | | | | | | | | | | |
| 28 Non-Owner-Occupied | | | | | | | | | | |
| 29 Loans Secured by Farmland | | | | | | | | | | |
| 30 C&I Loans | - | - | - | - | - | - | - | - | - | |
| 31 C&I Graded | | | | | | | | | | |
| 32 Small Business (Scored/Delinquency Managed) | | | | | | | | | | |
| 33 Corporate Card | | | | | | | | | | |
| 34 Business Card | | | | | | | | | | |
| 35 Credit Cards | - | - | - | - | - | - | - | - | - | |
| 36 Charge Card | | | | | | | | | | |
| 37 Bank Card | | | | | | | | | | |
| 38 Other Consumer | - | - | - | - | - | - | - | - | - | |
| 39 Auto Loans | | | | | | | | | | |
| 40 Student Loans | | | | | | | | | | |
| Other loans backed by securities (non-purpose lending) | | | | | | | | | | |
| 42 Other | | | | | | | | | | |
| 43 Other Loans and Leases | - | - | - | - | - | - | - | - | - | |
| 44 Loans to Foreign Governments | | | | | | | | | | |
| 45 Agricultural Loans | | | | | | | | | | |
| Loans for purchasing or carrying securities (secured or unsecured) | | | | | | | | | | |
| 47 Loans to Depositories and Other Financial Institutions | | | | | | | | | | |
| 48 All Other Loans and Leases | - | - | - | - | - | - | - | - | - | |
| 49 All Other Loans (exclude consumer loans) | | | | | | | | | | |
| 50 All Other Leases | | | | | | | | | | |
| 51 Total Loans and Leases | - | - | - | - | - | - | - | - | - | |

| | Projected in \$Millions | | | | | | | | | |
|--|-------------------------|------|------|------|------|------|------|-----|------|--|
| Item | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 | |
| LOANS LIFED FOR INVESTMENT AT AN ADDITITE COST | | | | | | | | | | |
| LOANS HELD FOR INVESTMENT AT AMORTIZED COST | | İ | | | | | | | | |
| 52 Real Estate Loans (in Domestic Offices) | - | - | - | - | - | - | - | - | - | |
| 53 First Lien Mortgages | - | - | - | - | - | - | - | - | - | |
| 54 First Lien Mortgages | - | - | - | - | - | - | - | - | - | |
| 55 First Lien HELOAN | - | - | - | - | - | - | - | - | - | |
| 56 Second / Junior Lien Mortgages | - | - | - | - | - | - | - | - | - | |
| 57 Closed-End Junior Liens | - | - | - | - | - | - | - | - | - | |
| 58 HELOCs | - | - | - | - | - | - | - | - | - | |
| 59 CRE Loans | - | - | - | - | - | - | - | - | - | |
| 60 Construction | | | | | | | | | | |
| 61 Multifamily | | | | | | | | | | |
| 62 Nonfarm, Non-residential | - | - | - | - | - | - | - | - | - | |
| 63 Owner-Occupied | | | | | | | | | | |
| 64 Non-Owner-Occupied | | | | | | | | | | |
| 65 Loans Secured by Farmland | | | | | | | | | | |
| 66 Real Estate Loans (Not in Domestic Offices) | - | - | - | - | - | - | - | - | - | |
| 67 First Lien Mortgages | - | - | - | - | - | - | - | - | - | |
| 68 Second / Junior Lien Mortgages | - | - | - | - | - | - | - | - | - | |
| 69 CRE Loans | - | - | - | - | - | - | - | - | - | |
| 70 Construction | | | | | | | | | | |
| 71 Multifamily | | | | | | | | | | |
| 72 Nonfarm, Non-residential | - | - | - | - | - | - | - | - | - | |
| 73 Owner-Occupied | | | | | | | | | | |
| 74 Non-Owner-Occupied | | | | | | | | | | |
| 75 Loans Secured by Farmland | | | | | | | | | | |
| 76 C&I Loans | - | - | - | - | - | - | _ | - | - | |
| 77 C&I Graded | | | | | | | | | | |
| 78 Small Business (Scored/Delinquency Managed) | _ | - | - | _ | - | - | - | - | - | |
| 79 Business and Corporate Card | _ | - | | _ | - | | - | - | - | |
| 80 Credit Cards | - | - | | _ | - | | - | - | | |
| 81 Other Consumer | _ | - | | _ | _ | | _ | - | | |
| or other consumer | | | | | | | | | | |

| | - | Projected in \$Millions | | | | | | | | | | |
|------|--|-------------------------|------|------|------|------|------|------|------|------|--|--|
| Item | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | | |
| 82 | Auto Loans | - | - | - | - | - | - | - | - | - | | |
| 83 | Student Loans | - | - | - | - | - | - | - | - | - | | |
| 84 | Other loans backed by securities (non-purpose lending) | | | | | | | | | | | |
| 85 | Other | - | - | - | - | - | - | - | - | - | | |
| 86 | Other Loans and Leases | - | - | - | - | - | - | - | - | - | | |
| 87 | Loans to Foreign Governments | | | | | | | | | | | |
| 88 | Agricultural Loans | | | | | | | | | | | |
| 89 | Loans for purchasing or carrying securities (secured or unsecured) | | | | | | | | | | | |
| 90 | Loans to Depositories and Other Financial Institutions | | | | | | | | | | | |
| 91 | All Other Loans and Leases | - | - | - | - | - | - | - | - | - | | |
| 92 | All Other Loans (exclude consumer loans) | | | | | | | | | | | |
| 93 | All Other Leases | | | | | | | | | | | |
| 94 | Total Loans and Leases | - | - | - | - | - | - | - | - | - | | |
| | <u>Loans Held for Sale and Loans Accounted for under</u> <u>the Fair Value Option</u> | | | | | | | | | | | |
| 95 | Real Estate Loans (in Domestic Offices) | - | - | - | - | - | - | - | - | - | | |
| 96 | First Lien Mortgages | - | - | - | - | - | - | - | - | - | | |
| 97 | Second / Junior Lien Mortgages | - | - | - | - | - | - | - | - | - | | |
| 98 | CRE Loans | - | - | - | - | - | - | - | - | - | | |
| | Loans Secured by Farmland | - | - | - | - | - | - | - | - | - | | |
| 100 | Real Estate Loans (Not in Domestic Offices) | - | - | - | - | - | - | - | - | - | | |
| | Residential Mortgages | - | - | - | - | - | - | - | - | - | | |
| | CRE Loans | - | - | - | - | - | - | - | - | - | | |
| | Loans Secured by Farmland | - | - | - | - | - | - | - | - | - | | |
| | C&I Loans | - | - | - | - | - | - | - | - | - | | |
| | Credit Cards | - | - | - | - | - | - | - | - | - | | |
| | Other Consumer | - | - | - | - | - | - | - | - | - | | |
| 107 | Other Loans and Leases | - | - | - | - | - | - | - | - | - | | |
| 108 | Total Loans Held for Sale and Loans Accounted for under the Fair Value Option | - | - | - | - | _ | - | - | - | - | | |

| 109 Unearned Income on Loans 110 Allowance for Loan and Lease Losses | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | DO 0 | |
|--|------|------|------|------|------|------|------|------|------|
| | - | | | | | FQU | PQ / | PQ 8 | PQ 9 |
| | - | | | | | | | | |
| 110 Allowance for Loan and Lease Losses | - | | | | | | | | |
| | | - | - | - | - | - | - | - | - |
| Loans and Leases (Held for Investment and Held for 111 Sale), Net of Unearned Income and Allowance for Loan and Lease Losses | - | - | - | - | - | - | - | - | - |
| TRADING | | | | | | | | | |
| 112 Trading Assets | | | | | | | | | |
| _ | | | | | | | | | |
| INTANGIBLES | | | | | | | | | |
| 113 Goodwill | | | | | | | | | |
| 114 Mortgage Servicing Rights | | | | | | | | | |
| Purchased Credit Card Relationships and Nonmortgage Servicing Rights | | | | | | | | | |
| 116 All Other Identifiable Intangible Assets | | | | | | | | | |
| 117 Total Intangible Assets | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | |
| OTHER | | | | | | | | | |
| 118 Cash and cash equivalent 119 Federal funds sold | | | | | | | | | |
| 120 Securities purchased under agreements to resell | | | | | | | | | |
| 121 Premises and Fixed Assets | | | | | | | | | |
| 122 OREO | - | - | _ | _ | - | _ | - | _ | _ |
| 123 Commercial | | | | | | | | | |
| 124 Residential | | | | | | | | | |
| 125 Farmland | | | | | | | | | |
| Collateral Underlying Operating Leases for Which the Bank is the Lessor (1) | _ | _ | _ | - | - | _ | _ | _ | _ |
| 127 Autos | | | | | | | | | |
| 128 Other | | | | | | | | | |
| 129 Other Assets | | | | | | | | | |
| 130 Total Other | - | - | - | - | - | - | - | - | - |

| _ | | | | | | | | | |
|---|------|------|-------------|--------|-----------------|------|------|------|------|
| | | | | Projec | ted in \$Millio | ns | | | |
| Item | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 131 TOTAL ASSETS | | | | | | | | | |
| 131 IOIAL ASSETS | - | _ | _ | - | - | - | - | - | |
| | | | Liabilities | | | | | | |
| 132 Deposits in domestic offices | | | | | | | | | |
| Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs | | | | | | | | | |
| 134 Deposits | - | - | - | - | - | - | - | - | |
| Federal funds purchased and securities sold under agreements to repurchase | | | | | | | | | |
| 136 Trading Liabilities | | | | | | | | | |
| 137 Other Borrowed Money | | | | | | | | | |
| 138 Subordinated Notes and Debentures | | | | | | | | | |
| Subordinated Notes Payable to Unconsolidated 139 Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities | | | | | | | | | |
| 140 Other Liabilities | | | | | | | | | |
| Memo: Allowance for off-balance sheet credit exposures | | | | | | | | | |
| 142 Total Liabilities | - | - | - | - | - | - | - | - | |

| Projected in \$Millions | | | | | | | | | | |
|-------------------------|------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|--|--|
| PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | | |
| | E | quity Capital | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
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| - | - | - | - | - | - | - | - | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| - | - | - | - | - | - | - | - | | | |
| | | Other | | | | | | | | |
| | | Other | | | | | | | | |
| | | | | | | | | | | |
| | - | | Equity Capital | | |

| | As of | | | | Proje | ected in \$Mill | lions | | | |
|--|---------------|----------------|-------------------|----------------|-----------------|-----------------|-------|------|------|------|
| tem | date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| General Credit Risk (Including counterparty credit | risk and non | -trading cred | lit risk) (Gene | eral risk-base | d capital rules | s) | | | | |
| 1 Cash and due from depository institutions | insik unu non | i trading cret | late i isky (Gene | larrisk base | a capitai raic. | -, | | | | |
| 2 Held-to-maturity securities (HTM) | | | | | | | | | | |
| 3 Available-for-sale securities (AFS) | | | | | | | | | | |
| 4 Federal funds sold and securities purchased under agreements to resell | | | | | | | | | | |
| 5 Loans and leases | | | | | | | | | | |
| 6 Derivative contracts | | | | | | | | | | |
| 7 Unused commitments with an original maturity exceeding one year | | | | | | | | | | |
| Unused commitments with an original 8 maturity of one year or less to asset-backed commercial paper conduits | | | | | | | | | | |
| 9 Other off-balance-sheet | | | | | | | | | | |
| 10 Other credit risk | | | | | | | | | | |
| 11 General Credit RWA (sum of lines 1 through 10) | _ | _ | _ | _ | - | - | _ | - | - | |

FR Y-14A Schedule A.1.c.1 - General RWA

| | As of | | | | Proje | ected in \$Mill | ions | | | |
|--|-------|------|------|------|-------|-----------------|------|------|------|------|
| Item | date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Market Risk | | | | | | | | | | · |
| 12 VaR-based capital requirement | | | | | | | | | | |
| 13 Stressed VaR-based capital requirement | | | | | | | | | | |
| 14 Incremental risk capital requirement | | | | | | | | | | |
| 15 Comprehensive risk capital requirement (excluding non-modeled correlation) | | | | | | | | | | |
| 16 Non-modeled Securitization | - | - | - | - | - | - | - | - | - | - |
| 17 Net Long | | | | | | | | | | |
| 18 Net Short | | | | | | | | | | |
| 19 Specific risk add-on (excluding securitization and correlation) | - | - | - | _ | - | - | - | - | _ | - |
| 20 Sovereign debt positions | | | | | | | | | | |
| 21 Government sponsored entity debt positions | | | | | | | | | | |
| 22 Depository institution, foreign bank, and credit union debt positions | | | | | | | | | | |
| 23 Public sector entity debt positions | | | | | | | | | | |
| 24 Corporate debt positions | | | | | | | | | | |
| 25 Equity | | | | | | | | | | |
| 26 Capital requirement for de minimis exposures | | | | | | | | | | |
| 27 Market risk equivalent assets | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | |
| 28 Excess allowance for loan and lease losses (General risk-based capital rules) | | | | | | | | | | |
| 29 Allocated transfer risk reserve | | | | | | | | | | |
| 30 Total RWA (General risk-based capital rules) | - | - | - | - | - | - | - | - | - | - |

FR Y-14A Schedule A.1.c.1 - General RWA

| | As of | | | | Proj | ected in \$Mil | lions | | | |
|--|--------------|---------------|----------------|----------|------|----------------|-------|------|------|------|
| Item | date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Memoranda for Derivative Contracts (provide bala | ances consis | tent with Cal | l Report instr | uctions) | | | | | | |
| Current credit exposure across all derivative 31 contracts covered by risk-based capital standards | | | | | | | | | | |
| Notional principal amounts of derivative contracts: | | | | | | | | | | |
| 32 Interest rate contracts | | | | | | | | | | |
| 33 Foreign exchange contracts | | | | | | | | | | |
| 34 Gold contracts | | | | | | | | | | |
| 35 Other precious metals contracts | | | | | | | | | | |
| 36 Other commodity contracts | | | | | | | | | | |
| 37 Equity derivative contracts | | | | | | | | | | |
| 38 Investment grade credit derivative contracts | | | | | | | | | | |
| 39 Subinvestment grade credit derivative contracts | | | | | | | | | | |

7 All other assets

| | As of | | | | Proj | ected in \$Mil | lions | | | |
|---|------------|------|------|------|------|----------------|-------|------|------|------|
| tem | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Standardized Approach (Revised regulatory capital rule, July | 2013) | | | | | | | | | |
| Balance Sheet Asset Categories | | | | | | | | | | |
| 1 Cash and balances due from depository institutions | | | | | | | | | | |
| ² Federal funds sold and securities purchased under agreements to resell | | | | | | | | | | |
| 3a Securities (excluding securitizations): Held-to-maturity | | | | | | | | | | |
| 3b Securities (excluding securitizations): Available-for-sale | | | | | | | | | | |
| Loans and leases on held for sale | | | | | | | | | | |
| 4a Residential Mortgage exposures | | | | | | | | | | |
| 4b High Volatility Commercial Real Estate (HVCRE) exposures | | | | | | | | | | |
| 4c Exposures past due 90 days or more or on nonaccrial | | | | | | | | | | |
| 4d All other exposures | | | | | | | | | | |
| Loans and leases, net of unearned income | | | | | | | | | | |
| 5a Residential mortgage exposures | | | | | | | | | | |
| 5b High Volatility Commercial Real Estate (HVCRE) exposures | | | | | | | | | | |
| 5c Exposures past due 90 days or more or on nonaccrual | | | | | | | | | | |
| 5d All other exposures | | | | | | | | | | |
| | | | | | | | | | | |
| 6 Trading assets (excluding securitizations that receive standardized charges) | | | | | | | | | | |

| | As of | | | | Proje | ected in \$Mil | lions | | | |
|---|-------------------|--------------|------|------|-------|----------------|-------|------|-----|------|
| Item | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
| On-balance sheet securitization exposures | | | | | | | | | | |
| 8a Held-to-maturity securities | | | | | | | | | | |
| 8b Available-for-sale securities | | | | | | | | | | |
| 8c Trading assets that receive standardized charges | | | | | | | | | | |
| 8d All other on-balance sheet securitization exposures | | | | | | | | | | |
| 9 Off-balance sheet securitization exposures | | | | | | | | | | |
| RWA for Balance Sheet Asset Categories (sum of items 1 though 8d) | - | - | - | - | - | - | - | - | - | |
| Derivatives and Off-Balance-Sheet Asset Categories (Excludi | ng Securitization | n Exposures) | | | | | | | | |
| 11 Financial standby letters of credit | | | | | | | | | | |
| Performance standby letters of credit and transaction related contingent items | | | | | | | | | | |
| Commercial and similar letters of credit with an original maturity of one year or less | | | | | | | | | | |
| Retained recourse on small business obligations sold with recourse | | | | | | | | | | |
| 15 Repo-style transactions (excluding reverse repos) | | | | | | | | | | |
| 16 All other off-balance sheet liabilities | | | | | | | | | | |
| 17a Unused commitments: Original maturity of one year or less, excluding ABCP conduits | | | | | | | | | | |
| 17b Unused commitments: Original maturity of one year or less to ABCP conduits | | | | | | | | | | |
| 17c Unused commitments: Original maturity exceeding one year | | | | | | | | | | |
| 18 Unconditionally cancelable commitments | | | | | | | | | | |
| 19 Over-the-counter derivatives | | | | | | | | | | |
| 20 Centrally cleared derivatives | | | | | | | | | | |
| 21 KVVA for Assets, Derivatives and Оп-вајапсе-Sneet Asset Categories (sum of items 9 through 20) | - | - | - | - | - | - | - | - | - | |
| RWA for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold | | | | | | | | | | |

| | As of | | | | Proje | ected in \$Mill | lions | | | |
|---|------------|------|------|------|-------|-----------------|-------|------|------|------|
| Item | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Market Risk | | | | | | | | | | |
| 23 VaR-based capital requirement | | | | | | | | | | |
| 24 Stressed VaR-based capital requirement | | | | | | | | | | |
| 25 Incremental risk capital requirement | | | | | | | | | | |
| 26 Comprehensive risk capital requirement (excluding non-modeled correlation) | | | | | | | | | | |
| 27 Non-modeled Securitization | - | - | - | - | - | - | - | - | - | - |
| 28 Net Long | | | | | | | | | | |
| 29 Net Short | | | | | | | | | | |
| 30 Specific risk add-on (excluding securitization and correlation) | _ | _ | _ | _ | _ | _ | _ | _ | _ | _ |
| 31 Sovereign debt positions | | | | | | | | | | |
| 32 Government sponsored entity debt positions | | | | | | | | | | |
| 33 Depository institution, foreign bank, and credit union debt positions | | | | | | | | | | |
| 34 Public sector entity debt positions | | | | | | | | | | |
| 35 Corporate debt positions | | | | | | | | | | |
| 36 Equity | | | | | | | | | | |
| 37 Capital requirement for de minimis exposures | | | | | | | | | | |
| 38 Market risk equivalent assets | - | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | |
| Risk-weighted assets before deductions for excess 39 allowance of loan and lease losses and allocated risk transfer risk reserve (sum of items 21 and 38) | - | - | - | - | - | - | - | - | - | - |
| 40 LESS: Excess allowance for loan and lease losses | | | | | | | | | | |
| 40 LESS. Excess allowance for loan and lease losses | | | | | | | | | | |
| 41 LESS: Allocated transfer risk reserve | | | | | | | | | | |
| | | · | | | | | | | | |
| $^{ m 42}$ Total risk-weighted assets (item 39 minus items 40 and 41) | - | - | - | - | - | - | - | - | - | - |
| 43 Memoranda Items Derivatives | | | | | | | | | | |
| | | | | | | | | | | |
| 44 Current credit exposure across all derivative contracts covered by the regulatory capital rule | | | | | | | | | | |

| | As of | | | | Proje | cted in \$Mil | lions | | | |
|--|------------|------|------|------|-------|---------------|-------|------|------|------|
| Item | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 45 Notional principal amounts of over-the-counter derivative contracts (sum of lines 46a through 46g) | - | - | - | - | - | - | - | - | - | - |
| 46a Interest rate | | | | | | | | | | |
| 46b Foreign exchange rate and gold | | | | | | | | | | |
| 46c Credit (investment grade reference asset) | | | | | | | | | | |
| 46d Credit (non-investment grade reference asset) | | | | | | | | | | |
| 46e Equity | | | | | | | | | | |
| 46f Precious metals (except gold) | | | | | | | | | | |
| 46g Other | | | | | | | | | | |
| | | | | | | | | | | |
| 47 Notional principal amounts of centrally cleared derivative contracts (sum of lines 48a through 48g) | - | - | - | - | - | - | - | - | - | - |
| 48a Interest rate | | | | | | | | | | |
| 48b Foreign exchange rate and gold | | | | | | | | | | |
| 48c Credit (investment grade reference asset) | | | | | | | | | | |
| 48d Credit (non-investment grade reference asset) | | | | | | | | | | |
| 48e Equity | | | | | | | | | | |
| 48f Precious metals (except gold) | | | | | | | | | | |
| 48g Other | | | | | | | | | | |

| | As of | | | | Proj | ected in \$Mill | ions | | | |
|---|---------------|-----------------|----------------|--------------|---------------|-----------------|------|------|------|------|
| | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Advanced Approaches Credit Risk (Including CCR and no | n-trading cre | dit risk), witl | n 1.06 scaling | factor and O | perational Ri | isk | | | | |
| 1 Credit RWA | - | - | - | - | - | - | - | - | - | - |
| 2 Wholesale Exposures | - | - | - | - | - | - | - | - | - | - |
| Corporate | | | | | | | | | | |
| 3 Balance Sheet Amount | | | | | | | | | | |
| 4 RWA | | | | | | | | | | |
| Bank | | | | | | | | | | |
| 5 Balance Sheet Amount | | | | | | | | | | |
| 6 RWA | | | | | | | | | | |
| Sovereign | | | | | | | | | | |
| 7 Balance Sheet Amount | | | | | | | | | | |
| 8 RWA | | | | | | | | | | |
| IPRE | | | | | | | | | | |
| 9 Balance Sheet Amount | | | | | | | | | | |
| 10 RWA | | | | | | | | | | |
| HVCRE | | | | | | | | | | |
| 11 Balance Sheet Amount | | | | | | | | | | |
| 12 RWA | | | | | | | | | | |
| 13 Counterparty Credit Risk | - | - | - | - | - | - | - | - | - | - |
| RWA of eligible margin loans, repostyle 14 transactions and OTC derivatives with crossproduct netting—EAD adjustment method | | | | | | | | | | |
| RWA of eligible margin loans, repostyle 15 transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD | | | | | | | | | | |
| RWA of eligible margin loans, repostyle 16 transactions—no cross-product netting—EAD adjustment method | | | | | | | | | | |
| RWA of eligible margin loans, repostyle 17 transactions—no cross-product netting— collateral reflected in LGD | | | | | | | | | | |
| 18 RWA of OTC derivatives—no cross-product netting—EAD adjustment method | | | | | | | | | | |

| | As of Projected in \$Millions | | | | | | | | | |
|--|-------------------------------|------|------|------|------|------|------|------|------|------|
| | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 19 RWA of OTC derivatives—no crossproduct netting —collateral reflected in LGD | | | | | | | | | | |
| 20 Retail Exposures | - | - | - | - | - | - | - | - | - | - |
| Residential mortgage— closed-end first lien exposures | | | | | | | | | | |
| 21 Balance Sheet Amount | | | | | | | | | | |
| 22 RWA | | | | | | | | | | |
| Residential mortgage— closed-end junior lien exposures | | | | | | | | | | |
| 23 Balance Sheet Amount | | | | | | | | | | |
| 24 RWA | | | | | | | | | | |
| Residential mortgage—revolving exposures | | | | | | | | | | |
| 25 Balance Sheet Amount | | | | | | | | | | |
| 26 RWA | | | | | | | | | | |
| Qualifying revolving exposures | | | | | | | | | | |
| 27 Balance Sheet Amount | | | | | | | | | | |
| 28 RWA | | | | | | | | | | |
| Other retail exposures | | | | | | | | | | |
| 29 Balance Sheet Amount | | | | | | | | | | |
| 30 RWA | | | | | | | | | | |
| Securitization Exposures (72 Federal Register 69288, December 7, 2007) | | | | | | | | | | |
| 31 Balance Sheet Amount | | | | | | | | | | |
| 32 RWA | | | | | | | | | | |
| 33 Securitization Exposures (Revised regulatory capital rule, July 2013) | - | - | - | - | - | - | - | - | - | - |
| Subject to supervisory formula approach (SFA) | | | | | | | | | | |
| 34 Balance Sheet Amount | | | | | | | | | | |
| 35 RWA | | | | | | | | | | |
| Subject to supervisory formula approach (SFA) 34 Balance Sheet Amount | | | | | | | | | | |

| | As of | | | | Proj | ected in \$Mil | lions | | | |
|--|------------|------|------|------|----------|----------------|-------|------|------|------|
| | as of date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Subject to simplified supervisory formula approach (SSFA) | | | | | | | | | | |
| 36 Balance Sheet Amount | | | | | | | | | | |
| 37 RWA | | | | | | | | | | |
| Subject to 1,250% risk-weight | | | | | | | | | | |
| 38 Balance Sheet Amount | | | | | | | | | | |
| 39 RWA | | | | | | | | | | |
| 40 Cleared Transactions (Revised regulatory capital rule, July 2013) | - | - | - | - | - | - | - | - | - | - |
| Derivative contracts and netting sets to derivatives | | | | | | , | | | , | |
| 41 Balance Sheet Amount | | | | | | | | | | |
| 42 RWA | | | | | | | | | | |
| Repo-style transactions | | | | | | ı | | ı | 1 | |
| 43 Balance Sheet Amount | | | | | | | | | | |
| 44 RWA | | | | | | | | | | |
| Default fund contributions | | | | | | | | | | |
| 45 Balance Sheet Amount | | | | | | | | | | |
| 46 RWA | | | | | | | | | | |
| 47 Equity Exposures RWA | | | | | | | | | | |
| Other Assets | | | | | | | | | | |
| 48 Balance Sheet Amount | | | | | | | | | | |
| 49 RWA | | | | | | | | | | |
| CVA Capital Charge (risk-weighted asset 50 equivalent)(Revised regulatory capital rule, July 2013) | _ | _ | _ | _ | <u>-</u> | _ | _ | _ | _ | _ |
| 51 Advanced CVA Approach | _ | | _ | _ | _ | _ | _ | _ | _ | _ |
| 52 Unstressed VaR with Multipliers | | | | | | | | | | |
| 53 Stressed VaR with Multipliers | | | | | | | | | | |
| 54 Simple CVA Approach | | | | | | | | | | |
| Assets subject to the general risk-based capital requirements | | | | | | | | | | |
| Operational RWA | | | | | | I | | | | |
| 56 Operational RWA | | | | | | | | | | |
| • | | | | | | l . | | | | |

| | As of | | | | Proj | ected in \$Mil | lions | | | |
|---|------------|------|------|-----|------|----------------|-------|------|-----|------|
| | as of date | PQ 1 | PQ 2 | PQ3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
| Total risk-based capital requirement for 57 operational risk without dependence assumptions | | | | | | | | | | |
| Market Risk | | | | | | | | | | |
| 58 VaR-based capital requirement | | | | | | | | | | |
| 59 Stressed VaR-based capital requirement | | | | | | | | | | |
| 60 Incremental risk capital requirement | | | | | | | | | | |
| 61 (excluding non-modeled correlation) | | | | | | | | | | |
| 62 Non-modeled Securitization | - | - | - | - | - | - | - | - | - | |
| 63 Net Long | | | | | | | | | | |
| 64 Net Short | | | | | | | | | | |
| 65 Specific risk add-on (excluding securitization and correlation) | _ | - | _ | _ | _ | _ | _ | - | _ | |
| 66 Sovereign debt positions | | | | | | | | | | |
| 67 Government sponsored entity debt positions | | | | | | | | | | |
| Depository institution, foreign bank, and credit union debt positions | | | | | | | | | | |
| 69 Public sector entity debt positions | | | | | | | | | | |
| 70 Corporate debt positions | | | | | | | | | | |
| 71 Equity | | | | | | | | | | |
| 72 Capital requirement for de minimis exposures | | | | | | | | | | |
| 73 Market risk equivalent assets | - | - | - | - | - | - | - | - | - | |
| 74 Other RWA | | | | | | | | | | |
| 75 Excess eligible credit reserves not included in tier 2 capital | | | | | | | | | | |
| 76 Total RWA | _ | _ | _ | - | _ | _ | _ | _ | _ | |

| | | Dank | | ., | in Baseline | | | | | | | | | |
|--|--|---------------------------------------|-----|------|-------------|------------|-------------------------|------------|-----|-----|-----|---------|-----------------------------------|-----------|
| bem | Notes | Actual in \$Millions As of Date | | PQ2 | PQ3 | Pro PQ4 | jected in \$Mill PQ5 | ons PQ6 | PQ7 | PQ8 | PQ9 | PQ2-PQ5 | Sums in \$Millions PQ 6 - PQ 9 | 9-Quarter |
| 1 | Schedule RI-A.—Changes in Bank Coulty Capital Total bank equity capital most recently reported for the end of previous QUARTER | | | | | | | | | | | | | |
| 2 | Total mank equity captus most recently reported for the end of previous QUAKTER. **Effect of changes in accounting principles and corrections of material accounting errors **Balance end of previous QUARTER as restated (sum of items 1 and 2) | | | | - | _ | - | | | | | - | | |
| 4 | Net income (loss) attributable to bank | | | - | | | | | | - | | | | |
| | Sale of perpetual preferred stock (excluding treasury stock transactions): | | | | | | | | | | | | | |
| 5 | Sale of perpetual preferred stock, gross | | | | | | | | | | | | | |
| 6 | Conversion or retirement of perpetual preferred stock Sale of common stock: Sale of common stock: | | | | | | | | | | | | | |
| 8 | Sale of common stock, gross Convenion or retirement of common stock | | | | | | | | | | | - : | | |
| 9 | | | | | | | | | | | | - : | | |
| 11 | Changes incident to business combinations, net Cash dividends declared on preferred stock | | | | | | | | | | | - | | |
| 14 | Cash dividends declared on common stock Other comprehensive income | - | - | | | | | | | | | - | | |
| 15 | | | | | | | | | | | | | | |
| 16 17 | Other adjustments to equity capital (not included above)* Total bank equity capital end of current period (sum of items 3, 4, 5, 6, 7, 8, 9, 11, 14, 15, 16, less items 10, 12, 13) | | | | | | | | | | | | | |
| | items 10, 12, 13) | | | | | | | | | | | | | |
| | Schedule RC-R per general risk-based capital rules | | | | | | | | | | | | | |
| 18 | Ties 1 control | | | | | | | | | | | | | |
| 19 | Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a positive value; | | | | | | - | - | - | - | - | | | |
| 11 | That has the spirit quality of the control of the c | | | | | | | | | | | | | |
| 12 | intria and subsequent apparation or PASE ASC 715-20 (former PASE statement No. 156) to certified benefit postretierement plans (if a gain, report as a positive value; if a loss, report as a negative value) Nonqualifying perpetual preferred stock. | | | | | | | | | | | | | |
| 14 | Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries | | | | | | | | | | | | | |
| 25 | Disallowert moduall and other disallowert intentible assets | | | | | | | | | | | | | |
| | Disaflowed goodwill and other disaflowed intangible assets Camulative change in fair value of all financial liabilities accounted for under a fair value option that is | | | | | | | | | | | | | |
| 18 | Unansouse poocess and core reasoness transpose assets Considative temps in fast value of all financial liabilities accounted for under a fair value option that is included in retained searcing and is attributable to charge in the bank's own creditmenthiness (if a not solicities from the financial Consideration of the consi | | | | | | | | | | | | | |
| 19 | Disallowed servicing assets and purchased credit card relationships Disallowed deferred tax assets | | | | | | | | | | | | | |
| 11 | Other additions to (deductions from) Tier 1 capital** Tier 1 capital (sum of Herns 28 and 31, less items 29 through 30) | | | | | | | | | | | | | |
| - | Tier 2 capital (sum of Herns 28 and 31, less items 29 through 30) Tier 2 capital | | | - | | - | | | | | | | | |
| 33 | Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except | | | | | | | | | | | | | |
| 35 | Qualifying subordinated delst, redeemable preferred stock, and restricted core capital elements (except Cumulative perspetual preferred stock industable in Tier 2 capital Allowance for hean and lease losses includable in Tier 2 capital | | | | | | | | | | | | | |
| 36 37 38 | Unrealized gains on available-for-sale equity securities includable in Tier 2 capital Other Tier 2 capital components Int 2 capital components Int 2 capital cum of items 33 through 37) | | | | | | | | | | | | | |
| 39 39 | Allowable Tier 2 capital (lesser of item 32 or 38) | | | | | | | | | | | | | |
| 40 41 | Deductions for total risk-based capital Total risk-based capital (sum of items 32 and 39 less item 40) | | | | | | | | | | | | | |
| | Regulatory Capital per Revised Regulatory Capital Rule (July 2013) | | | | | | | | | | | | | |
| 42 | ADCI opt-out election? (enter "1" for Yes; enter "0" for No) | | | | | | | | | | | | | |
| 43 | Common equity tier 1 Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ISOP) shares | As of Date | PQ1 | PQ 2 | PQ3 | PQ4 | PQ5 | PQ6 | PQ7 | PQ8 | PQ9 | | | |
| 44 | (SCOP) shares Retained earnings Accumulated other comprehensive income (AOCI) | | | | | | | | | | | | | |
| 45 46 | Accumulated other comprehensive income (ACCI) Common equity tier 1 minority interest includable in common equity tier 1 capital Common equity tier 2 before adjustments and deductions (sum of items 43 through 46) | | | | | | | | | | | | | |
| 47 | | | | | | | | | | | | | | |
| | Common equity tier 1 capital: adjustments and deductions Goodwill net of associated deferred tax liabilities (DTLs) | | | | | | | | | | | | | |
| 48 49 | Goodwill net of associated otherwed tas liabelities (DTLs) Intergible associated (other than goodwill and mortgage servicing assets (M5As)), net of associated DTLs Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs | | | | | | | | | | | | | |
| 30 | Determine that assists (United that arises from not operating loss and tax credit carrycowards, not or any related valuation allowances and not of DTLs. If Hem 42 is "1" for "Yes", complete items 51 through 55 only for AOCI related adjustments. | | | | | | | | | | | | | |
| 51 | ij stem 426 2 jor 161, competen nemi 32 monugn 33 only jor AUCI resisted adjustments. AOCI related adjustments: Net usrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) | | | | | | | | | | | | | |
| 52 | an a positive value, in a total, report an a regione value; AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) | | | | | | | | | | | | | |
| 53 | AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value: if a loss, report as a negative value) | | | | | | | | | | | | | |
| 54 | ACIC related adjustments: Amounts recorded in ACIC attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant CAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) | | | | | | | | | | | | | |
| 55 | | | | | | | | | | | | | | |
| | AOCI related adjustments: 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) If Item 2/3 of "Of for "No" complete items 56 only for AOCI related adjustments. | | | | | | | | | | | | | |
| 56 | "If liens 4.5 in "O" for "No", complete item 56 early for AGD related adjustments. AGD related adjustments: Accumulated or again [low] on one of flow her large included in AGD, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the badging of items should be applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balances short (if a galan, report as a negative value) | | | | | | | | | | | | | |
| 57 | balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: | - | | - | | | - | | | | | | | |
| | Other deductions from (additions to) common equity tier capital I before threshold-based deductions: Unrealised net gain (joss) related to changes in the list value of failabilities that are due to changes in own credit rule (if a gain, report as a polision value, if a loss, report as a register value). | | | | | | | | | | | | | |
| 58 59 | All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions Non-significant investments in the capital of successolidated financial institutions in the form of common stock that exceed the 20 percent threshold for non-significant investments | | | | | | | | | | | | | |
| 60 61 | stock that exceed the 30 percent threshold for non-significant investments Subtotal (item 47 minus items 48 through 59) | | | | | | | | | | | | | |
| 61 | Soluted (Rem Of mison learns 46 through 59) Spilling and invalentation in the capital of unconcelledated financial institutions in the form of common stock, not of associated DTLs, that exceed the 10 percent common equity filer 1 capital deduction threshold (Jimm 2) | | | | | | | | | | | | | |
| 62 | MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (item 97) | - | - | - | - | - | - | - | - | - | - | | | |
| 63 | threshold (litem 97) 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 (item 200) | | | | | | | | | | | | | |
| 64 | Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock. What, not of associated DTLs; and DTAs strange from temporary differences that could not be realized through not operating loss camplacks, not of related valuation allowances and not of DTLs; that exceeds the 23 percent common early ties 1 capital deduction throughold (film 105) DTLs; that exceeds the 23 percent common early ties 1 capital deduction throughold (film 105) | | | | | | | | | | | | | |
| 65 | DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold (item 105) | _ | | | | | | | | | | | | |
| 66 | Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions Total adjustments and deductions for common equity tier 1 capital (sum of items 61 through 65) | - | - | | | | | | | | | | | |
| 57 | local adjustments and deductions for common equity for 1 capital (sum of nams of through 60) Common equity fier 1 capital | | | | | | | | | | | | | |
| 68 | Additional tier I capital Additional tier I capital instruments plus related surplus | | | | | | | | | | | | | |
| 59 70 | 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 | | | | | | | | | | | | | |
| 71 | Additional tier 1 capital before deductions Additional tier 1 capital deductions | | | | | | | | | | | | | |
| 73 | Additional tier 1 capital | | | | | | | | | | | | | |
| 14 | Tier 2 capital Tier 1 capital (sum of items 67 and 73) | | | | | | | | | | | | | |
| | Tier 2 capital | | | | | | | | | | | | | |
| 15 | Ther Zoapital instruments plus related surplus Non-qualifying capital instruments subject to phase out from tier 2 capital | | | | | | | | | | | | | |
| 17 | iter z ceptiki intercinieteri paur retaece skeptus Non-qualifying capital instruments unique to phase out from tier 2 capital Total capital minority interest that in not included in tier 1 capital Alfowance for how and sea losses includables in tier 2 capital Alfowance for how and sea losses includables in tier 2 capital Alfowance for how and sea losses includables in tier 2 capital | | | | | | | | | | | | | |
| 9 | (Advanced approaches that exit parallel run only); eligible credit reserves includable in tier 2 capital Urrealized 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 | | _ | _ | | | | | | | | | | |
| 1 | available-for-side equity exposures includable in tim2 capital Thir 2 capital fore deductions (Advanced approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedules. | | | | | | | | | | | | | |
| - | parvances approaches that exit parallel run only): Tier 2 capital before deductions, reflective of transition procedures | | | | | | | | | | | | | |
| 2 | Tier 2 capital deductions | | | | | | | | | | | | | |
| 3 4 | Tier 2 capital | | | | _ | _ | _ | | | | | | | |
| 3 | (Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures | | | | | | | | | | | | | |
| 82 83 84 85 | (Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total and its (trans of items 14 and 84) | | | _ | | | | | | | | | | |
| 83 84 85 86 87 | (Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total capital (sum of items 74 and 84) (Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85) | | | | | | - | - | | - | | | | |
| 2 3 4 5 6 7 | (Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total capital (sum of items 74 and 84) (Advanced approaches that exit parallel run only): Total capital(sum of items 74 and 85) | | | | | | | | | | | | | |
| 12 13 14 15 15 | (Advanced approaches that exit parallel run only): Tier 2 capital, reflective of transition procedures Total capital Total and its (trans of items 14 and 84) | | | | | | | | | | | | | |
| 82 83 84 85 86 87 | [Advanced approaches that set the parellel on mode). The Z capital, of effective of it wealthen procedures Testion capital from 25 and 264 [Molecular opposition than 250 [Molecular opposition than 25 | | | | | | | | | | | | | |
| 82 83 84 85 86 87 88 88 89 90 | [Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American | | | | - | - | | | | - | | | | |
| 12 13 14 15 15 16 17 | [Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American | | | | - | - | | | | | | | | |
| 82 83 84 85 86 87 | [Advanced approaches that set the parellel rest mode). The Z capital, a effective of the mellitary procedures. Technicappilar Technicappilar Technicappilar Control (1997). The Control (1997) and the Contro | | | | - | - | | | - | | - | | | |
| 2 3 4 5 6 7 8 9 0 | [Advanced approaches that set all parallel on each [Tim 2 capital, a effective of transition procedures Testic capital [American American | | | | - | - | | - | - | : | | | | |

Bank Capital Worksheet (DFAST): XYZ in Baseline

| | | Actual in sMillions | | | | Pro | jected in \$Milli | ons | | | | | Sums in \$Millions | |
|--------------------------|--|------------------------|-----|------|-----|-----|-------------------|-----|-----|-----|-----|---------|--------------------|-----------|
| 95 96 97 | Martages servicing assets not of related deferred tax Sublikins (Stem 92 minus litem 94) 10 percent common equity the 1 deduction threshold (20 percent of litem 66) Amount to be deducted from common equity the 1 due to 20 percent deduction threshold (prester of litem 50) The 1 minus limes 1 for or zero) | As of Date | PQ1 | PQ 2 | PQ3 | PQ4 | PQ5 | PQ6 | PQ7 | PQ8 | PQ# | PQ2-PQ5 | PQ6-PQ9 | 9-Quarter |
| 97 | Amount to be deducted from common equity tier 1 due to 20 percent deduction threshold (greater of item 95 minus item 96 or zero) | | | | | | | | | | | | | |
| | DIAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation dilowances and net of DTLs | | | | | | | | | | | | | |
| 98 | DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs | | | | | | | | | | | | | |
| 99 100 | net of related valuation allowances and net of DTLs 10 percent common equity the: 1 deduction threshold (10 percent of item 60) Amount to be deducted from common equity tier 1 due to 30 percent deduction threshold (greater of item 98 minus item 99 or zero) | | | | | | | | | | - | | | |
| | Aggregate of items subject to the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences) | | | | | | | | | | | | | |
| 101 102 | Sum of items 10, 95, and 98 15 percent common equity tier 1 deduction threshold (15 percent of item 60) | - | - | - | - | - | - | - | - | - | - | | | |
| 103 104 | Sum of Items 92, 97, and 100 Item 931 minus Item 103 | _ | | | | | | | | | - | | | |
| 105 | Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold, prior transition provision (greater of item 104 minus item 102 or zero) | _ | _ | | | | | | | | | | | |
| | Total Assets for the Leverage Ratio | | | | | | | | | | | | | |
| 107 | Total Assets for the Leverage Ratio Average total crossificated assets Average total crossificated assets Debutedines from consenso equipy fair 1 capital and additional fair 1 capital Other deductions from Indiditions to all passets for loverage ratio purposes Total assets for the lawarge ratio (Spen 100 Simus Rems 1007 and 100) | _ | | | | - | - | - | - | - | - | | | |
| | | | | | | | | | | | | | | |
| 110 111 112 | The La commission (specific " The La commission (specific ") The La copie of specific (specific specific spec | | | | | | | | | | | | | |
| 112 113 114 | Tier 1 capital per general risk-based capital rules (item 32) Tier 2 capital per revised regulatory capital rule (item 74) **Text language per session of the capital rule (item 74) **Text la | - 1 | - | | | | | | | | - | | | |
| 115 116 | Total capital per revised regulatory capital rule (item 86) (Advanced approaches that exit parallel run only): Total capital per revised regulatory capital rule (item | - | - | | | | | | | | - | | | |
| 117 | 87) Total risk-weighted assets using general risk-based capital rules | - | - | | | | | | - | | - | | | |
| 118 119 | Total risk-weighted assets using general risk-based capital udes Total risk-weighted assets wing started risked general. (Advanced approaches that exit parallel run only); total risk-weighted assets using advanced approaches risk-weighted assets using safesanced approaches risk-weighted assets using advanced approaches risk-weighted assets using safesanced approaches risk-weighted assets wing safesanced assets | | | | | | | | | | | | | |
| 120 | Total assets for the leverage ratio per revised regulatory capital rule(item 107) | | | | | | | | | | | | | |
| 121 122 | Tier I common ratio (%) Common equity tier I ratio (%) | | | | | | | | | | | | | |
| | Common equity tier 1 ratio (%)/Advanced approaches that exit parallel run only) | | | | | | | | | | | | | |
| 124 125 | Tier 1 capital ratio (%) Tier 1 capital ratio (%)(Advanced approaches that exit parallel run only) | | | | | | | | | | | | | |
| 126 | Total capital ratio (%) (item 114 or 115 divided by item 117 or 118) | | | | | | | | | | | | | |
| | Total capital ratio (K)(Advanced approaches that exit parallel run cely) Tier 1 leverage ratio (K) | | | | | | | | | | | | | |
| 120 | Her 1 severage ratio (34) | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 139 | Is the bank internationally active for purposes of the qualifying restricted core capital limit tests? | | | | | | | | | | | | | |
| 140 | Schedule RC F—Other Assets Not deferred fax assets | | | | | | | | | | | | | |
| | Schedule RC-G-Other Liabilities Not deferred tax liabilities | | | | | | | | | | | | | |
| | THIS METERS WAS INDUSTRIAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 145 | Disallowed Deferred Tax Assets Calculation (Schedule RC-R Instructions) (a) Enter the tier 1 substatal | | | | | | | | | | - | | | |
| 146 147 148 149 | Triallean of Medicard Tax Associated Calculation (Naheduk RC & Instructions) (Die there Works 1 shallow a Louise Land 1 shall | - | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 151 | (e) Amount of deferred tax assets that is dependent upon future taxable income (f) Exter the portion of (e) that the bank could realize within the next 12 months based on its projected future taxable income. | | | | | | | | | | | | | |
| 152 153 154 | (gifter ministrum of (f) and (b) (b) Subtract (gifterm (s), cannot be less than 0 (most equal item 30) Future taxes paid used to determine lines 152 Future taxes in incores comistent with item 152 | | | - | - | - : | - : | | - | | - | | | |
| 155 | Future taxable income consistent with item 152 | | | | | | | | | | | | | |
| 156 157 | Vauter kaude in icone cominister drift hen 152 Speakenseald Guid Aution information, insport in BAllions unless otherwise notedi**** Code disclared selection of excension stock Code disclared selection of excension stock Common dividents per share (s) | | | | | | | | | | | | | |
| 158 | Common dividends per share (\$) | - | | - | - | - | - | - | - | | | | | |
| 160 161 | Other issuance of common stock Total issuance of common stock | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 164 | Other share repurchase Total share repurchases | _ | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | Memoranda "Hease break out and explain below other adjustments to equity capital: | | | | | | | | | | | | | |
| 167 | **Hease break out and explain below other adjustments to equily capital: | | | | | | | | | | | | | |
| | "Please break out and explain below other additions to (deductions from) Tier 1 capital: | | | | | | | | | | | | _ | |
| 168 | | | | | | | | | | | | | | |
| 169 170 171 | "The anomals is also also a facility of the second of the | | | | | | | | | | | | J | |
| 172 | | | | | | | | | | | | | | |
| | The following cells provide checks of the internal consistency of the projected schedules. Please ensure that these cells are all TRUE" before the worksheet is submitted. | | 1 1 | | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|---|-------|------|------|------|------|------|------|------|-----|------|
| | First Lien Mortgages (in Domestic Offices) | | | | | | | | | | |
| 1 | Balances | | | | | | | | | | |
| 2 | New originations | | | | | | | | | | |
| 3 | Paydowns | | | | | | | | | | |
| 4 | Asset Purchases | | | | | | | | | | |
| 5 | Asset Sales | | | | | | | | | | |
| 6 | Loan Losses | | | | | | | | | | |
| 7 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 8 | Cumulative interim loan losses - PCI | | | | | | | | | | |
| | First Lien HELOANs (in Domestic Offices) | | | | | | | | | | |
| 9 | Balances | | | | | | | | | | |
| 10 | New originations | | | | | | | | | | |
| 11 | Paydowns | | | | | | | | | | |
| 12 | Asset Purchases | | | | | | | | | | |
| 13 | Asset Sales | | | | | | | | | | |
| 14 | Loan Losses | | | | | | | | | | |
| 15 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 16 | Cumulative interim loan losses - PCI | | | | | | | | | | |
| | Closed-End Junior Liens (in Domestic Offices) | | | | | | | | | | |
| 17 | Balances | | | | | | | | | | |
| 18 | New originations | | | | | | | | | | |
| 19 | Paydowns | | | | | | | | | | |
| 20 | Asset Purchases | | | | | | | | | | |
| 21 | Asset Sales | | | | | | | | | | |
| 22 | Loan Losses | | | | | | | | | | |
| 23 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 24 | Cumulative interim loan losses - PCI | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|--|-------|------|------|------|------|------|------|------|-----|------|
| I | HELOCs (in Domestic Offices) | | | | | | | | | | |
| 25 | Balances | - | - | - | - | - | - | - | - | - | - |
| 26 | Balance from vintages < PQ 1 | | | | | | | | | | |
| 27 | Balance from vintage PQ 1 - PQ 5 | | | | | | | | | | |
| 28 | Balance from vintage PQ 6 - PQ 9 | | | | | | | | | | |
| 29 | Paydowns | | | | | | | | | | |
| 30 | Asset Purchases | | | | | | | | | | |
| 31 | Asset Sales | | | | | | | | | | |
| 32 | Loan Losses | | | | | | | | | | |
| 33 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 34 | Cumulative interim loan losses - PCI | | | | | | | | | | |
| i | First Lien Mortgages and HELOANs (International) | | | | | | | | | | |
| 35 | Balances | | | | | | | | | | |
| 36 | New originations | | | | | | | | | | |
| 37 | Paydowns | | | | | | | | | | |
| 38 | Asset Purchases | | | | | | | | | | |
| 39 | Asset Sales | | | | | | | | | | |
| 40 | Loan Losses | | | | | | | | | | |
| 41 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 42 | Cumulative interim loan losses - PCI | | | | | | | | | | |
| (| Closed-End Junior Liens and HELOCs (International) | | | | | | | | | | |
| 43 | Balances | | | | | | | | | | |
| 44 | New originations | | | | | | | | | | |
| 45 | Paydowns | | | | | | | | | | |
| 46 | Asset Purchases | | | | | | | | | | |
| 47 | Asset Sales | | | | | | | | | | |
| 48 | Loan Losses | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|--|-------|------|------|------|------|------|------|------|-----|------|
| 49 | Cumulative interim loan losses - Non PCI | | | | | | | | | | |
| 50 | Cumulative interim loan losses - PCI | | | | | | | | | | |

| | | | | | | | ctca III φι·· | | | | |
|------|----------------------------------|-------|------|------|------|------|---------------|------|------|-----|------|
| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
| | Corporate Card (Domestic) | | | | | | | | | | |
| 51 | Balances | | | | | | | | | | |
| 52 | Paydowns | | | | | | | | | | |
| 53 | Asset Purchases | | | | | | | | | | |
| 54 | Asset Sales | | | | | | | | | | |
| 55 | Loan Losses | | | | | | | | | | |
| | Business Card (Domestic) | | | | | | | | | | |
| 56 | Balances | | | | | | | | | | |
| 57 | Paydowns | | | | | | | | | | |
| 58 | Asset Purchases | | | | | | | | | | |
| 59 | Asset Sales | | | | | | | | | | |
| 60 | Loan Losses | | | | | | | | | | |
| | Charge Card (Domestic) | | | | | | | | | | |
| 61 | Balances | - | - | - | - | - | - | - | - | - | - |
| 62 | Balance from vintages < PQ 1 | | | | | | | | | | |
| 63 | Balance from vintage PQ 1 - PQ 5 | | | | | | | | | | |
| 64 | Balance from vintage PQ 6 - PQ 9 | | | | | | | | | | |
| 65 | Paydowns | | | | | | | | | | |
| 66 | Asset Purchases | | | | | | | | | | |
| 67 | Asset Sales | | | | | | | | | | |
| 68 | Loan Losses | | | | | | | | | | |
| | | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|---|-------|------|------|------|------|------|------|------|-----|------|
| | Bank Card (Domestic) | | | | | | | | | | |
| 69 | Balances | - | - | - | - | - | - | - | - | - | - |
| 70 | Balance from vintages < PQ 1 | | | | | | | | | | |
| 71 | Balance from vintage PQ 1 - PQ 5 | | | | | | | | | | |
| 72 | Balance from vintage PQ 6 - PQ 9 | | | | | | | | | | |
| 73 | Paydowns | | | | | | | | | | |
| 74 | Asset Purchases | | | | | | | | | | |
| 75 | Asset Sales | | | | | | | | | | |
| 76 | Loan Losses | | | | | | | | | | |
| | Business and Corporate Card (International) | | | | | | | | | | |
| 77 | Balances | | | | | | | | | | |
| 78 | Paydowns | | | | | | | | | | |
| 79 | Asset Purchases | | | | | | | | | | |
| 80 | Asset Sales | | | | | | | | | | |
| 81 | Loan Losses | | | | | | | | | | |
| | Bank and Charge Card (International) | | | | | | | | | | |
| 82 | Balances | | | | | | | | | | |
| 83 | Paydowns | | | | | | | | | | |
| 84 | Asset Purchases | | | | | | | | | | |
| 85 | Asset Sales | | | | | | | | | | |
| 86 | Loan Losses | | | | | | | | | | |
| | Auto Loans (Domestic) | | | | | | | | | | |
| 87 | Balances | | | | | | | | | | |
| 88 | New originations | | | | | | | | | | |
| 89 | Paydowns | | | | | | | | | | |
| 90 | Asset Purchases | | | | | | | | | | |
| 91 | Asset Sales | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|-------------|-------|------|------|------|------|------|------|------|-----|------|
| 92 | Loan Losses | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|-----------------------------|-------|------|------|------|------|------|------|------|-----|------|
| Α | uto Loans (International) | | | | | | | | | | |
| 93 | Balances | | | | | | | | | | |
| 94 | New originations | | | | | | | | | | |
| 95 | Paydowns | | | | | | | | | | |
| 96 | Asset Purchases | | | | | | | | | | |
| 97 | Asset Sales | | | | | | | | | | |
| 98 | Loan Losses | | | | | | | | | | |
| Α | uto Leases (Domestic) | | | | | | | | | | |
| 99 | Balances | | | | | | | | | | |
| 100 | New originations | | | | | | | | | | |
| 101 | Paydowns | | | | | | | | | | |
| 102 | Asset Purchases | | | | | | | | | | |
| 103 | Asset Sales | | | | | | | | | | |
| 104 | Loan Losses | | | | | | | | | | |
| Α | auto Leases (International) | | | | | | | | | | |
| 105 | Balances | | | | | | | | | | |
| 106 | New originations | | | | | | | | | | |
| 107 | Paydowns | | | | | | | | | | |
| 108 | Asset Purchases | | | | | | | | | | |
| 109 | Asset Sales | | | | | | | | | | |
| 110 | Loan Losses | | | | | | | | | | |
| S | tudent Loan | | | | | | | | | | |
| 111 | Balances | | | | | | | | | | |
| 112 | New originations | | | | | | | | | | |
| 113 | Paydowns | | | | | | | | | | |
| 114 | Asset Purchases | | | | | | | | | | |
| 115 | Asset Sales | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|-------------|-------|------|------|------|------|------|------|------|-----|------|
| 116 | Loan Losses | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|---|-------|------|------|------|------|------|------|------|-----|------|
| S | mall Business Loan - Scored (Domestic) | | | | | | | | | | |
| 117 | Balances | | | | | | | | | | |
| 118 | New originations | | | | | | | | | | |
| 119 | Paydowns | | | | | | | | | | |
| 120 | Asset Purchases | | | | | | | | | | |
| 121 | Asset Sales | | | | | | | | | | |
| 122 | Loan Losses | | | | | | | | | | |
| S | mall Business Loan - Scored (International) | | | | | | | | | | |
| 123 | Balances | | | | | | | | | | |
| 124 | New originations | | | | | | | | | | |
| 125 | Paydowns | | | | | | | | | | |
| 126 | Asset Purchases | | | | | | | | | | |
| 127 | Asset Sales | | | | | | | | | | |
| 128 | Loan Losses | | | | | | | | | | |
| C | Other Consumer Loans and Leases (Domestic) | | | | | | | | | | |
| 129 | Balances | | | | | | | | | | |
| 130 | New originations | | | | | | | | | | |
| 131 | Paydowns | | | | | | | | | | |
| 132 | Asset Purchases | | | | | | | | | | |
| 133 | Asset Sales | | | | | | | | | | |
| 134 | Loan Losses | | | | | | | | | | |
| C | Other Consumer Loans and Leases (International) | | | | | | | | | | |
| 135 | Balances | | | | | | | | | | |
| 136 | New originations | | | | | | | | | | |
| 137 | Paydowns | | | | | | | | | | |
| 138 | Asset Purchases | | | | | | | | | | |
| 139 | Asset Sales | | | | | | | | | | |

| Item | | As-of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ8 | PQ 9 |
|------|-------------|-------|------|------|------|------|------|------|------|-----|------|
| 140 | Loan Losses | | | | | | | | | | |

| | | | | | | | Vintage | | | | | | | row should be i |
|--|------------|-------------|----------|-------------|------------|--------------|-----------------|-------------|-------------------|------------|------------|--------------------------|------------|---|
| Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baseline Only |
| original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| utstanding UPB (Excluding Exempt opulation) | | | | | | | | | | | | | - | Baseline Only |
| elinquency Status as of 3Q (Excluding empt Population) | | | | | | | | | | | | | | |
| Current | | | | | | | | | | | | | - | Baseline Only |
| Past due 30 to 89 days | | | | | | | | | | | | | - | Baseline Only |
| Past due 90 to 179 days | | | | | | | | | | | | | - | Baseline Only |
| Past due 180+ days | | | | | | | | | | | | | - | Baseline Only |
| et Credit Loss Realized to-date (Excluding sempt Population) | | | | | | | | | | | | | - | Baseline Only |
| epurchase Requests Outstanding (Excluding lempt Population) | | | | | | | | | | | | | - | Baseline Only |
| stimated Lifetime Net Credit Losses (xcluding Exempt Population) | | | | | | | | | | | | | - | All Scenarios |
| rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt | | | | | | | | | | | | | | |
| opulation) | | | | | | | | | | | | | - | All Scenarios |
| · | HC UNABLE | E TO REPORT | OUTSTAND | DING UPB O | R DELINQUE | NCY INFORM | | UESTED IN | ΓABLE A.1 | | | | - | All Scenarios |
| ble A.2 LOANS SOLD TO FANNIE MAE, B | | | | | • | | Vintage | • | | | | | | All Scenarios |
| ble A.2 LOANS SOLD TO FANNIE MAE, B | BHC UNABLE | 2005 | OUTSTANE | DING UPB OI | R DELINQUE | NCY INFORM | | UESTED IN 1 | 7ABLE A.1 2012 | 2013 | 2014 | Unallocated | - Total | |
| ible A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB | | | | | • | | Vintage | • | | 2013 | 2014 | Unallocated | - | Baseline Only |
| Able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt | | | | | • | | Vintage | • | | 2013 | 2014 | Unallocated | | Baseline Only Baseline Only |
| Able A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt pulation) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt | | | | | • | | Vintage | • | | 2013 | 2014 | Unallocated | - | Baseline Only Baseline Only Baseline Only |
| hble A.2 LOANS SOLD TO FANNIE MAE, B Millions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt pulation) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt | | | | | • | | Vintage | • | | 2013 | 2014 | Unallocated | - | Baseline Only Baseline Only |
| Able A.2 LOANS SOLD TO FANNIE MAE, B Aillions iginal UPB iginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt Population) ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt Population) | 2004 | 2005 | | | • | 2009 | Vintage 2010 | 2011 | | 2013 | 2014 | Unallocated | - | Baseline Only Baseline Only Baseline Only |
| Able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt population) able A.3 Loss Projections for LOANS SOLD | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 Proj | Vintage 2010 | 2011 | 2012 | | | | | Baseline Only Baseline Only Baseline Only |
| population) able A.2 LOANS SOLD TO FANNIE MAE, B Millions riginal UPB riginal UPB (Excluding Exempt Population) sutstanding UPB (Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt Population) able A.3 Loss Projections for LOANS SOLD Millions rojected Future Losses to BHC Charged to | 2004 | 2005 | | | • | 2009 | Vintage 2010 | 2011 | | 2013 P8 | 2014 P9 | Unallocated P10 or Later | - | Baseline Only Baseline Only Baseline Only |

Table B.1 LOANS SOLD TO FREDDIE MAC, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
|------|------|------|------|------|------|------|------|------|------|------|-------------|-------|-----------|
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | Baseline |
| | | | | | | | | | | | | - | All Scena |
| | | | | | | | | | | | | | All Scena |
| | | | | | | | | | | | | | |

Table B.2 LOANS SOLD TO FREDDIE MAC, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

| | | | | | | | Vintage | | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|---------------|
| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baseline Only |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) | | | | | | | | | | | | | _ | All Scenarios |

Table B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC

 Sprojected in \$Millions

 \$Millions
 P1
 P2
 P3
 P4
 P5
 P6
 P7
 P8
 P9
 P10 or Later
 Total

 Projected Future Losses to BHC Charged to Repurchase Reserve
 Image: Control of the projected in \$Millions
 Projected Future Losses to BHC Charged to Repurchase Reserve

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

- All Scenarios

| Millions | | | | | | | Vintage | | | | | | | |
|--|----------------------|--------------|------|------|------------|------|------------------------------|------|------|------|------------|-------------------|------------|-------------------------------|
| | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baselir |
| riginal UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baselir |
| utstanding UPB (Excluding Exempt opulation) | | | | | | | | | | | | | - | Baselir |
| elinquency Status as of 3Q (Excluding xempt Population) | | , | | , | , | | | | | | | | | |
| Current | | | | | | | | | | | | | - | Baselir |
| Past due 30 to 89 days | | | | | | | | | | | | | - | Baseli |
| Past due 90 to 179 days | | | | | | | | | | | | | - | Baseli |
| Past due 180+ days | | | | | | | | | | | | | - | Baselii |
| et Credit Loss Realized to-date (Excluding empt Population) | | | | | | | | | | | | | - | Baselii |
| epurchase Requests Outstanding (Excluding Rempt Population) | | | | | | | | | | | | | _ | Baseli |
| oss to-date due to Denied Insurance | | | | | | | | | | | | | - | Baseli |
| timated Lifetime Net Credit Losses xcluding Exempt Population) | | | | | | | | | | | | | | All Sce |
| ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt epulation) | | | | | | | | | | | | | _ | All Sce |
| . , | | | | | | | | | | | | | | |
| able C.2 LOANS INSURED BY THE US GOV | /ERNMENT 2004 | (e.g. FHA, V | 2006 | 2007 | ORT OUTSTA | 2009 | OR DELING Vintage 2010 | 2011 | 2012 | 2013 | IN TABLE C | .1 Unallocated | Total - | Baselii |
| able C.2 LOANS INSURED BY THE US GOV Millions riginal UPB | | . • | | | | | Vintage | - | | | | | Total - | _ |
| Able C.2 LOANS INSURED BY THE US GOV Aillions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt | | . • | | | | | Vintage | - | | | | | Total - | Baseli |
| Able C.2 LOANS INSURED BY THE US GOV Millions riginal UPB riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to purchase Reserve (Excluding Exempt | | . • | | | | | Vintage | - | | | | | - | Baseli Baseli |
| Millions riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) opicted Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt population) | 2004 | 2005 | 2006 | 2007 | | | Vintage | - | | | | | - | Baselii Baselii Baselii |
| Millions riginal UPB (Excluding Exempt Population) utstanding UPB (Excluding Exempt population) ojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt | 2004 | 2005 | 2006 | 2007 | | 2009 | Vintage | 2011 | | | | | - | Baseli Baseli |

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

| | | | | | | | Vintage | | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|--------------|
| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baseline O |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline O |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline O |
| Delinquency Status as of 3Q (Excluding Exempt Population) | | ' | | | | | | | | 1 | | | | |
| Current | | | | | | | | | | | | | - | Baseline O |
| Past due 30 to 89 days | | | | | | | | | | | | | - | Baseline O |
| Past due 90 to 179 days | | | | | | | | | | | | | - | Baseline O |
| Past due 180+ days | | | | | | | | | | | | | - | Baseline O |
| Net Credit Loss Realized to-date (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline O |
| Repurchase Requests Outstanding (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline O |
| Estimated Lifetime Net Credit Losses (Excluding Exempt Population) | | | | | | | | | | | | | - | All Scenario |
| Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) | | | | | | | | | | | | | _ | All Scenario |

| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
|--|------|------|------|------|------|------|------|------|------|------|------|-------------|-------|---------------|
| Original UPB | | | | | | | | | | | | | - | Baseline Only |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) | | | | | | | | | | | | | - | All Scenarios |

Vintage

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

| | | | | Proj | ected in \$Mi | llions | | | | | | |
|---|----|----|----|------|---------------|--------|----|----|----|--------------|-------|---------------|
| \$Millions | P1 | P2 | Р3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total | _ |
| Projected Future Losses to BHC Charged to Repurchase Reserve | | | | | | | | | | | _ | All Scenarios |
| • | | | | | | | | | | | | All Scenarios |

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

| | | | | | | | Vintage | | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|---------------|
| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baseline Only |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Delinquency Status as of 3Q (Excluding Exempt Population) | | | | | ' | | | | | | | | | |
| Current | | | | | | | | | | | | | - | Baseline Only |
| Past due 30 to 89 days | | | | | | | | | | | | | - | Baseline Only |
| Past due 90 to 179 days | | | | | | | | | | | | | - | Baseline Only |
| Past due 180+ days | | | | | | | | | | | | | - | Baseline Only |
| Net Credit Loss Realized to-date (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Repurchase Requests Outstanding (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Estimated Lifetime Net Credit Losses (Excluding Exempt Population) | | | | | | | | | | | | | - | All Scenarios |
| Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) | | | | | | | | | | | | | - | All Scenarios |

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
|--|------|------|------|------|------|------|------|------|------|------|------|-------------|-------|---------------|
| Original UPB | | | | | | | | | | | | | - | Baseline Only |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline Only |
| Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) | | | | | | | | | | | | | - | All Scenarios |

Vintage

Projected in \$Millions

Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE

| \$Millions | P1 | P2 | Р3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total | _ |
|---|----|----|----|----|----|----|----|----|----|--------------|-------|---------------|
| Projected Future Losses to BHC Charged to Repurchase Reserve | | | | | | | | | | | - | All Scenarios |

\$Millions

Projected Future Losses to BHC Charged to Repurchase Reserve

| | | | | | | | Vintage | | | | | | | |
|---|------------------------|------------|-----------|-----------|------------|-----------|--------------------------------|-------------|------|------------|------------|--------------------------|-----------------|----------------------------------|
| Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total | |
| Original UPB | | | | | | | | | | | | | - | Baseline |
| Original UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline |
| Outstanding UPB (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline |
| elinquency Status as of 3Q (Excluding exempt Population) | | | | | | | | | | | | | | |
| Current | | | | | | | | | | | | | - | Baseline |
| Past due 30 to 89 days | | | | | | | | | | | | | - | Baseline |
| Past due 90 to 179 days | | | | | | | | | | | | | - | Baseline |
| Past due 180+ days | | | | | | | | | | | | | - | Baseline (|
| let Credit Loss Realized to-date (Excluding Exempt Population) | | | | | | | | | | | | | _ | Baseline |
| Repurchase Requests Outstanding (Excluding Exempt Population) | | | | | | | | | | | | | - | Baseline |
| Estimated Lifetime Net Credit Losses | | | | | | | | | | | | | _ | All Scena |
| | | | | | | | | | | | | | | |
| Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt | | | | | | | | | | | | | | |
| Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt | | | | | | | | | | | | | - | All Scena |
| Excluding Exempt Population) Projected Future Losses to BHC Charged to depurchase Reserve (Excluding Exempt Population) | LE TO REPO | DRT OUTSTA | NDING UPE | OR DELINQ | UENCY INFO | RMATION F | | N TABLE F.1 | | | | | - | All Scenai |
| Excluding Exempt Population) Projected Future Losses to BHC Charged to depurchase Reserve (Excluding Exempt Population) Fable F.2 WHOLE LOANS SOLD, BHC UNAB | LE TO REPO 2004 | DRT OUTSTA | NDING UPE | OR DELINQ | UENCY INFO | RMATION F | REQUESTED I Vintage 2010 | N TABLE F.1 | 2012 | 2013 | 2014 | Unallocated | - Total | All Scenai |
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) rable F.2 WHOLE LOANS SOLD, BHC UNAB | | | | | | | Vintage | | | 2013 | 2014 | Unallocated | | All Scenar |
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) Table F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB | | | | | | | Vintage | | | 2013 | 2014 | Unallocated | Total | Baseline (|
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB original UPB (Excluding Exempt Population) outstanding UPB (Excluding Exempt Population) | | | | | | | Vintage | | | 2013 | 2014 | Unallocated | Total - | Baseline Baseline |
| Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population) Fable F.2 WHOLE LOANS SOLD, BHC UNAB SMillions Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt | | | | | | | Vintage | | | 2013 | 2014 | Unallocated | Total - - | Baseline (Baseline (|
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) Fable F.2 WHOLE LOANS SOLD, BHC UNAB Millions Original UPB Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population) Foreign of the Charged to BHC Charged to | | | | | | | Vintage | | | 2013 | 2014 | Unallocated | Total - - | Baseline Baseline Baseline |
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions original UPB original UPB (Excluding Exempt Population) outstanding UPB (Excluding Exempt population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt | 2004 | | | | | 2009 | Vintage | 2011 | | 2013 | 2014 | Unallocated | Total - | Baseline Baseline |
| Excluding Exempt Population) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) able F.2 WHOLE LOANS SOLD, BHC UNAB Millions wriginal UPB riginal UPB (Excluding Exempt Population) rutstanding UPB (Excluding Exempt opulation) rojected Future Losses to BHC Charged to epurchase Reserve (Excluding Exempt opulation) | 2004 | | | | | 2009 | Vintage 2010 | 2011 | | 2013 P8 | 2014 P9 | Unallocated P10 or Later | Total - | Baseline Baseline Baseline |

P1

P2

Р3

P4

Projected in \$Millions

P5

P6

P7

P8

P9

P10 or Later

Total

- All Scenarios

Actual in \$Millions

REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES

Reserve, prior quarter Provisions during the quarter Net charges during the quarter Reserve, current quarter

| P0 | |
|----|---|
| | - |
| | - |
| | - |
| | - |

Table H.1 Sold Loans subject to completed settlements

| \$Millions | | | | | | | Vintage | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|
| Loans sold to Fannie Mae | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| Original UPB: Loans covered by completed settlements (Total) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (No remaining liability) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (liability remains) | | | | | | | | | | | | | - |
| Total Settlement paid | | | | | | | | | | | | | |
| Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) | | | | | | | | | | | | | |

Loans sold to Freddie Mac

Original UPB: Loans covered by completed settlements (Total)

Original UPB: Loans covered by completed settlements (No remaining liability)

Original UPB: Loans covered by completed settlements (liability remains)

settlements (liability remains)
Total Settlement paid

Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)

| | | | | | | Vintage | | | | | | |
|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|
| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | - |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | - |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | - |
| | | | | | | | | | | | | |

| | | | | | | | Vintage | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|
| Loans insured by the US Government (i.e. FHA/VA) | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| Original UPB: Loans covered by completed settlements (Total) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (No remaining liability) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (liability remains) | | | | | | | | | | | | | - |
| Total Settlement paid | | | | | | | | | | | | | |
| Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) | | | | | | | | | | | | | |
| | | | | | | | Vintage | | | | | | |
| Loans Securitized with Monoline Insurance | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| Original UPB: Loans covered by completed settlements (Total) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (No remaining liability) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (liability remains) | | | | | | | | | | | | | - |
| Total Settlement paid | | | | | | | | | | | | | |
| Portion of Settlement for contractual Representation and Warranty claims | | | | | | | | | | | | | |
| (excluding any penalties, damages, etc) | | | | | | | | | | | | | |
| | | | | | | | Vintage | | | | | | |
| Loans Securitized without Monoline Insurance | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| Original UPB: Loans covered by completed settlements (Total) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (No remaining liability) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (liability remains) | | | | | | | | | | | | | - |
| Total Settlement paid | | | | | | | | | | | | | |
| Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) | | | | | | | | | | | | | |

FR Y-14A Schedule A.2.b - Retail Repurchase

| | | | | | | | Vintage | | | | | | |
|--|------|------|------|------|------|------|---------|------|------|------|------|-------------|-------|
| Whole Loans Sold | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| Original UPB: Loans covered by completed settlements (Total) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (No remaining liability) | | | | | | | | | | | | | - |
| Original UPB: Loans covered by completed settlements (liability remains) | | | | | | | | | | | | | - |
| Total Settlement paid | | | | | | | | | | | | | |
| Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc) | | | | | | | | | | | | | |

14 Effective Yield (%)

Projected in \$Millions

| | | | | | | | Floje | ctea in \$Mi | IIIOII3 | | | |
|---|--|---|-------|------|------|------|---------------|----------------------|----------------|------|------|------|
| Item | First Lien Mortgages | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive | | | | | | | | | | |
| 2 | Allowance | Input as Positive | | | | | | | | | | |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive | | | | | | | | | | |
| | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on | | | | | | | | | | | |
| 5 | PCI Loans | Input as Positive | | | | | | | | | | |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive | | | | | | | | | | |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative | | | | | | | | | | |
| 8 | Cumulative Charge-offs to Date (to Allowance) | Input as Negative | | | | | | | | | | |
| 9 | Provisions to Allowance | Prov/(Reverse) | | | | | | | | | | |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative | | | | | | | | | | |
| 11 | Quarterly Charge-offs to Allowance | Input as Negative | | | | | | | | | | |
| 12 | Accretable Yield Remaining | Input as Positive | | | | | | | | | | |
| 13 | Accretable Yield Accreted to Income | Input as Negative | | | | | | | | | | |
| 14 | Effective Yield (%) | Input as Percentage | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | Droio | ctod in ¢Mi | llions | | | |
| ltem | Second Lien HEL OANS | Data Clarifications: | As of | PO 1 | PO 2 | DO 3 | | cted in \$Mi | | PO 7 | PO 8 | DO 9 |
| | Second Lien HELOANs Carry Value | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | Proje PQ 4 | cted in \$Mi PQ 5 | llions PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive | As of | PQ 1 | PQ 2 | PQ 3 | | | | PQ 7 | PQ 8 | PQ 9 |
| 1 2 | Carry Value Allowance | Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 | Carry Value Allowance Net Carry Value | Input as Positive Input as Positive Calculated | As of | PQ 1 | PQ 2 | PQ 3 | | | | PQ 7 | PQ 8 | PQ 9 |
| 1 2 | Carry Value Allowance Net Carry Value Unpaid Principal Balance | Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on | Input as Positive Input as Positive Calculated Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 | Carry Value Allowance Net Carry Value Unpaid Principal Balance | Input as Positive Input as Positive Calculated | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on | Input as Positive Input as Positive Calculated Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 5 6 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 5 6 7 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 5 6 7 8 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 5 6 7 8 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |
| 1 2 3 4 5 6 7 8 9 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | - | PQ 9 |

Input as Percentage

| | | | | | | | - | | | | | |
|---|---|---|-------|------|------|------|---------------|----------------------|----------------|------|------|------|
| Item | HELOCs | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive | | | | | | | | | | |
| 2 | Allowance | Input as Positive | | | | | | | | | | |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive | | | | | | | | | | |
| | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on | | | | | | | | | | | |
| 5 | PCI Loans | Input as Positive | | | | | | | | | | |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive | | | | | | | | | | |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative | | | | | | | | | | |
| 8 | Cumulative Charge-offs to Date (to Allowance) | Input as Negative | | | | | | | | | | |
| 9 | Provisions to Allowance | Prov/(Reverse) | | | | | | | | | | |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative | | | | | | | | | | |
| 11 | Quarterly Charge-offs to Allowance | Input as Negative | | | | | | | | | | |
| | | | | | | | | | | | | |
| 12 | Accretable Yield Remaining | Input as Positive | | | | | | | | | | |
| 13 | Accretable Yield Accreted to Income | Input as Negative | | | | | | | | | | |
| 14 | Effective Yield (%) | Input as Percentage | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | Droio | ctad in thi | llione | | | |
| ltem | Other (specify in documentation) | Data Clarifications: | As of | PO 1 | PO 2 | PO 3 | - | cted in \$Mi PO 5 | | PO 7 | PO 8 | PO 9 |
| | Other (specify in documentation) Carry Value | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | Proje PQ 4 | cted in \$Mi PQ 5 | llions PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Other (specify in documentation) Carry Value Allowance | Input as Positive | As of | PQ 1 | PQ 2 | PQ 3 | - | | | PQ 7 | PQ 8 | PQ 9 |
| 1 2 | Carry Value Allowance | Input as Positive Input as Positive | As of | PQ 1 | PQ 2 | PQ 3 | - | | | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value Allowance Net Carry Value | Input as Positive Input as Positive Calculated | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 | Carry Value Allowance Net Carry Value Unpaid Principal Balance | Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 | Carry Value Allowance Net Carry Value | Input as Positive Input as Positive Calculated | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on | Input as Positive Input as Positive Calculated Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 9 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 9 10 11 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative Input as Negative Input as Positive | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |
| 1 2 3 4 5 6 7 8 9 10 11 | Carry Value Allowance Net Carry Value Unpaid Principal Balance Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans Quarter Ending Non Accretable Difference (NAD) Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) Provisions to Allowance Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance Accretable Yield Remaining | Input as Positive Input as Positive Calculated Input as Positive Input as Positive Input as Positive Input as Negative Input as Negative Prov/(Reverse) Input as Negative Input as Negative Input as Negative | | | | | PQ 4 | PQ 5 | PQ 6 | - | | PQ 9 |

| | | | | | | | , | | | | | |
|----------|---|--|-------|------|------|------|------|------|------|------|------|------|
| Item | Portfolio to be acquired (specify in documentation) | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive | | | | | | | | | | |
| 2 | Allowance | Input as Positive | | | | | | | | | | |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive | | | | | | | | | | |
| 5 | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive | | | | | | | | | | |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive | | | | | | | | | | |
| 7 8 | Cumulative Charge-offs to Date (to NAD) Cumulative Charge-offs to Date (to Allowance) | Input as Negative Input as Negative | | | | | | | | | | |
| 9 | Provisions to Allowance | Prov/(Reverse) | | | | | | | | | | |
| 10 11 | Quarterly-Charge-offs to NAD Quarterly Charge-offs to Allowance | Input as Negative Input as Negative | | | | | | | | | | |
| 12 | Accretable Yield Remaining | Input as Positive | | | | | | | | | | |
| 13 | Accretable Yield Accreted to Income | Input as Negative | | | | | | | | | | |
| 14 | Effective Yield (%) | Input as Percentage | | | | | | | | | | |

FR Y-14A Schedule A.3.a - Projected OTTI for AFS Securities and HTM by Security

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses should reconcile to the total sum of projected losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

| Identifier Value | Actual MM/DD/YYYY Amortized Cost | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI |
|------------------|--|------------------------|-----------------------------|------------|
| | | | | |
| | | | | |
| | | | | |
| GRAND TOTAL | - | - | - | - |

| | AFS and HTM Securities | Threshold for Determining OTTI | Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance) | Discount Rate Methodology | Please provide the name(s) of any vendor(s) and any vendor model(s) that are used | Were all securities reviewed for potential OTTI (yes/no) for stress testing? | Macroeconomic/financial variables used in loss estimation |
|----|--|-----------------------------------|---|------------------------------|--|---|---|
| 1 | Agency MBS | | | | | | |
| 2 | Auction Rate Securities | | | | | | |
| 3 | CDO | | | | | | |
| 4 | CLO | | | | | | |
| 5 | CMBS | | | | | | |
| 6 | Common Stock (Equity) | | | | | | |
| 7 | Auto ABS | | | | | | |
| 8 | Credit Card ABS | | | | | | |
| 9 | Student Loan ABS | | | | | | |
| 10 | Other ABS (excl HEL ABS) | | | | | | |
| 11 | Corporate Bond | | | | | | |
| 12 | Covered Bond | | | | | | |
| 13 | Domestic Non-Agency RMBS (incl HEL ABS) | | | | | | |
| 14 | Foreign RMBS | | | | | | |
| 15 | Municipal Bond | | | | | | |
| 16 | Mutual Fund | | | | | | |
| 17 | Preferred Stock (Equity) | | | | | | |
| 18 | Sovereign Bond | | | | | | |
| | US Treasuries & Agencies | | | | | | |
| 20 | Other* | | | | | | |

^{*}For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if

| | | | | | PQ 1 | | | PQ 2 | | | PQ 3 | | | PQ 4 | |
|----|--------------------------|------------------------------------|---|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|
| | AFS and HTM Securities | Accounting Intent (AFS, HTM) | Actual Amortized Cost (MM/DD/Y YYY) | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI |
| 1 | Agency MBS | | | | | - | | | - | | | - | | | - |
| 2 | Auction Rate Securities | | | | | - | | | - | | | - | | | - |
| 3 | CDO | | | | | - | | | - | | | - | | | - |
| 4 | CLO | | | | | - | | | - | | | - | | | - |
| 5 | CMBS | | | | | - | | | - | | | - | | | - |
| 6 | Common Stock (Equity) | | | | | - | | | - | | | - | | | - |
| 7 | Auto ABS | | | | | - | | | - | | | - | | | - |
| 8 | Credit Card ABS | | | | | - | | | - | | | - | | | - |
| 9 | Student Loan ABS | | | | | - | | | - | | | - | | | - |
| 10 | Other ABS (excl HEL ABS) | | | | | - | | | - | | | - | | | - |
| 11 | Corporate Bond | | | | | - | | | - | | | - | | | - |
| 12 | Covered Bond | | | | | - | | | - | | | - | | | - |
| 13 | Domestic Non-Agency RMBS | | | | | - | | | - | | | - | | | - |
| 14 | Foreign RMBS | | | | | - | | | - | | | - | | | - |
| 15 | Municipal Bond | | İ | | | - | | | - | | | - | | | - |
| 16 | Mutual Fund | | | | | - | | | - | | | - | | | - |
| 17 | Preferred Stock (Equity) | | | | | - | | | - | | | - | | | - |
| 18 | Sovereign Bond | | | | | - | | | - | | | - | | | - |
| 19 | US Treasuries & Agencies | | | | | - | | | - | | | - | | | - |
| 20 | Other* | | | | | - | | | - | | | - | | | - |
| 21 | GRAND TOTAL | C | 0 | - | - | - | - | - | - | - | 0 | - | C | 0 | - |

^{*}For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

| | | | | | PQ 5 | | | PQ 6 | | | PQ 7 | | | PQ 8 | |
|----|--------------------------|------------------------------------|---|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|------------------------|-----------------------------|------------|
| | AFS and HTM Securities | Accounting Intent (AFS, HTM) | Actual Amortized Cost (MM/DD/Y YYY) | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI |
| 1 | Agency MBS | | | | | - | | | - | | | - | | | - |
| | Auction Rate Securities | | | | | - | | | - | | | - | | | - |
| 3 | CDO | | | | | - | | | - | | | - | | | - |
| 4 | CLO | | | | | - | | | - | | | - | | | - |
| 5 | CMBS | | | | | - | | | - | | | - | | | - |
| 6 | Common Stock (Equity) | | | | | - | | | - | | | - | | | - |
| | Auto ABS | | | | | - | | | - | | | - | | | - |
| 8 | Credit Card ABS | | | | | - | | | - | | | - | | | - |
| 9 | Student Loan ABS | | | | | - | | | - | | | - | | | - |
| 10 | Other ABS (excl HEL ABS) | | | | | - | | | - | | | - | | | - |
| 11 | Corporate Bond | | | | | - | | | - | | | - | | | - |
| 12 | Covered Bond | | | | | - | | | - | | | - | | | - |
| | Domestic Non-Agency RMBS | | | | | - | | | - | | | - | | | - |
| | Foreign RMBS | | | | | - | | | - | | | - | | | - |
| | Municipal Bond | | | | | - | | | - | | | - | | | - |
| 16 | Mutual Fund | | | | | - | | | - | | | - | | | - |
| | Preferred Stock (Equity) | | | | | - | | | - | | | - | | | - |
| | Sovereign Bond | | | | | - | | | - | | | - | | | - |
| | US Treasuries & Agencies | | | | | - | | | - | | | - | | | - |
| | Other* | | | | | - | | | - | | | - | | | - |
| | GRAND TOTAL | C | 0 | 0 | 0 | - | 0 | 0 | - | 0 | 0 | - | C | 0 | - |

^{*}For 'Other' AFS securities, please provide name of security type i

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

| | | | | | PQ 9 | |
|----|--------------------------|------------------------------------|---|------------------------|-----------------------------|------------|
| | AFS and HTM Securities | Accounting Intent (AFS, HTM) | Actual Amortized Cost (MM/DD/Y YYY) | Credit Loss Portion | Non- Credit Loss Portion | Total OTTI |
| 1 | Agency MBS | | | | | - |
| 2 | Auction Rate Securities | | | | | - |
| 3 | CDO | | | | | - |
| 4 | CLO | | | | | - |
| 5 | CMBS | | | | | - |
| 6 | Common Stock (Equity) | | | | | - |
| 7 | Auto ABS | | | | | - |
| 8 | Credit Card ABS | | | | | - |
| 9 | Student Loan ABS | | | | | - |
| 10 | Other ABS (excl HEL ABS) | | | | | - |
| 11 | Corporate Bond | | | | | - |
| 12 | Covered Bond | | | | | - |
| 13 | Domestic Non-Agency RMBS | | | | | - |
| 14 | Foreign RMBS | | | | | - |
| 15 | Municipal Bond | | | | | - |
| 16 | Mutual Fund | | | | | - |
| 17 | Preferred Stock (Equity) | | | | | - |
| 18 | Sovereign Bond | | | | | - |
| 19 | US Treasuries & Agencies | | | | | - |
| 20 | Other* | | | | | - |
| 21 | GRAND TOTAL | 0 | 0 | 0 | 0 | - |

^{*}For 'Other' AFS securities, please provide name of security type i

| | | Total Actual Fair Market | | | | | | | | | |
|----|--------------------------|-----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|
| | AFS Securities | Value | Beginning Fair Market Value PQ 1 | Fair Value Rate of Change PQ1 | Projected OCI - PQ 1 | Beginning Fair Market Value PQ 2 | Fair Value Rate of Change PQ2 | Projected OCI - PQ 2 | Beginning Fair Market Value PQ 3 | Fair Value Rate of Change PQ3 | Projected OCI - PQ 3 |
| 1 | Agency MBS | | | | | | | | | | |
| 2 | Auction Rate Securities | | | | | | | | | | |
| 3 | CDO | | | | | | | | | | |
| 4 | CLO | | | | | | | | | | |
| 5 | CMBS | | | | | i | | | i | | |
| 6 | Common Stock (Equity) | | | | | | | | | | |
| 7 | Auto ABS | | | | | | | | | | |
| 8 | Credit Card ABS | | | | | | | | | | |
| 9 | Student Loan ABS | | | | | | | | | | |
| 10 | Other ABS (excl HEL ABS) | | | | | | | | | | |
| 11 | Corporate Bond | | | | | | | | | | |
| 12 | Covered Bond | | | | | | | | | | |
| 13 | Domestic Non-Agency RMBS | | | | | | | | | | |
| 14 | Foreign RMBS | | | | | | | | | | |
| 15 | Municipal Bond | | | | | | | | | | |
| 16 | Mutual Fund | | | | | | | | | | |
| 19 | Preferred Stock (Equity) | | | | | | | | | | |
| 20 | Sovereign Bond | | | | | | | | | | |
| 21 | US Treasuries & Agencies | | | | | | | | İ | | |
| 22 | Other* | | | | | | | | İ | | |
| 23 | GRAND TOTAL | - | - | - | - | - | - | - | - | - | - |

^{*} For 'Other' AFS securities, please provide name of security type in row 22 above (currently labeled "Other"). Please add additional rows if necessary.

| | | | | | Projected | OCI Based on N | 1acro-Economic | Scenario | | | | | |
|----|--------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|
| | AFS Securities | Beginning Fair Market Value PQ 4 | Fair Value Rate of Change PQ4 | Projected OCI - PQ 4 | Beginning Fair Market Value PQ 5 | Fair Value Rate of Change PQ5 | Projected OCI - PQ 5 | Beginning Fair Market Value PQ 6 | Fair Value Rate of Change PQ6 | Projected OCI - PQ 6 | Beginning Fair Market Value PQ 7 | Fair Value Rate of Change PQ7 | Projected OCI - PQ 7 |
| 1 | Agency MBS | | | | | | | | | | | | |
| 2 | Auction Rate Securities | | | | | | | | | | | | |
| 3 | CDO | | | | | | | | | | | | |
| 4 | CLO | | | | | | | | | | | | |
| 5 | CMBS | i | | | i | | | i | | | i | | |
| 6 | Common Stock (Equity) | i | | | | | | | | | | | |
| 7 | Auto ABS | | | | | | | | | | | | |
| 8 | Credit Card ABS | | | | | | | | | | | | |
| 9 | Student Loan ABS | | | | | | | | | | | | |
| 10 | Other ABS (excl HEL ABS) | | | | | | | | | | | | |
| 11 | Corporate Bond | | | | | | | | | | | | |
| 12 | Covered Bond | | | | | | | | | | | | |
| 13 | Domestic Non-Agency RMBS | i | | | | | | ĺ | | | | | |
| 14 | Foreign RMBS | i | | | | | | | | | | | |
| 15 | Municipal Bond | i | | | | | | | | | | | |
| 16 | Mutual Fund | Ti Ti | | | i | | | i | | | i | | |
| 19 | Preferred Stock (Equity) | | | | | | | | | | | | |
| 20 | Sovereign Bond | | | | | | | | | | | | |
| 21 | US Treasuries & Agencies | | | | | | | | | | | | |
| 22 | Other* | | | | | | | | | | | | |
| 23 | GRAND TOTAL | - | - | - | - | - | - | - | - | - | - | - | - |

^{*} For 'Other' AFS securities, please pro

| | AFS Securities | Beginning Fair Market Value PQ 8 | Fair Value Rate of Change PQ8 | Projected OCI - PQ 8 | Beginning Fair Market Value PQ 9 | Fair Value Rate of Change PQ9 | Projected OCI - PQ 9 | Total Projected OCI in all Quarters | Estimated Total Fair Market Value after OCI Shock applied to all Quarters |
|----|--------------------------|--|-------------------------------------|----------------------------|--|-------------------------------------|----------------------------|--|--|
| 1 | Agency MBS | | | | | | | | |
| 2 | Auction Rate Securities | | | | | | | | |
| 3 | CDO | | | | Ì | | | | |
| 4 | CLO | | | | İ | | | | |
| 5 | CMBS | | | | Ì | | | | |
| 6 | Common Stock (Equity) | | | | İ | | | | |
| 7 | Auto ABS | | | | İ | | | | |
| 8 | Credit Card ABS | | | | İ | | | | |
| 9 | Student Loan ABS | | | | | | | | |
| 10 | Other ABS (excl HEL ABS) | | | | | | | | |
| 11 | Corporate Bond | | | | | | | | |
| 12 | Covered Bond | | | | | | | | |
| 13 | Domestic Non-Agency RMBS | | | | | | | | |
| 14 | Foreign RMBS | | | | İ | | | | |
| 15 | Municipal Bond | | | | | | | | |
| 16 | Mutual Fund | | | | İ | | | | |
| 19 | Preferred Stock (Equity) | | | | Ì | | | | |
| 20 | Sovereign Bond | | | | | | | | |
| 21 | US Treasuries & Agencies | | | | İ | | | | |
| 22 | Other* | | | | | | | | |
| 23 | GRAND TOTAL | - | - | - | - | - | - | - | - |

^{*} For 'Other' AFS securities, please pr

| | | 1 | |
|----|---|--|--|
| | AFS and HTM Securities | Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s). | In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)? |
| 1 | Agency MBS | | |
| 2 | Auction Rate Securities | | |
| 3 | CDO | | |
| 4 | CLO | | |
| 5 | CMBS | | |
| 6 | Common Stock (Equity) | | |
| 7 | Auto ABS | | |
| 8 | Credit Card ABS | | |
| 9 | Student Loan ABS | | |
| 10 | Other ABS (excl HEL ABS) | | |
| 11 | Corporate Bond | | |
| 12 | Covered Bond | | |
| 13 | Domestic Non-Agency RMBS (incl HEL ABS) | | |
| 14 | Foreign RMBS | | |
| 15 | Municipal Bond | | |
| 16 | Mutual Fund | | |
| 17 | Preferred Stock (Equity) | | |
| 18 | Sovereign Bond | | |
| 19 | US Treasuries & Agencies | | |
| 20 | Other* | | |

^{*}For 'Other' AFS and HTM securities, please provide name of security type in row 22 above (currently labeled "Other"). Please add additional rows if necessary.

| | | (A) | (B) | (C) |
|----|---------------------------|---------------------------|--|------------------------------|
| | P/L Results in \$Millions | Firmwide Trading Total | Contributions from Higher- Order Risks | Firmwide CVA Hedges Total |
| 1 | Equity | | | |
| 2 | FX | | | |
| 3 | Rates | | | |
| 4 | Commodities | | | |
| 5 | Securitized Products | | | |
| 6 | Other Credit | | | |
| 7 | Private Equity | | | |
| 8 | Other Fair Value Assets | | | |
| 9 | Cross-Asset Terms | | | |
| 10 |) Total | - | | - |

FR Y-14A Schedule A.5 - Counterparty Credit Risk

| | \$Millions Losses should be reported as a positive value. | |
|----|---|---|
| 1 | Trading Issuer Default Losses | - |
| 1a | Trading Issuer Default losses from securitized products | |
| 1b | Trading Issuer Default losses from other credit sensitive instruments | |
| | | |
| 2 | Counterparty Credit MTM Losses (CVA losses) | - |
| 2a | Counterparty CVA losses | |
| 2b | Offline reserve CVA losses | |
| | | |
| 3 | Counterparty Default Losses | |
| 3a | Impact of Counterparty Default hedges | |
| | | |

FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

| | | | Contribution (\$millions) | | PY 1 PY 2 | | | | | | Total (\$millions) | |
|--------------|-------------------|--------------------|---------------------------|------|-----------|------|------|------|------|------|-----------------------|------|
| Type of Data | Brief Description | Unit of Measure | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | |
| | | | | | | | | | | | | \$ - |
| | | | | | | | | | | | | \$ - |
| | | | | | | | | | | | | \$ - |
| | | | | | | | | | | | | \$ - |
| | | otal (\$millions) | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |

Note: Please add more rows if needed.

Please indicate if deposits are 25% or more of total liabilities

Net Interest Income Designation Field - Populated Automatically

| | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|----|---|------|------|------|------|------|------|------|------|------|
| | Net Interest Income by Business Segment: (17) | | | | | | | | | |
| 1 | Retail and Small Business | - | - | - | - | - | - | - | - | - |
| 1A | Domestic (11) | - | - | - | - | - | - | - | - | - |
| 1B | Credit and Charge Cards (10) | | | | | | | | | |
| 1C | Mortgages | | | | | | | | | |
| 1D | Home Equity | | | | | | | | | |
| 1E | Retail and Small Business Deposits | | | | | | | | | |
| 1F | Other Retail and Small Business Lending | | | | | | | | | |
| 1G | International Retail and Small Business (16) | | | | | | | | | |
| 2 | Commercial Lending | | | | | | | | | |
| 3 | Investment Banking | | | | | | | | | |
| 4 | Merchant Banking / Private Equity | | | | | | | | | |
| 5 | Sales and Trading | - | - | - | - | - | - | - | - | - |
| 5A | Prime Brokerage | | | | | | | | | |
| 5B | Other | | | | | | | | | |
| 6 | Investment Management | | | | | | | | | |
| 7 | Investment Services | | | | | | | | | |
| 8 | Treasury Services | | | | | | | | | |
| 9 | Insurance Services | | | | | | | | | |
| 10 | Retirement / Corporate Benefits Products | | | | | | | | | |
| 11 | Corporate / Other | | | | | | | | | |
| 12 | Optional Immaterial Business Segments (7) | | | | | | | | | |
| 13 | Total Net Interest Income (1) | - | - | - | - | - | - | - | - | - |
| 13 | Total Net Intelest Intolie (1) | - | | | - | - | | - | - | |

FR Y-14A Schedule A.7.a - PPNR Projections

Non Interest Income by Business Segment: (17) 14 **Retail and Small Business** 14A Domestic 14B Credit and Charge Cards (10) 14C Credit and Charge Card Interchange Revenues - Gross 14D Other 14E Mortgages and Home Equity 14F Production Gains/(Losses) on Sale (18) 14G Other 14H Servicing 14I Servicing & Ancillary Fees 14J MSR Amortization (20) 14K MSR Value Changes due to Changes in Assumptions/Model Inputs/Other Net of Hedge Performance (19)(21) 14L Other 14M Provisions to Repurchase Reserve / Liability for Residential Mortgage 14N Representations and Warranties (contra-revenue) (12) 140 **Retail and Small Business Deposits** 14P Non Sufficient Funds / Overdraft Fees - Gross 14Q Debit Interchange - Gross 14R Other (22) Other Retail and Small Business Lending 145 14T International Retail and Small Business (16) 15 **Commercial Lending** 16 **Investment Banking** 16A Advisory 16B **Equity Capital Markets** 16C **Debt Capital Markets** 16D Syndicated / Corporate Lending 17 Merchant Banking / Private Equity 17A Net Investment Mark-to-Market 17B Management Fees 17C Other

| PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|------|------|------|------|------|------|------|------|------|
| | | | | | | | | |
| - | - | - | - | - | - | - | - | - |
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| | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|-----|---|------|------|------|------|------|------|------|------|------|
| 18 | Sales and Trading | - | - | - | - | - | - | - | - | - |
| 18A | Equities | - | - | - | - | - | - | - | - | - |
| 18B | Commission and Fees | | | | | | | | | |
| 18C | Other (23) | | | | | | | | | |
| 18D | Fixed Income | - | - | - | - | - | - | - | - | - |
| 18E | Rates | | | | | | | | | |
| 18F | Credit | | | | | | | | | |
| 18G | Other | | | | | | | | | |
| 18H | Commodities | - | - | - | - | - | - | - | - | - |
| 181 | Commission and Fees | | | | | | | | | |
| 18J | Other | | | | | | | | | |
| 18K | Prime Brokerage | - | - | - | - | - | - | - | - | - |
| 18L | Commission and Fees | | | | | | | | | |
| 18M | Other | | | | | | | | | |
| 19 | Investment Management | - | - | - | - | - | - | - | - | - |
| 19A | Asset Management | | | | | | | | | |
| 19B | Wealth Management / Private Banking | | | | | | | | | |
| 20 | Investment Services | - | - | - | - | - | - | - | - | - |
| 20A | Asset Servicing | - | - | - | - | - | - | - | - | - |
| 20B | Securities Lending | | | | | | | | | |
| 20C | Other | | | | | | | | | |
| 20D | Issuer Services | | | | | | | | | |
| 20E | Other | | | | | | | | | |
| 21 | Treasury Services | | | | | | | | | |
| 22 | Insurance Services | | | | | | | | | |
| 23 | Retirement / Corporate Benefits Products | | | | | | | | | |
| 24 | Corporate / Other | | | | | | | | | |
| 25 | Optional Immaterial Business Segments (7) | | | | | | | | | |
| 26 | Total Non-Interest Income (2) (26) | - | - | - | - | - | - | - | - | - |
| 27 | Total Revenues | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | |

| | | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|-----|---|---|------|------|------|------|------|------|------|------|------|
| | Non Interest Expense: | | | | | | | | | | |
| 28 | Compensation Expense | | - | - | - | - | - | - | - | - | - |
| 28A | Salary (14) | | | | | | | | | | |
| 28B | Benefits (14) | | | | | | | | | | |
| 28C | Commissions (6) | | | | | | | | | | |
| 28D | Stock Based Compensation | | | | | | | | | | |
| 28E | Cash Variable Pay | | | | | | | | | | |
| 29 | Operational Risk Expense (8) | | - | - | - | - | - | - | - | - | - |
| 30 | Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (12) | | | | | | | | | | |
| 31 | Professional and Outside Services Expenses (13) | | | | | | | | | | |
| 32 | Expenses of Premises and Fixed Assets | BHCK4217 | | | | | | | | | |
| 33 | Amortization Expense and Impairment Losses for Other Intangible Assets | BHCKC232 | | | | | | | | | |
| 34 | Marketing Expense | | - | - | - | - | - | - | - | - | - |
| 34A | Domestic Credit and Charge Card Marketing Expense (10)(15)(17) | | | | | | | | | | |
| 34B | Other | | | | | | | | | | |
| 35 | Other Real Estate Owned Expense | | | | | | | | | | |
| 36 | Provision for Unfunded Off-Balance Sheet Credit Exposures (to build/decrease item 139 (BHCKB557) |) in Balance Sheet) | | | | | | | | | |
| 37 | Other Non-Interest Expense (4) | | | | | | | | | | |
| | | | | | | | | | | | |
| 38 | Total Non-Interest Expense (3) | | - | - | - | - | - | - | - | - | - |
| | | | | | | | | | | | |
| | | BHCK4074- BHCK4079- BHCK4093+BHCKC2 | - | - | - | - | - | - | - | - | - |
| 39 | Projected PPNR (5) | 16-Line Item #40 | | | | | | | | | |
| | | | | | | | | | | | |
| 40 | Valuation Adjustment for firm's own debt under fair value option (FVO) (9) (27) | | | | | | | | | | |
| 41 | Goodwill Impairment | BHCKC216 | | | | | | | | | |
| 42 | Loss resulting from trading shock exercise (if applicable) (24) (25) | | - | - | - | - | - | - | - | - | - |

| | | | | | Proj | ected in \$Mil | lions | | | |
|--|---------------------------------|----------|------|------|------|----------------|-------|------|------|------|
| | - | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| potnotes to the PPNR Projections Worksheet | | | | | | | | | | |
| (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed. | | | | | | | | | | |
| (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item | 40. | | | | | | | | | |
| (3) Excludes Goodwill Impairment included in item 41. | | | | | | | | | | |
| (4) Provide a further break out of significant items included in Other Non-Interest Expense sun Expense are reported without further breakout: | uch that no more than 5% of Non | Interest | | | | | | | | |
| | | | | | | | | | | |
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- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic BHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

PQ1 PQ2 PQ3 PQ4 PQ5 PQ6 PQ7 PQ8 PQ9

- (16) Revenues from regions outside the US and Puerto Rico.
- (17) See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.
- (18) Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.
- (19) Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.
- (20) Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.
- (21) Include MSR changes under both FV and LOCOM accounting methods.
- (22) Among items included here are debit card contra-revenues and overdraft waivers, as applicable.
- (23) Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.
- (24) BHCs should not report changes in value of the MSR asset or hedges within the trading book.
- (25) List segments from which item was excluded:
- (26) Exclude result of trading shock exercise (where applicable), as it is reported in item 42.
- (27) List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report:

Please indicate if deposits are 25% or more of total liabilities

Net Interest Income Designation Field - Populated Automatically

| | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|----|--|------|------|------|------|------|------|------|------|------|
| | AverageAsset Balances (\$Millions) (1) | | | | | | | | | |
| 1 | First Lien Residential Mortgages (in Domestic Offices) | | | | | | | | | |
| 2 | Second / Junior Lien Residential Mortgages (in Domestic Offices) | - | - | - | - | - | - | - | - | - |
| 2A | Closed-End Junior Liens | | | | | | | | | |
| 2B | Home Equity Lines Of Credit (HELOCs) | | | | | | | | | |
| 3 | C&I Loans (7) | | | | | | | | | |
| 4 | CRE Loans (in Domestic Offices) | | | | | | | | | |
| 5 | Credit Cards | | | | | | | | | |
| 6 | Other Consumer | - | - | - | - | - | - | - | - | - |
| 6A | Auto Loans | | | | | | | | | |
| 6B | Student Loans | | | | | | | | | |
| 6C | Other, incl. loans backed by securities (non-purpose lending) | | | | | | | | | |
| 7 | Real Estate Loans (Not in Domestic Offices) | - | - | - | - | - | - | - | - | - |
| 7A | Residential Mortgages (First and Second Lien) | | | | | | | | | |
| 7B | Other | | | | | | | | | |
| 8 | Other Loans & Leases (10) | | | | | | | | | |
| 9 | Nonaccrual Loans (5) | | | | | | | | | |
| 10 | Securities (AFS and HTM) - Treasuries and Agency Debentures | | | | | | | | | |
| 11 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | | | | | | | | | |
| 12 | Securities (AFS and HTM) - Other | | | | | | | | | |
| 13 | Trading Assets | | | | | | | | | |
| 14 | Deposits with Banks & Other | | | | | | | | | |
| 15 | Other Interest/Dividend Bearing Assets (2) | | | | | | | | | |
| 16 | Other Assets | | | | | | | | | |
| 17 | Total Average Asset Balances | - | - | - | - | - | - | - | - | - |

| | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|------------|--|------|------|------|------|------|------|------|------|------|
| | Average Rates Earned (%) (9) | | | | | | | | | |
| 18 | First Lien Residential Mortgages (in Domestic Offices) | | | | | | | | | |
| 19 | Second / Junior Lien Residential Mortgages (in Domestic Offices) | | | | | | | | | |
| 19A | Closed-End Junior Liens | | | | | | | | | |
| 19B | HELOCs | | | | | | | | | |
| 20 | C&I Loans (7) | | | | | | | | | |
| 21 | CRE Loans (in Domestic Offices) | | | | | | | | | |
| 22 | Credit Cards | | | | | | | | | |
| 23 | Other Consumer | | | | | | | | | |
| 23A | Auto Loans | | | | | | | | | |
| 23B | Student Loans | | | | | | | | | |
| 23C | Other, incl. loans backed by securities (non-purpose lending) | | | | | | | | | |
| 23C 24 | Real Estate Loans (Not in Domestic Offices) | | | | | | | | | |
| 24A | | | | | | | | | | |
| 24A 24B | Residential Mortgages (First and Second Lien) Other | | | | | | | | | |
| | Other Loans & Leases | | | | | | | | | |
| 25 | | | | | | | | | | |
| 26 | Nonaccrual Loans (5) | | | | | | | | | |
| 27 | Securities (AFS and HTM) - Treasuries and Agency Debentures | | | | | | | | | |
| 28 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | | | | | | | | | |
| 29 | Securities (AFS and HTM) - Other | | | | | | | | | |
| 30 | Trading Assets | | | | | | | | | |
| 31 | Deposits with Banks & Other | | | | | | | | | |
| 32 | Other Interest/Dividend Bearing Assets | | | | | | | | | |
| | | | | | | | | | | |
| 33 | Total Interest Income | - | - | - | - | - | - | - | - | 1 |

| | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|-----|--|------|------|------|------|------|------|------|------|------|
| | Average Liability Balances (\$Millions) | | | | | | | | | |
| 34 | Deposits-Domestic (6) | - | - | - | - | - | - | - | - | - |
| 34A | Non-Interest-Bearing Demand | | | | | | | | | |
| 34B | Money Market Accounts | | | | | | | | | |
| 34C | Savings | | | | | | | | | |
| 34D | NOW, ATS, and other Transaction Accounts | | | | | | | | | |
| 34E | Time Deposits | | | | | | | | | |
| 35 | Deposits-Foreign (6) | - | - | - | - | - | - | - | - | - |
| 35A | Foreign Deposits | | | | | | | | | |
| 35B | Foreign Deposits-Time | | | | | | | | | |
| 36 | Fed Funds, Repos, & Other Short Term Borrowing | - | - | - | - | - | - | - | - | - |
| 36A | Fed Funds | | | | | | | | | |
| 36B | Repos | | | | | | | | | |
| 36C | Other Short Term Borrowing (11) | | | | | | | | | |
| 37 | Trading Liabilities | | | | | | | | | |
| 38 | Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities | | | | | | | | | |
| 39 | Other Interest-Bearing Liabilities (3)(11) | | | | | | | | | |
| 40 | Other Liabilities (11) | | | | | | | | | |
| 41 | Total Average Liability Balances | - | - | - | - | - | - | - | - | - |

| 42 | | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|-----|---|------|------|------|------|------|------|------|------|------|
| 42 | | | | | | | | • | | |
| 42 | Average Liability Rates (%) (9) | | | | | | | | | |
| 424 | Deposits-Domestic (6) | | | | | | | | | |
| 42A | Non-Interest-Bearing Demand (8) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 42B | Money Market Accounts | | | | | | | | | |
| 42C | Savings | | | | | | | | | |
| 42D | Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts | | | | | | | | | |
| 42E | Time Deposits | | | | | | | | | |
| 43 | Deposits-Foreign (6) | | | | | | | | | |
| 43A | Foreign Deposits | | | | | | | | | |
| 43B | Foreign Deposits-Time | | | | | | | | | |
| 44 | Fed Funds, Repos, & Other Short Term Borrowing | | | | | | | | | |
| 44A | Fed Funds | | | | | | | | | |
| 44B | Repos | | | | | | | | | |
| 44C | Other Short Term Borrowing | | | | | | | | | |
| 45 | Trading Liabilities | | | | | | | | | |
| 46 | Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities | | | | | | | | | |
| 47 | Other Interest-Bearing Liabilities (3)(11) | | | | | | | | | |
| | | | | | | | | | | |
| 48 | Total Interest Expense | - | - | - | - | - | - | - | - | - |
| 49 | Total Net Interest Income (4) | - | - | - | - | - | - | - | - | - |

| | | | | | Proj | ected in \$Mil | lions | | | | |
|------|---|----------------|----------------|---------------|-----------------|-----------------|----------------|----------------|---------------|------|---|
| | _ | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 | _ |
| | | | | | | | | | | | |
| otno | otes to the Net Interest Income Worksheet | | | | | | | | | | _ |
| 1) | Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purcha | sed credit in | npaired loans. | | | | | | | | |
| 2) | Break out and explain nature of significant items included in Other Interest/Dividend Bearin | ng Assets suc | h that no moi | re than 5% of | total Average | e Asset Baland | ces are report | ted without a | further break | out. | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | |
| 3) | Break out and explain nature of significant items included in All Other Interest Bearing Liab | ilities Balanc | es such that n | o more than | 5% of total Lia | ability Balance | es are reporte | ed without a f | urther breako | ut. | |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | 1 |

- (4) Amount should equal item 13 of the PPNR Projections Worksheet.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories.
- (11) A Sum of line items 36C and 39 equals a sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; line item 40 captures non-interest bearing liabilities in BHCK2750

FR Y-14A Schedule A.7.c - PPNR Metrics

| | A. Metrics by Business Segment/Line (9) | | |
|----|--|-----------------|--|
| | Retail and Small Business Segment Line (7) | | |
| | Domestic (24) | | |
| | Credit and Charge Cards | | |
| 1 | Total Open Accounts - End of Period | # | |
| 2 | Credit and Charge Card Purchase Volume | # \$Millions | |
| 3 | | \$Millions | |
| 3 | Credit and Charge Card Rewards/Partner Sharing Expense (23) (34) | \$Millions | |
| 4 | Mortgages and Home Equity | \$Millions | |
| 4 | Average Third-Party Residential Mortgages Serviced (3) | · · | |
| 5 | Residential Mortgage Originations Industry Market Size – Volume (25) | \$Millions | |
| 6 | Mortgages and Home Equity Sold during the quarter (26) | \$Millions | |
| 7 | Servicing Expenses (8) | \$Millions | |
| 0 | Retail and Small Business Deposits | ,, | |
| 8 | Total Open Checking and Money Market Accounts - End of Period (31) | # | |
| 9 | Debit Card Purchase Transactions | # | |
| | International Retail and Small Business (12) | | |
| 10 | Credit Card Revenues (1) | \$Millions | |
| | Investment Banking Segment | | |
| 11 | Number of Employees (15) | # | |
| 12 | Compensation - Total (8) | \$Millions | |
| 13 | Stock Based Compensation and Cash Variable Pay (8) | \$Millions | |
| | Advisory | | |
| 14 | Deal Volume | \$Millions | |
| 15 | Industry Market Size - Fees | \$Millions | |
| 16 | Industry Market Size - Completed Deal Volume | \$Millions | |
| 17 | Backlog (30) | \$Millions | |
| | Equity Capital Markets | | |
| 18 | Deal Volume | \$Millions | |
| 19 | Industry Market Size - Fees | \$Millions | |
| 20 | Industry Market Size - Volume | \$Millions | |
| | Debt Capital Markets | | |
| 21 | Deal Volume | \$Millions | |
| 22 | Industry Market Size - Fees | \$Millions | |
| 23 | Industry Market Size - Volume | \$Millions | |
| | Syndicated Lending | | |
| 24 | Deal Volume | \$Millions | |
| 25 | Industry Market Size - Fees | \$Millions | |
| 26 | Industry Market Size - Volume | \$Millions | |
| | Merchant Banking / Private Equity | | |
| | AUM (10) | \$Millions | |

Projected Units PQ 1 PQ 2 PQ 3 PQ4 PQ 5 PQ 6 PQ 7 PQ8 PQ 9

FR Y-14A Schedule A.7.c - PPNR Metrics

| Sales a | and Trading Segment |
|---------|--|
| 28 | Number of Employees (15) |
| 29 | Total Proprietary Trading Revenue |
| 30 | Compensation - Total (8) |
| 31 | Stock Based Compensation and Cash Variable Pay (8) |
| | Equities |
| 32 | Average Asset Balance |
| | Fixed Income |
| 33 | Average Asset Balance |
| | Commodities |
| 34 | Average Asset Balance |
| | Prime Brokerage |
| 35 | Average Client Balances (13) |
| 36 | Transaction Volume |
| | |
| Invest | ment Management Segment |
| | Asset Management |
| 37 | AUM - Total (10) |
| 37A | AUM - Equities |
| 37B | AUM - Fixed Income |
| 37C | AUM - Other |
| 38 | Net Inflows/Outflows |
| | Wealth Management/Private Banking |
| 39 | AUM - Total (10) |
| 39A | AUM - Equities |
| 39B | AUM - Fixed Income |
| 39C | AUM - Other |
| 40 | Net Inflows/Outflows |
| 41 | Number of Financial Advisors (11) |
| Invest | ment Services Segment |
| | Asset Servicing |
| 42 | Assets under Custody and Administration |
| | Issuer Services |
| 43 | Corporate Trust Deals Administered |

| | | | | | Projected | | | | |
|--|------|------|------|------|-----------|------|------|------|------|
| Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| # | | | | | | | | | |
| #Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
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| \$Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
| \$Millions | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | - | - | - | - | - | - | - | - | - |
| \$Millions | - | - | - | - | - | - | - | - | |
| \$Millions \$Millions | • | - | - | - | - | - | - | - | - |
| \$Millions \$Millions \$Millions | - | - | - | - | - | • | - | - | |
| \$Millions \$Millions \$Millions \$Millions | | | | | | | | | |
| \$Millions \$Millions \$Millions \$Millions | | - | - | - | - | - | | - | |
| \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions | | | | | | | | | |
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| \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions \$Millions | | | | | | | | | |

| | | | | | | | Projected | | | | |
|-----|--|-------------------------------|-----------|------|------|------|-----------|------|------|------|------|
| | | Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| | | | | | | | | | | | |
| | B. Firm Wide Metrics: PPNR Projections Worksheet | | | | | | | | | | |
| 44 | Number of Employees | # | | | | | | | | | |
| 45 | Revenues - International | \$Millions | - | - | - | - | - | - | - | - | - |
| 45A | Revenues - APAC (2) (16) | \$Millions | | | | | | | | | |
| 45B | Revenues - EMEA (2) (17) | \$Millions | | | | | | | | | |
| 45C | Revenues - LatAm (2) (18) | \$Millions | | | | | | | | | |
| 45D | Revenues - Canada (2) | \$Millions | | | | | | | | | |
| 46 | Revenues - Domestic | \$Millions | - | - | - | - | - | - | - | - | - |
| 47 | Severance Costs (14) | \$Millions | | | | | | | | | |
| 48 | Collateral Underlying Operating Leases for Which the Bank is the Lessor (22) | \$Millions | - | - | - | - | - | - | - | - | - |
| 48A | Auto | \$Millions | - | - | - | - | - | - | - | - | - |
| 48B | Other | \$Millions | - | - | - | - | - | - | - | - | - |
| 49 | OREO Balance | \$Millions | - | - | - | - | - | - | - | - | - |
| 49A | Commercial | \$Millions | - | - | - | - | - | - | - | - | - |
| 49B | Residential | \$Millions | - | - | - | - | - | - | - | - | - |
| 49C | Farmland | \$Millions | - | - | - | - | - | - | - | - | - |
| 50 | Non-Recurring PPNR Items (32) | \$Millions | | | | | | | | | |
| | | | | | | | | | | | |
| 51 | Trading Revenue | \$Millions | | | | | | | | | |
| 52 | Net Gains/(Losses) on Sales of Other Real Estate Owned (19) | \$Millions | | | | | | | | | |
| | | | | | | | | | | | , |
| | C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to comple | te the Net Interest Income Wo | orksheet) | | | | | | | | |
| 53 | Carrying Value of Purchased Credit Impaired (PCI) Loans | \$Millions | | | | | | | | | |
| 54 | Net Accretion of discount on PCI Loans included in interest Revenues | \$Millions | | | | | | | | | |
| 55 | Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances) | \$Millions | | | | | | | | | |
| 56 | Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices | % | | | | | | | | | |
| | | | | | | | | | | | |
| | Quarter End Weighted Average Life of Assets (4) (6) | | | | | | | | | | |
| 57 | First Lien Residential Mortgages (in Domestic Offices) (33) | months | | | | | | | | | |
| 58 | Closed-End Junior Residential Liens (in Domestic Offices) | months | | | | | | | | | |
| 59 | Home Equity Lines Of Credit (HELOCs) | months | | | | | | | | | |
| 60 | C&I Loans | months | | | | | | | | | |
| 61 | CRE Loans (in Domestic Offices) | months | | | | | | | | | |
| 62 | Credit Cards | months | | | | | | | | | |
| 63 | Auto Loans | months | | | | | | | | | |
| 64 | Student Loans | months | | | | | | | | | |
| 65 | Other, incl. loans backed by securities (non-purpose lending) (7) | months | | | | | | | | | |
| 66 | Residential Mortgages (First and Second Lien, Not in Domestic Offices) | months | | | | | | | | | |
| 67 | Other Real Estate Loans (Not in Domestic Offices) | months | | | | | | | | | |
| 68 | Other Loans & Leases | months | | | | | | | | | |
| 69 | Securities (AFS and HTM) - Treasuries and Agency Debentures | months | | | | | | | | | |
| 70 | Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) | months | | | | | | | | | |

| | | | | | | Projected | | | | | |
|---------|---|--------------|-------------------|-------------------|------------------|-----------|------|------|------|------|------|
| | | Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 71 | Securities (AFS and HTM) - Other | months | | | | | | | | | |
| 72 | Trading Assets | months | | | | | | | | | |
| 73 | All Other Earning Assets | months | | | | | | | | | |
| Qu | uarter End Weighted Average Life of Liabilities (4) (6) | | | | | | | | | | |
| 74 | Domestic Deposits - Time | months | | | | | | | | | |
| 75 | Foreign Deposits-Time | months | | | | | | | | | |
| 76 | Fed Funds | months | | | | | | | | | |
| 77 | Repos | months | | | | | | | | | |
| 78 | Other Short Term Borrowing | months | | | | | | | | | |
| 79 | Trading Liabilities | months | | | | | | | | | |
| | Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS | | | | | | | | | | |
| 80 | Issued by Consolidated Special Purpose Entities | months | | | | | | | | | |
| 81 | All Other Interest Bearing Liabitilies | months | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | For | | | | | | | |
| | | | For upward | downward | | | | | | | |
| Αv | rerage Domestic Deposit Repricing Beta in a 'Normal Environment' (5) | | rate movements | rate movements | Assumed Floor | | | | | | |
| 82 | Money Market Accounts | basis points | movements | movements | 11001 | | | | | | |
| 83 | Savings | basis points | | | | | | | | | |
| 84 | NOW, ATS, and other Transaction Accounts | basis points | | | | | | | | | |
| 85 | Time Deposits | basis points | | | | | | | | | |
| Av | rerage Foreign Deposit Repricing Beta in a 'Normal Environment' (5) | • | | | | | | | | | |
| 86 — | Foreign Deposits | basis points | | | | | | | | | |
| 87 | Foreign Deposits-Time | basis points | | | | | | | | | |
| 88 | New Domestic Business Pricing for Time Deposits (27) | • | | | | | | | | | |
| 88A | Curve (if multiple terms assumed) (28) | | | | | | | | | | |
| 88B | Index rate (if single term assumed) (29) | | | | | | | | | | |
| 88C | Spread relative to the Index Rate (29) | basis points | | | | | | | | | |

Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average oustanding principal balance fo residential mortgage loans the BHC services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as-of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item 7C on the Net Interest Income worksheet
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for defintions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.

| | | | | | | Projected | |
|---|-------|------|------|------|------|-----------|------|
| | Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 |
| (12) Regions outside the US and Puerto Rico. | | | | | | | |
| (13) Report the grossed up "interest balances" that result from prime brokerage activities. | | | | | | | |
| (14) List items on PPNR Projections worksheet that include this item if any: | | | | | | | |
| | | | | | | | |
| (15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only. | | | | | | | |
| (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand) | | | | | | | |
| (17) Europe, Middle East, and Africa | | | | | | | |
| (18) Latin America, including Mexico | | | | | | | |
| (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any: | | | | | | | |
| | | | | | | | |
| (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any: | | | | | | | |
| | | | | | | | |
| (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any: | | | | | | | |

PQ7

PQ8

PQ 9

- (22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contrarevenues and/or expenses.
- (24) Applies to line items 1-9; US and Puerto Rico only.
- (25) Total domestic mortgages originated during the quarter.
- (26) FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
- (28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.
- (29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.

| | | | | | | Projected | | | | |
|---|--|----------|------|------|------|-----------|-------------|------|------|------|
| | Units | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 30) A backlog should be based on probability weighted fees. The data should be consistent with hi The last quarter should be the BHC's latest backlog estimate. | istorical internal reporting, not by market meas | urement. | | | | | | | | |
| | | | | | | | | | | |
| 31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdra | wal. Interest Bearing Checking, Non Interest Be | earing | | | | | | | | |
| Demand Deposit Account, Money Market Savings, etc.) | , | | | | | | | | | |
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| | | | | | | | | | | |
| 32) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32: | | | | | | | | | | |
| Which items on PPRN Projections worksheet include the Items broken out in footnote 32: | | | | | | | | | | |
| | | | | | | | | | | |
| (a) Revenues (Net Interest Income + Non Interest Income) | \$ Milllion | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| (b) Non Interest Expenses | | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| | \$ Milllion | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| | \$ Million | | | | | | | | | |
| 33) For WAL, exclude from the reported number Loans Held For Sale | \$ Milllion | | | | | | | | | |
| 55) For WAL, exclude from the reported number Loans Held For Sale | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 34) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Market | ing Expense Amortization) | | | | | | | | | |
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