

## Summary Submission Cover Sheet

All BHCs are expected to complete a version of the Summary template for each required scenario - *BHC Baseline, BHC Stress, Supervisory Baseline, and Supervisory Stress* - and additional scenarios that are named accordingly.

BHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs 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 FR Y-9C reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Any questions should be directed to [info@CCAR.frb.org](mailto:info@CCAR.frb.org).

<b>Institution Name:</b>	<input type="text" value="BHC XYZ, Inc."/>
<b>RSSD ID:</b>	<input type="text" value="1234567"/>
<b>Source:</b>	<input type="text" value="BHC"/>
<b>Submission Date (MM/DD/YYYY):</b>	<input type="text"/>
<b>When Received:</b>	<input type="text" value="9/4/14 2:20 PM"/>

Please indicate the scenario associated with this submission using the following drop-down menu:

Briefly describe the scenario below:

BHC Income Statement Worksheet: BHC XYZ, Inc. in BHC Baseline

Item	Notes	as of date	Actual in \$Millions									Projected in \$Millions									Sums in \$Millions						
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	P	Q	Z				
<b>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>																											
1	Real Estate Loans (In Domestic Offices)	Sum of items 2, 5, 8, and 14																									
2	First Lien Mortgages	Sum of items 3 and 4																									
3	First Lien Mortgages																										
4	First Lien HELOC																										
5	Second / Junior Lien Mortgages	Sum of items 6 and 7																									
6	Closed End Junior Liens																										
7	HELOC																										
8	CRE Loans	Sum of items 9, 10, 11, 12, 13, and 14																									
9	Construction																										
10	Multifamily																										
11	Nonfarm, Non-residential																										
12	Owner-Occupied																										
13	Non-Owner-Occupied																										
14	Loans Secured by Farmland																										
15	Real Estate Loans (Not in Domestic Offices)	Sum of items 16, 17, 18, and 24																									
16	First Lien Mortgages																										
17	Second / Junior Lien Mortgages																										
18	CRE Loans	Sum of items 19, 20, and 21																									
19	Construction																										
20	Multifamily																										
21	Nonfarm, Non-residential	Sum of items 22 and 23																									
22	Owner-Occupied																										
23	Non-Owner-Occupied																										
24	Loans Secured by Farmland																										
25	C&I Loans	Sum of items 26 through 29																									
26	C&I Graded																										
27	Small Business (Scored/Delinquency Managed)																										
28	Business and Corporate Card																										
29	Credit Cards																										
30	Other Consumer	Sum of items 31, 32, 33, and 34																									
31	Auto Loans																										
32	Student Loans																										
33	Other loans backed by securities (non-purpose lending)																										
34	Other																										
35	Other Loans	Sum of items 36 through 43																									
36	Loans to Foreign Governments																										
37	Agricultural Loans																										
38	Loans for purchasing or carrying securities (secured or unsecured)																										
39	Loans to Depositories and Other Financial Institutions																										
40	All Other Loans and Leases	Sum of items 41 and 42																									
41	All Other Loans (exclude consumer loans)																										
42	All Other Leases																										
43	Total Loans and Leases	Sum of items 1, 15, 25, 29, 30, and 35																									
<b>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION</b>																											
44	Real Estate Loans (In Domestic Offices)	Sum of items 45, 46, 47, and 48																									
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)	Sum of items 50 and 51																									
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																										
57	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of items 44, 49, 53, 54, 55, and 56																									
<b>TRADING ACCOUNT</b>																											
58	Trading MTM Losses	Item 10 on Trading Worksheet (flipped sign)																									
59	Trading Incremental Default Losses (Trading IDR)	Item 1 on Counterparty Risk Worksheet																									
60	Counterparty Credit MTM Losses (CVA losses)	Item 2 on Counterparty Risk Worksheet																									
61	Counterparty Incremental Default Losses (CCR IDR)	Item 3 on Counterparty Risk Worksheet																									
62	Other CCR losses	Item 4 on Counterparty Risk Worksheet																									
63	Total Trading and Counterparty	Sum of items 58, 59, 60, 61, and 62																									
<b>OTHER LOSSES</b>																											
64	Goodwill Impairment	bhctc216																									
65	Valuation Adjustment for firm's own debt under fair value option (FVO)																										
66	Other losses (describe in supporting documentation)																										
67	Total Other Losses																										
68	Total Losses	Sum of items 43, 57, 63, and 67																									
<b>ALLOWANCE FOR LOAN AND LEASE LOSSES</b>																											
69	ALL prior quarter																										
70	Real Estate Loans (In Domestic Offices)	Sum of items 71, 72, and 73																									
71	Residential Mortgages																										
72	First Lien Mortgages																										
73	Closed End Junior Liens																										
74	HELOC																										
75	CRE Loans																										
76	Construction																										
77	Multifamily																										
78	Nonfarm, Non-residential																										
79	Loans Secured by Farmland																										
80	Real Estate Loans (Not in Domestic Offices)	Sum of items 81, 82, and 83																									
81	Residential Mortgages																										
82	CRE Loans																										
83	Farmland																										
84	C&I Loans	Sum of items 85, 86, and 87																									



BHC Balance Sheet Worksheet: BHC XYZ, Inc. in BHC Baseline

Item	Notes	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Assets										
<b>SECURITIES</b>										
1	Held to Maturity (HTM)	bhck1754								
2	Available for Sale (AFS)	bhck1773								
3	Total Securities	Sum of items 1 and 2	-	-	-	-	-	-	-	-
Of which:										
4	Securitized (investment grade)									
5	Securitized (non-investment grade)									
<b>Total Loans and Leases</b>										
6	Real Estate Loans (in Domestic Offices)	Sum of items 7, 10, 13, and 19	-	-	-	-	-	-	-	-
7	First Lien Mortgages	Sum of items 8 and 9 = bhdm5367	-	-	-	-	-	-	-	-
8	First Lien HELOAN									
9	Second / Junior Lien Mortgages	Sum of items 11 and 12	-	-	-	-	-	-	-	-
10	Closed-End Junior Liens	= bhdm5368								
11	HELOCS	= bhdm3797								
12	CRE Loans	Sum of items 14, 15, and 16	-	-	-	-	-	-	-	-
13	Construction	= sum of bhck158 and bhck159								
14	Multifamily	= bhdm1460								
15	Nonfarm, Non-residential	Sum of items 17 and 18	-	-	-	-	-	-	-	-
16	Owner-Occupied	= bhck1560								
17	Non-Owner-Occupied	= bhck1561								
18	Loans Secured by Farmland	= bhdm1420								
19		Sum of items 21, 22, 23, and 29	-	-	-	-	-	-	-	-
20	Real Estate Loans (Not in Domestic Offices)									
21	First Lien Mortgages									
22	Second / Junior Lien Mortgages	Sum of items 24, 25, and 26	-	-	-	-	-	-	-	-
23	CRE Loans									
24	Construction									
25	Multifamily									
26	Nonfarm, Non-residential	Sum of items 27 and 28	-	-	-	-	-	-	-	-
27	Owner-Occupied									
28	Non-Owner-Occupied									
29	Loans Secured by Farmland									
30	CB&I Loans	Sum of items 31 to 34	-	-	-	-	-	-	-	-
31	CB&I Graded									
32	Small Business (Scored/Delinquency Managed)									
33	Corporate Card									
34	Business Card									
35	Credit Cards	Sum of items 36 and 37	-	-	-	-	-	-	-	-
36	Charge Card									
37	Bank Card									
38	Other Consumer	Sum of items 39, 40, 41, and 42 = bhckk137	-	-	-	-	-	-	-	-
39	Auto Loans									
40	Student Loans									
41	Other loans backed by securities (non-purpose lending)									
42	Other									
43	Other Loans and Leases	Sum of items 44 to 48	-	-	-	-	-	-	-	-
44	Loans to Foreign Governments	= bhck2081								
45	Agricultural Loans	= bhck1590								
46	Loans for purchasing or carrying securities (secured or unsecured)	= bhck1545								
47	Loans to Depositories and Other Financial Institutions	= bhck1292 + bhck1296 + bhckj454								
48	All Other Loans and Leases	Sum of items 49 and 50	-	-	-	-	-	-	-	-
49	All Other Loans (exclude consumer loans)	= bhckj451								
50	All Other Leases	= bhck1163								
51	Total Loans and Leases	Sum of items 6, 20, 30, 35, 52, 66, 76, 80, 81, 86, 90, 92, 93, 94	-	-	-	-	-	-	-	-
<b>LOANS HELD FOR INVESTMENT AT AMORTIZED COST</b>										
52	Real Estate Loans (in Domestic Offices)	Sum of items 53, 56, 59, and 65	-	-	-	-	-	-	-	-
53	First Lien Mortgages	Sum of items 54 and 55	-	-	-	-	-	-	-	-
54	First Lien HELOAN									
55	Second / Junior Lien Mortgages	Sum of items 57 and 58	-	-	-	-	-	-	-	-
56	Closed-End Junior Liens									
57	HELOCS									
58	CRE Loans	Sum of items 60, 61, and 62	-	-	-	-	-	-	-	-
59	Construction									
60	Multifamily									
61	Nonfarm, Non-residential	Sum of items 63 and 64	-	-	-	-	-	-	-	-
62	Owner-Occupied									
63	Non-Owner-Occupied									
64	Loans Secured by Farmland									
65		Sum of items 67, 68, 69, and 75	-	-	-	-	-	-	-	-
66	Real Estate Loans (Not in Domestic Offices)									
67	First Lien Mortgages									
68	Second / Junior Lien Mortgages	Sum of items 70, 71, and 72	-	-	-	-	-	-	-	-
69	CRE Loans									
70	Construction									
71	Multifamily									
72	Nonfarm, Non-residential	Sum of items 73 and 74	-	-	-	-	-	-	-	-
73	Owner-Occupied									
74	Non-Owner-Occupied									
75	Loans Secured by Farmland									
76	CB&I Loans	Sum of items 77, 78, and 79	-	-	-	-	-	-	-	-
77	CB&I Graded									
78	Small Business (Scored/Delinquency Managed)									
79	Business and Corporate Card									
80	Credit Cards	Sum of items 82, 83, 84, and 85	-	-	-	-	-	-	-	-
81	Other Consumer									
82	Auto Loans									
83	Student Loans									
84	Other loans backed by securities (non-purpose lending)									
85	Other									
86	Other Loans and Leases	Sum of items 87 to 91	-	-	-	-	-	-	-	-
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	Sum of items 92 and 93	-	-	-	-	-	-	-	-
92	All Other Loans (exclude consumer loans)									
93	All Other Leases									
94	Total Loans and Leases	Sum of items 52, 66, 76, 80, 81, 86, 90, 92, 93, 94	-	-	-	-	-	-	-	-

BHC Balance Sheet Worksheet: BHC XYZ, Inc. in BHC Baseline

Item	Notes	Projected in \$Millions									
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
<b>Loans Held for Sale and Loans Accounted for under the Fair Value Option</b>											
95	Real Estate Loans (in Domestic Offices)	Sum of Items 96, 97, 98, and 99	-	-	-	-	-	-	-	-	-
96	First Lien Mortgages	Item 7 less 53	-	-	-	-	-	-	-	-	-
97	Second / Junior Lien Mortgages	Item 10 less 56	-	-	-	-	-	-	-	-	-
98	CRE Loans	Item 13 less 59	-	-	-	-	-	-	-	-	-
99	Loans Secured by Farmland	Item 19 less 65	-	-	-	-	-	-	-	-	-
100	Real Estate Loans (Not in Domestic Offices)	Sum of Items 101, 102, and 103	-	-	-	-	-	-	-	-	-
101	Residential Mortgages	Items 21 and 22 less 67 and 68	-	-	-	-	-	-	-	-	-
102	CRE Loans	Item 23 less 69	-	-	-	-	-	-	-	-	-
103	Loans Secured by Farmland	Item 29 less 75	-	-	-	-	-	-	-	-	-
104	C&I Loans	Item 30 less 76	-	-	-	-	-	-	-	-	-
105	Credit Cards	Item 35 less 80	-	-	-	-	-	-	-	-	-
106	Other Consumer	Item 38 less 81	-	-	-	-	-	-	-	-	-
107	Other Loans and Leases	Item 43 less 86	-	-	-	-	-	-	-	-	-
108	Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	Sum of Items 95, 100, 104	-	-	-	-	-	-	-	-	-
109	Unearned Income on Loans	bhck2123	-	-	-	-	-	-	-	-	-
110	Allowance for Loan and Lease Losses	bhck3123	-	-	-	-	-	-	-	-	-
111	Loans and Leases (Held for Investment and Held for Sale), Net of Unearned Income and Allowance for Loan and Lease Losses	Item 51 less Items 109 and 110 = bhckb529	-	-	-	-	-	-	-	-	-
<b>TRADING</b>											
112	Trading Assets	bhck3545	-	-	-	-	-	-	-	-	-
<b>INTANGIBLES</b>											
113	Goodwill	bhck3163	-	-	-	-	-	-	-	-	-
114	Mortgage Servicing Rights	bhck3164	-	-	-	-	-	-	-	-	-
115	Purchased Credit Card Relationships and Nonmortgage Servicing Rights	bhckb026	-	-	-	-	-	-	-	-	-
116	All Other Identifiable Intangible Assets	bhck5507	-	-	-	-	-	-	-	-	-
117	Total Intangible Assets	Sum of Items 113 to 116	-	-	-	-	-	-	-	-	-
<b>OTHER</b>											
118	Cash and cash equivalent	bhck0081 + bhck0395 + bhck0397	-	-	-	-	-	-	-	-	-
119	Federal funds sold	bhdm0987	-	-	-	-	-	-	-	-	-
120	Securities purchased under agreements to resell	bhckb989	-	-	-	-	-	-	-	-	-
121	Premises and Fixed Assets	bhck2145	-	-	-	-	-	-	-	-	-
122	OREO	Sum of Items 123 to 125 =	-	-	-	-	-	-	-	-	-
123	Commercial		-	-	-	-	-	-	-	-	-
124	Residential		-	-	-	-	-	-	-	-	-
125	Farmland		-	-	-	-	-	-	-	-	-
126	Collateral Underlying Operating Leases for Which the Bank is the Lessor (1)	Sum of Items 127 and 128	-	-	-	-	-	-	-	-	-
127	Autos		-	-	-	-	-	-	-	-	-
128	Other		-	-	-	-	-	-	-	-	-
129	Other Assets	bhck2130 + bhck3656 + bhck2160 less Item 126	-	-	-	-	-	-	-	-	-
130	Total Other	Sum of Items 121 and 129	-	-	-	-	-	-	-	-	-
131	TOTAL ASSETS	Sum of Items 3, 111, 112, 117, and 130 = bhck2170	-	-	-	-	-	-	-	-	-
<b>Liabilities</b>											
132	Deposits in domestic offices	bhdm6631 + bhdm6636	-	-	-	-	-	-	-	-	-
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	bhfm6631 + bhfm6636	-	-	-	-	-	-	-	-	-
134	Deposits	Sum of Items 132 and 133	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase	bhdm0993 + bhck0995	-	-	-	-	-	-	-	-	-
136	Trading Liabilities	bhck3548	-	-	-	-	-	-	-	-	-
137	Other Borrowed Money	bhck3190	-	-	-	-	-	-	-	-	-
138	Subordinated Notes and Debentures	bhck4062	-	-	-	-	-	-	-	-	-
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS issued by Consolidated Special Purpose Entities	bhck690	-	-	-	-	-	-	-	-	-
140	Other Liabilities	bhck2750	-	-	-	-	-	-	-	-	-
141	Memo: Allowance for off-balance sheet credit exposures	bhck557	-	-	-	-	-	-	-	-	-
142	Total Liabilities	Sum of Items 134 to 140 =	-	-	-	-	-	-	-	-	-
<b>Equity Capital</b>											
143	Perpetual Preferred Stock and Related Surplus	bhck3283	-	-	-	-	-	-	-	-	-
144	Common Stock (Par Value)	bhck3230	-	-	-	-	-	-	-	-	-
145	Surplus (Exclude All Surplus Related to Preferred Stock)	bhck3240	-	-	-	-	-	-	-	-	-
146	Retained Earnings	bhck3247	-	-	-	-	-	-	-	-	-
147	Accumulated Other Comprehensive Income (AOCI)	bhckb530	-	-	-	-	-	-	-	-	-
148	Other Equity Capital Components	bhckb130	-	-	-	-	-	-	-	-	-
149	Total BHC Equity Capital	Sum of Items 143 to 148 = bhck3210 (must equal item 17 of the HI-A section on the CGAR Capital Worksheet)	-	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	bhck3000	-	-	-	-	-	-	-	-	-
151	Total Equity Capital	Sum of Items 149 and 150	-	-	-	-	-	-	-	-	-
<b>Other</b>											
152	Unused Commercial Lending Commitments and Letters of Credit	bhck3816 + bhck457 + bhck458 + bhck459 + bhck656 + bhck650 + bhck657 + bhck3411	-	-	-	-	-	-	-	-	-

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.

BHC Equity Capital Balance Sheet	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
----------------------------------	------	------	------	------	------	------	------	------	------	------	------

**Footnotes to the Balance Sheet Worksheet**

- (1) 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 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.

Item	Actual in \$Millions					Proposed in \$Millions					Items in \$Millions										
	1	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8		PQ 9	Q 1	Q 2	Q 3	Q 4	Q 5	Q 6	Q 7	Q 8	Q 9
<b>Schedule III-A—Changes to Bank Holding Company Equity Capital</b>																					
1	Total bank holding company equity capital less reserves required for the end of previous QUARTER																				
2	Effect of changes in accounting principles and corrections of material accounting errors																				
3	Balance end of previous QUARTER as restated (sum of items 1 and 2)																				
4	Net income (loss) attributable to bank holding company																				
5	Sale of perpetual preferred stock (including treasury stock transactions)																				
6	Issuance or retirement of perpetual preferred stock																				
7	Sale of common stock																				
8	Issuance or retirement of common stock																				
9	Sale of treasury stock																				
10	Purchase of treasury stock																				
11	Share repurchases to business combinations, net																				
12	Cash dividends declared on preferred stock																				
13	Cash dividends declared on common stock																				
14	Other comprehensive income																				
15	Change in the offering yield to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company																				
16	Other adjustments to equity (add/deduct) not included above?																				
17	Total bank holding company equity capital end of current period (sum of items 1, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, less items 18, 19, 20)																				
<b>Schedule III-B—Risk-Weighted Assets for Advanced Approaches Holding Companies that are Capitalized on a Risk-Weighted Basis (Capital Ratio and RWA)</b>																					
18	Tier 1 capital																				
19	Net unrealized gains (losses) on available-for-sale securities (IF gain, report as a positive value; if a loss, report as a negative value)																				
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)																				
21	Accumulated net gains (losses) on cash flow hedges (IF gain, report as a positive value; if a loss, report as a negative value)																				
22	Nonqualifying perpetual preferred stock																				
23	Qualifying Class A noncumulative (interest) interests in consolidated subsidiaries																				
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)																				
25	Qualifying mandatory convertible preference securities of nonconsolidated active bank holding companies																				
26	Disallowed goodwill and other disallowed intangible assets																				
27	Qualifying changes in the value of an eligible liability measured for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (IF net gain, report as a positive value; if a net loss, report as a negative value)																				
28	Disallowed items 26, 27, 28, 29, 30, 31, 32, 33, 34, 35																				
29	Disallowed revolving assets and purchased credit card relationships																				
30	Disallowed deferred tax assets																				
31	Shortfall of eligible credit reserves below total expected credit losses (50% of shortfall plus any Tier 2 (anywhere) advanced approaches institutions that are parallel run only)																				
32	Gain-on-sale associated with securitization exposures (advanced approaches institutions that are parallel run only)																				
33	Certain hybrid capital markets transactions (50% of deduction plus any Tier 2 (anywhere) advanced approaches institutions that are parallel run only)																				
34	Other nonqualifying deductions (50% of deduction plus any Tier 2 (anywhere) advanced approaches institutions that are parallel run only)																				
35	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that are parallel run only)																				
36	Other relative to deductions from Tier 1 capital																				
37	Tier 1 capital (sum of items 18 and 19, less items 22 through 36)																				
<b>Tier 2 capital</b>																					
38	Qualifying subordinated debt, undenominable preferred stock, and restricted core capital elements (except Class A noncumulative (interest) interest) net																				
39	Cumulative perpetual preferred stock included in item 22 and Class B noncumulative (interest) interest not included in item 24, but included in Tier 2 capital																				
40	Allowance for loss and loan losses included in Tier 2 capital (B noncumulative (interest) interest not included in item 24, but included in Tier 2 capital)																				
41	Excess of eligible credit reserves over total expected credit losses (up to 50% of credit risk-weighted assets) (advanced approaches institutions that are parallel run only)																				
42	Disallowed items 38 through 41																				
43	Insurance underwriting subsidiaries' minimum regulatory capital (advanced approaches institutions that are parallel run only)																				
44	Shortfall of eligible credit reserves below total expected credit losses (in lieu of 50% of the shortfall amount of Tier 2 capital) (advanced approaches institutions that are parallel run only)																				
45	Certain hybrid capital markets transactions (50% of deduction plus any Tier 2 (anywhere) advanced approaches institutions that are parallel run only)																				
46	Other nonqualifying deductions from Tier 2 capital (50% of deduction plus any Tier 2 (anywhere) advanced approaches institutions that are parallel run only)																				
47	Other Tier 2 capital components																				
48	Tier 2 capital (sum of items 38 through 47, less items 42 and 46, less items 45 and items 48 through 47)																				
49	Allowable Tier 2 capital (lower of item 47 or 48)																				
50	Deductions for total risk-based capital																				
51	Total risk-based capital (sum of items 47 and 50 less item 51)																				
<b>Regulatory Capital per Advanced Approaches Tier 1 for the 2013</b>																					
52	ACB net of deduction reserves for the 2013																				
<b>Common Equity Tier 1</b>																					
53	Common stock and retained surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares																				
54	Retained earnings																				
55	Accumulated other comprehensive income (AOCI)																				
56	Common equity tier 1 minority interest attributable to common equity tier 1 capital																				
57	Common equity tier 1 minority interest (sum of items 54 through 57, reflective of transition provisions)																				
<b>Common Equity Tier 1 Capital Adjustments and Deductions</b>																					
58	Goodwill net of associated deferred tax liabilities (DTLs)																				
59	Intangible assets (other than goodwill) net of associated DTLs																				
60	Deferred tax assets (DTAs) that arise from operating loss and credit carryforwards, and any related valuation allowances and net of DTLs																				
61	Item 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752,																				

BHC Capital Worksheet (CCAR) BHC XYZ, Inc. in BHC Schedule

Item	Actual in \$Millions									Projected in \$Millions									Items in \$Millions				
	As of Date	PG 1	PG 2	PG 3	PG 4	PG 5	PG 6	PG 7	PG 8	PG 9	PG 1	PG 2	PG 3	PG 4	PG 5	PG 6	PG 7	PG 8		PG 9	PG 1 - PG 9	9-Quarter	
116	Amount to be deducted from common equity for 1 due to 15 percent deduction threshold, before transition provision (greater of Item 115 minus Item 117 or zero)																						
117	Amount to be deducted from common equity for 1 due to 15 percent deduction threshold, before transition provision (greater of Item 115 minus Item 113 or zero)																						
118	Total assets for the leverage ratio																						
119	Amount of non-convertible assets																						
120	Other deductions from Schedule 14 assets for leverage ratio purposes																						
121	Total assets for the leverage ratio (Item 118 minus Items 119 and 120, reflection of transition provision)																						
<b>REGULATORY CAPITAL RATIOS</b>																							
122	Tier 1 common capital <sup>1</sup>																						
123	Common equity for 1 (Item 76)																						
124	Tier 1 capital per general risk-based capital rule (Item 37)																						
125	Tier 1 capital per revised regulatory capital rule (Item 82)																						
126	Total capital per general risk-based capital rule (Item 32)																						
127	Total capital per revised regulatory capital rule (Item 87)																						
128	(Advanced approaches holding companies that use parallel run only): Total capital per revised regulatory capital rule (Item 90)																						
129	Total risk-weighted assets using general risk-based capital rule (Common BHC worksheet Item 5)																						
130	Total risk-weighted assets using standardized approach (General BHC worksheet Item 6)																						
131	(Advanced approaches holding companies that use parallel run only): Total risk-weighted assets using advanced approaches rule (Item "Advanced BHC" worksheet Item 5)																						
132	Total assets for the leverage ratio per general risk-based capital rule																						
133	Total assets for the leverage ratio per revised regulatory capital rule (Item 132)																						
134	Tier 1 common ratio (%) (based upon generally applicable risk-weighted amount) (Item 122 divided by Item 130)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
135	(Advanced approaches holding companies that use parallel run only): Tier 1 common ratio (%) (Item 122 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
136	Common equity for 1 ratio (%) (Item 123 divided by Item 130 or 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
137	(Advanced approaches holding companies that use parallel run only): Common equity for 1 ratio (%) (Item 123 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
138	Tier 1 capital ratio (%) (Item 124 or 125 divided by Item 130 or 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
139	(Advanced approaches holding companies that use parallel run only): Tier 1 capital ratio (%) (Item 124 or 125 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
140	Total capital ratio (%) (Item 126 or 127 divided by Item 130 or 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
141	(Advanced approaches holding companies that use parallel run only): Total capital ratio (%) (Item 126 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
142	Tier 1 leverage ratio (%) (Item 124 or 125 divided by Item 132 or 133)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
<b>Schedule 14 - Memoranda</b>																							
143	Noncumulative perpetual preferred stock eligible for inclusion in Tier 1 capital	AVL2173																					
144	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., RST preferred securities)	AVL2198																					
145	Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (including TARP)	AVL2197																					
146	Treasury stock (including off-balance sheet) to the liability for EOP debt	AVL2141																					
147	In the form of common stock	AVL2148																					
148	Restricted non-capital elements included in Tier 1 capital	AVL2149																					
149	Qualifying Class C controlling minority interest	AVL2129																					
150	Qualifying Class C controlling minority interest	AVL2130																					
151	Qualifying cumulative perpetual preferred stock	AVL2190																					
152	Qualifying TARP	AVL2192																					
153	Goodwill net of any associated deferred tax liability	AVL2122																					
154	Is the bank holding company internationally active for purposes of the qualifying restricted non-capital bank tests?																						
<b>Schedule 14 F - Other Assets</b>																							
154	Net deferred tax assets	AVL2146																					
<b>Schedule 14 G - Other Liabilities</b>																							
155	Net deferred tax liabilities	AVL2145																					
<b>Schedule 14 H - Memoranda</b>																							
156	Total number of bank holding company common shares outstanding	AVL2153																					
157	Reserves associated with the U.S. Department of Treasury Capital Purchase Program	AVL2154																					
158	Warrants to purchase common stock or similar items	AVL2155																					
<b>Disclosure of Deferral Tax Assets Calculation (Schedule 14 H Instructions)</b>																							
159	(A) Enter the Tier 1 balance																						
160	(B) Enter 20% of the Tier 1 subtotal																						
161	(C) Enter the amount of deferred tax assets to be used when calculating the regulatory capital limit																						
162	(D) Enter any regulatory adjustment made to Item 159 as described in the 14 H instructions																						
163	(E) Enter the amount of taxes previously paid that the bank holding company could recover through tax carrybacks if the bank holding company's temporary differences from deductions are taxable (E) amount is the negative value****																						
164	(F) Amount of deferred tax assets that is dependent upon future taxable income																						
165	(G) Enter the portion of (F) that the bank holding company could realize within the next 12 months based on its projected future taxable income. Future taxable income should not include net operating loss carryforwards to be used during the next 12 months or existing temporary differences that are expected to reverse over the next 12 months																						
166	(H) Enter minimum of (F) and (G)																						
167	(I) Subtotal (G) from (F), cannot be less than (H) (must equal Item 166)																						
168	Future taxable income consistent with Item 166																						
<b>Supplemental Capital Action Information Report to \$Millions unless otherwise noted****</b>																							
170	Cash dividends declared on common stock																						
171	Common stock repurchased (netting)																						
172	Common dividends per share (\$)																						
173	Reserve of common stock for employee compensation																						
174	Other Reserve of common stock																						
175	Total Reserve of common stock																						
176	Share repurchases by other licensee for employee compensation																						
177	Other share repurchases																						
178	Total share repurchases																						
<b>Supplemental information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital</b>																							
179	Outstanding trust preferred securities																						
180	Trust preferred securities included in Item 14																						
<b>Memoranda</b>																							
181	****Please break out and explain below other adjustments to equity capital																						
182	****Please break out and explain below other additions to (deductions from) Tier 1 capital																						
****Tier 1 common is calculated as Tier 1 capital less non-common elements, including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities and mandatory convertible preferred securities. Specifically, non-common elements must include the following items captured in the 14 H CC Schedule 14, line item 23 net of Schedule 14 F, line item 5; Schedule 14 G, line items 6a, 6b, and 6c; and Net to the Balance Sheet - Other as captured in Schedule 14 F, line item 15																							
****The carryback period is the prior two calendar tax years plus any current year period in the year-to-date period. Please provide disaggregated data for Item 163 as follows:																							
183	Years paid during the five year ended two year ago																						
184	Years paid during the five year ended one year ago																						
185	Years paid through the as of date of the current fiscal year																						
****Please reconcile the Supplemental Capital Action and 14-A projections (e.g., allocate the capital actions among the 14-A buckets)																							
186																							
<b>The following table provides checks of the internal consistency of the projected schedules. Please ensure that these cells are all "TRUE" before the worksheet is submitted.</b>																							
187	14 H BHC equity capital vs 14 C BHC equity capital	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE		
188	Disclosure DTA	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE		

Item	Actual in \$Millions				Proposed in \$Millions					Items in \$Millions		
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	Q 1 - Q 9	9-Quarter
<b>Section III – Changes in Bank Holding Company Equity Capital</b>												
1	Total bank holding company equity capital less treasury reported for the end of previous quarter											
2	Effect of changes in accounting principles and correction of reported accounting error											
3	Balance end of previous quarter as restated (sum of items 1 and 2)											
4	Net income (loss) attributable to bank holding company											
5	Size of perpetual preferred stock (including treasury stock transactions)											
6	Common or retirement of perpetual preferred stock											
7	Size of common stock											
8	Size of common stock gross											
9	Common or retirement of common stock											
10	Purchase of treasury stock											
11	Other items related to common stock/retirements											
12	Cash dividends declared on preferred stock											
13	Cash dividends declared on common stock											
14	Other comprehensive income											
15	Change in the offering yield to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company											
16	Other adjustments to equity capital (not included above)											
17	Total bank holding company equity capital end of current period (sum of items 1, 4, 7, 8, 9, 11, 12, 13, 14, 15, 16, less items 10, 12, 13)											
<b>Section III – Risk (in Section A) for advanced approaches holding companies that are parallel run with our current risk based capital rules and 2%</b>												
<b>Table 1: Risk (in Section A) for advanced approaches holding companies that are parallel run with our current risk based capital rules and 2%</b>												
18	Tier 1 capital											
19	Net unrealized gains (losses) on available-for-sale securities (if gains, report as a positive value; if a loss, report as a negative value)											
20	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)											
21	Accumulated net gains (losses) on cash flow hedges (if gains, report as a positive value; if a loss, report as a negative value)											
22	Nonqualifying perpetual preferred stock											
23	Qualifying Class A noncumulative (interest) interests in consolidated subsidiaries											
24	Qualifying restricted core capital elements (other than cumulative perpetual preferred stock)											
25	Qualifying noncumulative convertible preferred securities of nonconsolidated active bank holding companies											
26	Disallowed goodwill and other disallowed intangible assets											
27	Qualifying changes in the value of financial liabilities measured for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)											
28	Disallowed net items 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39											
29	Disallowed revolving assets and purchased credit card relationships											
30	Disallowed deferred tax assets											
31	Discount of eligible credit reserves below total expected credit losses (ECL) of shortfall plus any Tier 2 component (advanced approaches institutions that are parallel run only)											
32	Gain or loss associated with securitization exposures (advanced approaches institutions that are parallel run only)											
33	Certain failed capital markets transactions (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
34	Other securitization deductions (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
35	Insurance underwriting subordinated minimum regulatory capital (advanced approaches institutions that are parallel run only)											
36	Other subordinated debt (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
37	Tier 1 capital (sum of items 18 and 19, less items 23 through 36)											
<b>Tier 2 capital</b>												
38	Qualifying subordinated debt, subordinated preferred stock, and restricted core capital elements (except Class A noncumulative (interest) interest) net											
39	Cumulative perpetual preferred stock included in item 23 and Class B noncumulative (interest) interest not included in item 24, but included in Tier 2 capital (Amount in loss and share based on total expected credit losses (sum of ECL of credit risk weighted assets) (advanced approaches institutions that are parallel run only))											
40	Excess of eligible credit reserves over total expected credit losses (sum of ECL of credit risk weighted assets) (advanced approaches institutions that are parallel run only)											
41	Other additions to (deductions from) Tier 2 capital (advanced approaches institutions that are parallel run only)											
42	Insurance underwriting subordinated minimum regulatory capital (advanced approaches institutions that are parallel run only)											
43	Discount of eligible credit reserves below total expected credit losses (sum of ECL of the shortfall or amount of Tier 2 capital) (advanced approaches institutions that are parallel run only)											
44	Gain or loss associated with securitization exposures (advanced approaches institutions that are parallel run only)											
45	Certain failed capital markets transactions (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
46	Other securitization deductions (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
47	Insurance underwriting subordinated minimum regulatory capital (advanced approaches institutions that are parallel run only)											
48	Other subordinated debt (ECL of deductions plus any Tier 2 component) (advanced approaches institutions that are parallel run only)											
49	Allowable Tier 2 capital (less of items 38 through 47)											
50	Disallowed Tier 2 capital (less of items 37 and 49)											
51	Disallowed Tier 2 capital (less of items 37 and 49)											
52	Total risk based capital (sum of items 17 and 50 less item 51)											
<b>Section III – Risk (in Section A) for advanced approaches holding companies that are parallel run with our current risk based capital rules and 2%</b>												
<b>Table 2: Risk (in Section A) for advanced approaches holding companies that are parallel run with our current risk based capital rules and 2%</b>												
53	Advanced approaches holding companies that are parallel run with our current risk based capital rules and 2%											
54	Common equity tier 1											
55	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares											
56	Retained earnings											
57	Accumulated other comprehensive income (AOCI)											
58	Common equity tier 1 minority interest (including in common equity tier 1 capital)											
59	Common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
60	Goodwill net of associated deferred tax liabilities (DTLs)											
61	Goodwill net of associated deferred tax liabilities (DTLs)											
62	Deferred tax assets (DTAs) that arise from operating loss and credit carryforwards, net of any related valuation allowances and net of DTAs											
63	DTAs arising from temporary differences that could not be realized through net operating loss carryforwards, net of related valuation allowances and net of DTAs											
64	AOCI related adjustments: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)											
65	AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if gains, report as a positive value; if a loss, report as a negative value)											
66	AOCI related adjustments: Net unrealized loss on available-for-sale equity securities (classified as an equity security under GAAP and available-for-sale equity securities) (report loss as a positive value)											
67	AOCI related adjustments: Net unrealized loss on available-for-sale securities (classified as an equity security under GAAP and available-for-sale equity securities) (report loss as a positive value)											
68	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)											
69	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)											
70	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)											
71	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)											
72	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
73	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
74	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
75	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
76	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
77	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
78	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
79	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
80	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
81	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
82	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
83	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
84	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
85	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
86	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
87	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
88	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
89	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
90	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
91	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
92	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
93	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
94	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
95	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
96	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
97	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
98	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
99	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
100	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
101	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
102	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
103	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
104	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
105	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
106	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
107	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
108	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
109	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (sum of items 54 through 57, reflective of transition provisions)											
110	Other deductions from (additions to) common equity tier 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 before adjustments and deductions (											



Item	Actual in \$Millions					Projected in \$Millions					Item in \$Million	
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		PQ 1 - PQ 9
<b>Total assets for the leverage ratio</b>												
110 Average total consolidated assets												
111 Deductions from common equity for 1 capital and additional tier 1 capital (sum of items 114, 115, 116, and 117)												
112 Other deductions from Schedule HC assets for leverage ratio purposes												
113 Total assets for the leverage ratio (sum of items 110 minus items 111 and 112, reflective of transition provisions)												
<b>REGULATORY CAPITAL AND RATIOS</b>												
<b>Tier 1 Common Equity</b>												
121 Common equity for 1 (Item 79)												
122 Tier 1 capital for general risk based capital rules (Item 79)												
123 Tier 1 capital per revised regulatory capital rule (Item 81)												
124 Total capital per general risk based capital rules (Item 82)												
125 Total capital per revised regulatory capital rule (Item 83)												
126 (Advanced approaches holding companies that are parallel use only): Total capital per revised regulatory capital rule (Item 84)												
<b>Total risk weighted assets using general risk based capital rules (General BHC worksheet Item 5)</b>												
127 Total risk weighted assets using standardized approach (General BHC worksheet Item 6)												
128 (Advanced approaches holding companies that are parallel use only): Total risk weighted assets using advanced approaches rules (Item "Advanced BHC" worksheet Item 5)												
129 Total assets for the leverage ratio per general risk based capital rules												
<b>Total assets for the leverage ratio per revised regulatory capital rule (Item 121)</b>												
130 Tier 1 common ratio (%) based upon generally applicable risk weighted amounts (Item 121 divided by Item 129)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
131 (Advanced approaches holding companies that are parallel use only): Tier 1 common ratio (%) (Item 121 divided by Item 129)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Common equity for 1 ratio (%) (Item 121 divided by Item 130 or 131)</b>												
132 (Advanced approaches holding companies that are parallel use only): Common equity for 1 ratio (%) (Item 121 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Tier 1 capital ratio (%) (Item 122 or 123 divided by Item 130 or 131)</b>												
133 (Advanced approaches holding companies that are parallel use only): Tier 1 capital ratio (%) (Item 122 or 123 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total capital ratio (%) (Item 124 or 125 divided by Item 130 or 131)</b>												
134 (Advanced approaches holding companies that are parallel use only): Total capital ratio (%) (Item 124 divided by Item 131)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Tier 1 leverage ratio (%) (Item 124 or 125 divided by Item 132 or 133)</b>												
135 (Advanced approaches holding companies that are parallel use only): Tier 1 leverage ratio (%) (Item 124 divided by Item 133)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Schedule HC - Memoranda</b>												
<b>Preferred stock (including related applied) eligible for inclusion in Tier 1 Capital</b>												
143 Noncumulative preferred preferred stock	ANUS579											
144 Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., ADF preferred securities)	ANUS580											
145 Other cumulative preferred stock eligible for inclusion in Tier 1 capital (including TIPS)	ANUS581											
146 Treasury stock (including securities sold to the liability for EOP debt)	ANUS582											
147 Treasury stock (including securities sold to the liability for EOP debt)	ANUS583											
<b>Restricted core capital amounts included in Tier 1 Capital</b>												
148 Qualifying Class C (no controlling interest) (Item 148)	ANUS584											
149 Qualifying Class C (no controlling interest) (Item 149)	ANUS585											
150 Qualifying Class C (no controlling interest) (Item 150)	ANUS586											
151 Qualifying TIPS	ANUS587											
152 Goodwill net of any associated deferred tax liability	ANUS588											
<b>Is the bank holding company internationally active for purposes of the qualifying restricted core capital tests?</b>												
153	ANUS589											
<b>Schedule HC - Other Assets</b>												
<b>Net deferred tax assets</b>												
154	ANUS590											
<b>Schedule HC - Other Liabilities</b>												
<b>Net deferred tax liabilities</b>												
155	ANUS591											
<b>Schedule HC - Memoranda</b>												
<b>Total number of bank holding company common shares outstanding</b>												
156	ANUS592											
<b>Minimum beneficial ownership with the Department of Treasury Capital Purchase Program</b>												
157	ANUS593											
<b>Minimum beneficial ownership with the Department of Treasury Capital Purchase Program</b>												
158	ANUS594											
<b>Disclosure (defined) Tax Asset Calculation (Schedule HC-A instructions)</b>												
159	ANUS595											
160	ANUS596											
161	ANUS597											
162	ANUS598											
163	ANUS599											
164	ANUS600											
165	ANUS601											
166	ANUS602											
167	ANUS603											
168	ANUS604											
<b>Supplemental Capital Action Information (Input in \$Million unless otherwise noted)***</b>												
169	ANUS605											
170	ANUS606											
171	ANUS607											
172	ANUS608											
173	ANUS609											
174	ANUS610											
175	ANUS611											
176	ANUS612											
177	ANUS613											
178	ANUS614											
<b>Supplemental information on Trust Preferred Securities (Input in \$Million unless otherwise noted)***</b>												
179	ANUS615											
180	ANUS616											
<b>Memoranda</b>												
181	ANUS617											
Please break out and explain below other adjustments to equity capital												
182	ANUS618											
Please break out and explain below other adjustments to equity capital												
183	ANUS619											
Please break out and explain below other adjustments to (deductions from) Tier 1 Capital												
184	ANUS620											
Please break out and explain below other adjustments to (deductions from) Tier 1 Capital												
***Tier 1 Common is calculated as Tier 1 Capital less non-common elements, including perpetual preferred stock and related surplus, minority interest in subsidiaries, trust preferred securities and mandatory convertible preferred securities. Specifically, non-common elements must include the following items captured in the FR Y-9C Schedule HC, line item 23 of Schedule HC-A, line item 5, Schedule HC-B, line items 1a, 1b, and 1c, and items 1 to 10, Schedule HC-C, line item 1b.												
***The surcharge period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for Item 163 as follows:												
185	ANUS621											
186	ANUS622											
187	ANUS623											
***Please recalculate the Supplemental Capital Action and A-1 projections (i.e., allocate the capital actions among the A-1 buckets).												
188	ANUS624											
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.												
189	ANUS625	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
190	ANUS626	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
191	ANUS627	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE





BHC Advanced RWA Worksheet: BHC XYZ, Inc. in BHC Baseline

		FFIEC 101 reference	Actual in \$Millions as of date	PQ 1	PQ 2	PQ 3	Projected in \$Mill	
							PQ 4	PQ 5
1	Advanced Approaches Credit RWA		-	-	-	-	-	-
2	Advanced Approaches Operational RWA		-	-	-	-	-	-
3	Market RWA		-	-	-	-	-	-
4	Other RWA and Adjustment		-	-	-	-	-	-
5	Total RWA		-	-	-	-	-	-
<b>Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk</b>								
6	<b>Credit RWA</b>	<i>Sum of AABGJ151, AABGJ198</i>	-	-	-	-	-	-
7	Wholesale Exposures		-	-	-	-	-	-
	Corporate							
8	Balance Sheet Amount	AABBJ124						
9	RWA	AABGJ124						
	Bank							
10	Balance Sheet Amount	AABBJ125						
11	RWA	AABGJ125						
	Sovereign							
12	Balance Sheet Amount	AABBJ126						
13	RWA	AABGJ126						
	IPRE							
14	Balance Sheet Amount	AABBJ127						
15	RWA	AABGJ127						
	HVCRE							
16	Balance Sheet Amount	AABBJ128						
17	RWA	AABGJ128						
18	Counterparty Credit Risk		-	-	-	-	-	-
19	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—EAD adjustment method	AABGJ129						
20	RWA of eligible margin loans, repostyle transactions and OTC derivatives with crossproduct netting—collateral reflected in LGD	AABGJ130						
21	RWA of eligible margin loans, repostyle transactions—no cross-product netting—EAD adjustment method	AABGJ131						
22	RWA of eligible margin loans, repostyle transactions—no cross-product netting—collateral reflected in LGD	AABGJ132						
23	RWA of OTC derivatives—no cross-product netting—EAD adjustment method	AABGJ133						
24	RWA of OTC derivatives—no crossproduct netting—collateral reflected in LGD	AABGJ134						
25	Retail Exposures		-	-	-	-	-	-
	Residential mortgage— closed-end first lien exposures							
26	Balance Sheet Amount	AABBJ135						
27	RWA	AABGJ135						
	Residential mortgage— closed-end junior lien exposures							
28	Balance Sheet Amount	AABBJ136						
29	RWA	AABGJ136						
	Residential mortgage—revolving exposures							
30	Balance Sheet Amount	AABBJ137						
31	RWA	AABGJ137						
	Qualifying revolving exposures							
32	Balance Sheet Amount	AABBJ138						
33	RWA	AABGJ138						
	Other retail exposures							
34	Balance Sheet Amount	AABBJ139						
35	RWA	AABGJ139						
	Securitization Exposures (72 Federal Register 69288, December 7, 2007)							
36	Balance Sheet Amount	<i>Sum of AABBJ140, AABBJ141, AABBJ142</i>						
	RWA	<i>Sum of AABGJ140, AABGJ141, AABGJ142, AABGJ143</i>						
37	RWA							
38	Securitization Exposures (Revised regulatory capital rule, July 2013) Subject to supervisory formula approach (SFA)		-	-	-	-	-	-





lions

PQ 6	PQ 7	PQ 8	PQ 9
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

-	-	-	-
-	-	-	-





-	-	-	-
-	-	-	-






-	-	-	-



-	-	-	-




-	-	-	-
-	-	-	-


-	-	-	-
-	-	-	-
-	-	-	-



Advanced RWA



-	-	-	-
---	---	---	---


















**Table A.1 LOANS SOLD TO FANNIE MAE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table A.2 LOANS SOLD TO FANNIE MAE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE**

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**Table B.1 LOANS SOLD TO FREDDIE MAC, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table B.2 LOANS SOLD TO FREDDIE MAC, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUEN**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

**\$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 OUTSTANDI**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Loss to-date due to Denied Insurance

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC UNABLE TO REPORT OUTSTAI**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)**

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*



**Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTAND**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

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

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**Table F.1 WHOLE LOANS SOLD, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFOR**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Delinquency Status as of 3Q *(Excluding Exempt Population)*

Current

Past due 30 to 89 days

Past due 90 to 179 days

Past due 180+ days

Net Credit Loss Realized to-date *(Excluding Exempt Population)*

Repurchase Requests Outstanding *(Excluding Exempt Population)*

Estimated Lifetime Net Credit Losses *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table F.2 WHOLE LOANS SOLD, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFOR**

**\$Millions**

Original UPB

Original UPB *(Excluding Exempt Population)*

Outstanding UPB *(Excluding Exempt Population)*

Projected Future Losses to BHC Charged to Repurchase Reserve *(Excluding Exempt Population)*

**Table F.3 Loss Projections for WHOLE LOANS SOLD**

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**Table G.3 TOTAL Loss Projections**

**\$Millions**

Projected Future Losses to BHC Charged to Repurchase Reserve

**REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES**

Reserve, prior quarter

Provisions during the quarter

Net charges during the quarter

Reserve, current quarter



**QUENCY INFORMATION REQUESTED IN TABLE B.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	

						<b>Projected in \$Millions</b>	
PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	

**NG UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	


**NDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	

						<b>Projected in \$Millions</b>	
PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	



**AGING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	

						<b>Projected in \$Millions</b>	
PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	

**INFORMATION REQUESTED IN TABLE F.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	


**INFORMATION REQUESTED IN TABLE F.1**

						<b>Vintage</b>	
2004	2005	2006	2007	2008	2009	2010	

						<b>Projected in \$Millions</b>	
PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7	

**Projected in \$Millions**

PQ1	PQ2	PQ3	PQ4	PQ5	PQ6	PQ7
-	-	-	-	-	-	-

**Actual in  
Q3 2013**

-
-
-
-





2011	2012	2013	Unallocated	Total
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios

PQ8	PQ9	PQ10 or Later	Total
			-

All Scenarios

2011	2012	2013	Unallocated	Total
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only

				-
				-
				-
				-
				-
				-
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios  
 All Scenarios

2011	2012	2013	Unallocated	Total
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios

PQ8	PQ9	PQ10 or Later	Total
			-

All Scenarios



2011	2012	2013	Unallocated	Total
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios

PQ8	PQ9	PQ10 or Later	Total
			-

All Scenarios

2011	2012	2013	Unallocated	Total
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only

				-
				-
				-
				-
				-
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios  
 All Scenarios

2011	2012	2013	Unallocated	Total
				-
				-
				-
				-

BHC Baseline Only  
 BHC Baseline Only  
 BHC Baseline Only  
 All Scenarios

PQ8	PQ9	PQ10 or Later	Total
			-

All Scenarios

PQ8	PQ9	PQ10 or Later
-	-	-

Total
-

All Scenarios

**Delinquency  
Validity Check**  
TRUE

**Projection Validity  
Check**  
TRUE

**Delinquency  
Validity Check**  
TRUE

**Projection Validity  
Check**  
TRUE

**Delinquency  
Validity Check**  
TRUE

**Projection Validity  
Check**  
TRUE

**Delinquency  
Validity Check**  
TRUE

**Projection Validity  
Check**  
TRUE

**Delinquency  
Validity Check**  
TRUE

**Projection Validity  
Check  
TRUE**

**Delinquency  
Validity Check  
TRUE**

**Projection Validity  
Check  
TRUE**









**BHC Projected OTTI for AFS Securities and HTM Securities by CUSIP: BHC XYZ, Inc. in BHC Baseline**

**Projected OTTI for AFS Securities and HTM Securities by CUSIP**

For each position that incurred a loss in P&L, please state the identifier value (CUSIP or ISIN) 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 (CUSIP/ISIN)	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
<b>GRAND TOTAL</b>	-	-	-	-

**BHC High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio: BHC XYZ, Inc. in BHC Baseline**

**High-Level OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio**

Please complete the unshaded cells in the table provided.

	Threshold for Determining OTTI <small>(please provide one of the following responses: price-based threshold, ratings-based threshold, cash flow model-based threshold, or other threshold)</small>	Aggregate Cumulative Lifetime Loss on Underlying Collateral <small>(% Original Balance)</small>	Discount Rate Methodology <small>(please state whether a market-based or accounting-based (e.g., book price/purchase price) discount rate is used)</small>	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI <small>(yes/no) for stress testing?</small>
<b>AFS and HTM Securities</b>					
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 Domestic Non-Agency RMBS (incl HEL ABS)					
13 Alt-A (Option ARM)					
14 Alt-A FRM					
15 Alt-A ARM					
16 Closed-End Second					
17 HELOC					
18 Scratch & Dent					
19 Subprime					
20 Prime Fixed					
21 Prime ARM					
22 Foreign RMBS					
23 Municipal Bond					
24 Mutual Fund					
25 Preferred Stock (Equity)					
26 Sovereign Bond					
27 US Treasuries & Agencies					
28 Other*					

\*For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.



1. **Identifikasi** (nama, alamat, nomor telepon, email, dll.)  
 2. **Alamat** (alamat lengkap, kota, provinsi, kode pos)  
 3. **Telepon** (nomor telepon rumah, kantor, seluler)  
 4. **Email** (alamat email)  
 5. **Referensi** (nama, alamat, nomor telepon, email)  
 6. **Referensi** (nama, alamat, nomor telepon, email)  
 7. **Referensi** (nama, alamat, nomor telepon, email)  
 8. **Referensi** (nama, alamat, nomor telepon, email)  
 9. **Referensi** (nama, alamat, nomor telepon, email)  
 10. **Referensi** (nama, alamat, nomor telepon, email)

No	Nama	Alamat	Telepon	Email	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi
1																				
2																				
3																				
4																				
5																				
6																				
7																				
8																				
9																				
10																				

No	Nama	Alamat	Telepon	Email	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi	Referensi
1																				
2																				
3																				
4																				
5																				
6																				
7																				
8																				
9																				
10																				







**BHC Projected OCI and Fair Value for AFS Securities: BHC XYZ, Inc. in BHC Baseline**

**Projected OCI and Fair Value for AFS Securities**

BHCs should estimate and provide fair market values of AFS securities based on a re-pricing of positions held on the reporting date. Responses should be provided in \$Millions.

	AFS Securities	Total Actual Fair Market Value	Projected OCI Based on Macro-Economic Scenario									Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
			Projected OCI - PQ 1	Projected OCI - PQ 2	Projected OCI - PQ 3	Projected OCI - PQ 4	Projected OCI - PQ 5	Projected OCI - PQ 6	Projected OCI - PQ 7	Projected OCI - PQ 8	Projected OCI - PQ 9		
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	Domestic Non-Agency RMBS (incl HEL ABS)	-	-	-	-	-	-	-	-	-	-	-	-
13	Alt-A (Option ARM)												
14	Alt-A FRM												
15	Alt-A ARM												
16	Closed-End Second												
17	HELOC												
18	Scratch & Dent												
19	Subprime												
20	Prime Fixed												
21	Prime ARM												
22	Foreign RMBS												
23	Municipal Bond												
24	Mutual Fund												
25	Preferred Stock (Equity)												
26	Sovereign Bond												
27	US Treasuries & Agencies												
28	Other*												
29	<b>GRAND TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-	-

\* For 'Other' AFS securities, please provide name of

**BHC Actual AFS and HTM Fair Market Value Sources by Portfolio: BHC XYZ, Inc. in BHC Baseline**

**Actual AFS and HTM Fair Market Value Sources by Portfolio**

Please provide information on actual fair market values as of the reporting date.

	<b>AFS and HTM Securities</b>	<b>Principal Market Value Source</b> 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).	<b>In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?</b>
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	Domestic Non-Agency RMBS (incl HEL ABS)		
13	Alt-A (Option ARM)		
14	Alt-A FRM		
15	Alt-A ARM		
16	Closed-End Second		
17	HELOC		
18	Scratch & Dent		
19	Subprime		
20	Prime Fixed		
21	Prime ARM		
22	Foreign RMBS		
23	Municipal Bond		
24	Mutual Fund		
25	Preferred Stock (Equity)		
26	Sovereign Bond		
27	US Treasuries & Agencies		
28	Other*		

\*For 'Other' AFS and HTM securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary.

**BHC Trading Worksheet: BHC XYZ, Inc. in BHC Baseline**

Effective date:

P/L Results in \$Millions	(A)	(B)	(C)
	Firmwide Total	Higher-Order Risks	CVA Hedges
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	-		

**1-6) The categories above (Equities, FX, Rates, etc.) are NOT meant to denote lines of business or desks, but rather firmwide totals by risk stripe.**

5) "Securitized Products" is defined as the contribution to P/L from exposures detailed on the Securitized Products and Agencies worksheets.

6) "Other Credit" is defined as the contribution from all credit products other than those specified on the "Securitized Products" or "Agencies" worksheets.

9) Cross-Asset Terms are those intra-asset risks attributable to the co-movement of multiple asset classes. For example, an equity option paying off in a foreign currency would have both Equity and FX risk. The P/L due to this co-dependence would be entered into row 9.

(B) Higher order risks are those inter-asset risks attributable to terms not represented in the FR-Y14Q. The highest order term represented in the 14Q will vary based on the specific asset class. For example, the commodity spot vol grids do not capture risks attributable to the co-movement of multiple underlying commodities.

When reporting P/L numbers above, report profits as positive numbers and losses as negative numbers.

**BHC Counterparty Risk Worksheet: BHC XYZ, Inc. in BHC Baseline**

\$Millions

Losses should be reported as a positive value.

1	Trading Incremental Default Losses (Trading IDR)	-
1a	Trading Incremental Default losses from securitized products	
1b	Trading Incremental 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 Incremental Default Losses (CCR IDR)	
3a	Impact of CCR IDR hedges (as defined in the Instructions)	
4	Other CCR losses	









**BHC PPNR Metrics Worksheet: BHC XYZ, Inc. in BHC Baseline**

Instructions: BHCs to complete non shaded cells only; all shaded cells with embedded formulas will self populate. Quarterly items should be reported by quarter, and not on a year-to-date basis.

A. Metrics by Business Segment/Line # (9)	FR YPC Codes	Units	Projected								
			PQ.1	PQ.2	PQ.3	PQ.4	PQ.5	PQ.6	PQ.7	PQ.8	PQ.9
<b>Retail and Small Business Segment</b>											
<b>Domestic (24)</b>											
1	Credit and Charge Cards	#									
2	Total Open Accounts – End of Period	\$Millions									
3	Credit and Charge Card Purchase Volume	\$Millions									
4	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)	\$Millions									
5	Mortgages and Home Equity	\$Millions									
6	Average Third Party Residential Mortgages Serviced (3)	\$Millions									
7	Residential Mortgage Originations Industry Market Size – Volume (25)	\$Millions									
8	Mortgages and Home Equity Sold during the quarter (26)	\$Millions									
9	Servicing Expenses (8)	\$Millions									
10	Retail and Small Business Deposits	#									
11	Total Open Checking and Money Market Accounts – End of Period (31)	#									
12	Debit Card Purchase Transactions	\$Millions									
13	International Retail and Small Business (12)	\$Millions									
14	Credit Card Revenues (1)	\$Millions									
<b>Investment Banking Segment</b>											
15	Number of Employees (15)	#									
16	Compensation - Total (8)	\$Millions									
17	Stock Based Compensation and Cash Variable Pay (9)	\$Millions									
<b>Advisory</b>											
18	Deal Volume	\$Millions									
19	Industry Market Size - Fees	\$Millions									
20	Industry Market Size - Volume	\$Millions									
21	Backlog (30)	\$Millions									
<b>Equity Capital Markets</b>											
22	Deal Volume	\$Millions									
23	Industry Market Size - Fees	\$Millions									
24	Industry Market Size - Volume	\$Millions									
<b>Debt Capital Markets</b>											
25	Deal Volume	\$Millions									
26	Industry Market Size - Fees	\$Millions									
27	Industry Market Size - Volume	\$Millions									
<b>Syndicated Lending</b>											
28	Deal Volume	\$Millions									
29	Industry Market Size - Fees	\$Millions									
30	Industry Market Size - Volume	\$Millions									
<b>Merchant Banking / Private Equity</b>											
31	AUM (10)	\$Millions									
<b>Sales and Trading Segment</b>											
32	Number of Employees (15)	#									
33	Total Proprietary Trading Revenue	\$Millions									
34	Compensation - Total (8)	\$Millions									
35	Stock Based Compensation and Cash Variable Pay (9)	\$Millions									
<b>Equities</b>											
36	Average Asset Balance	\$Millions									
37	Fixed Income	\$Millions									
38	Average Asset Balance	\$Millions									
<b>Commodities</b>											
39	Average Asset Balance	\$Millions									
<b>Prime Brokerage</b>											
40	Average Client Balances (13)	\$Millions									
41	Transaction Volume	\$Millions									
<b>Investment Management Segment</b>											
<b>Asset Management</b>											
42	AUM - Total (10)	\$Millions									
43	AUM - Equities	\$Millions									
44	AUM - Fixed Income	\$Millions									
45	AUM - Other	\$Millions									
46	Net Inflows/Outflows	\$Millions									
<b>Wealth Management/Private Banking</b>											
47	AUM - Total (10)	\$Millions									
48	AUM - Equities	\$Millions									
49	AUM - Fixed Income	\$Millions									
50	AUM - Other	\$Millions									
51	Net Inflows/Outflows	\$Millions									
52	Number of Financial Advisors (11)	#									
<b>Investment Services Segment</b>											
<b>Asset Servicing</b>											
53	Assets under Custody and Administration	\$Millions									
<b>Issuer Services</b>											
54	Corporate Trust Deals Administered	#									
<b>B. Firm Wide Metrics: PPNR Projections Worksheet</b>											
55	Number of Employees	#									
56	Revenues - International	\$Millions									
57	Revenues - APAC (2) (16)	\$Millions									
58	Revenues - EMEA (2) (17)	\$Millions									
59	Revenues - LatAm (2) (18)	\$Millions									
60	Revenues - Canada (2)	\$Millions									
61	Revenues - Domestic	\$Millions									
62	Severance Costs (14)	\$Millions									
63	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)	\$Millions									
64	Auto	\$Millions									
65	Other	\$Millions									
66	ORED Balance	\$Millions									
67	Commercial	\$Millions									
68	Residential	\$Millions									
69	Farmland	\$Millions									
70	Non-Recurring PPNR Items (32)	\$Millions									
71	Trading Revenue	\$Millions									
72	Net Gains/Losses on Sales of Other Real Estate Owned (19)	\$Millions									
<b>C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)</b>											
73	Carrying Value of Purchased Credit Impaired (PCI) Loans	\$Millions									
74	Net Accretion of discount on PCI Loans included in interest Revenues	\$Millions									
75	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)	\$Millions									
76	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices	%									
<b>Quarter End Weighted Average Life of Assets (4) (6)</b>											
77	First Lien Residential Mortgages in Domestic Offices (33)	months									
78	Closed End Junior Residential Liens (in Domestic Offices)	months									
79	Home Equity Lines Of Credit (HELOCs)	months									
80	CEI Loans	months									
81	CEI Loans (in Domestic Offices)	months									
82	Credit Cards	months									
83	Auto Loans	months									
84	Student Loans	months									
85	Other, incl. loans backed by securities (non-purpose lending) (7)	months									
86	Residential Mortgages (First and Second Lien, Not in Domestic Offices)	months									
87	Other Real Estate Loans (Not in Domestic Offices)	months									
88	Other Loans & Leases	months									
89	Securities (AFS and HTM) - Treasuries and Agency Debentures	months									
90	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass throughs)	months									
91	Securities (AFS and HTM) - Other	months									
92	Trading Assets	months									
93	All Other Earning Assets	months									
<b>Quarter End Weighted Average Life of Liabilities (4) (6)</b>											
94	Domestic Deposits - Time	months									
95	Foreign Deposits-Time	months									
96	Fed Funds	months									
97	Repos	months									
98	Other Short Term Borrowing	months									
99	Trading Liabilities	months									
100	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by	months									
101	Consolidated Special Purpose Entities	months									
102	All Other Interest Bearing Liabilities	months									
<b>Average Domestic Deposit Reporting Beta in a 'Normal Environment' (5)</b>											
103	Money Market Accounts	basis points									
104	Savings	basis points									
105	NOW, ATS, and other Transaction Accounts	basis points									
106	Time Deposits	basis points									
<b>Foreign Deposit Reporting Beta in a 'Normal Environment' (5)</b>											
107	Foreign Deposits	basis points									
108	Foreign Deposits-Time	basis points									
109	New Domestic Business Pricing for Time Deposits (17)	months									
110	Curve (if multiple terms assumed) (28)										
111	Index rate (if single term assumed) (29)										
112	Spread relative to the Index Rate (29)	basis points									

For upward rate movements	For downward rate movements	Assumed Floor

