

**FR Y-14A: Regulatory Capital Transitions Cover Sheet (formerly Basel III and Dodd-Frank)**

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**Institution Name:**

**RSSD ID:**

**As of Date (MM/DD/YY):**

**Submission Date (MM/DD/YY):**

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

Please describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline projections.

**Please refer to the "FR Y-14 Regulatory Capital Transitions Schedule Instructions" when completing this schedule.**

## Instructions

1. Please complete the FR Y-14A Regulatory Capital Transitions Schedule using **actual data** for as of date, and **projected data** for the periods PY 1 through PY 6. For all projections, please use the baseline scenario as specified in the worksheet "CoverSheet."
2. Instructions for completing the schedule are contained in the document titled "**FR Y-14 Regulatory Capital Transitions Schedule Instructions.**"
3. All data should be populated within the non-shaded cells in all worksheets. Cells highlighted in grey have embedded formulas and therefore will be automatically populated.
4. BHCs should ensure that the version of Microsoft Excel they use to complete the schedule is set to automatically calculate formulas. This is achieved by setting "Calculation Options" (under the Formulas function) to "Automatic" within the settings for Microsoft Excel.

FR Y-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Capital Composition

B

Regulatory Capital per Revised Regulatory Capital Rule (July 2013)

1 AOCI opt-out election? (enter "1" for Yes; enter "0" for No)

Common equity tier 1 capital

- 2 Common stock and related surplus (net of treasury stock and unearned employee stock ownership plan [ESOP] shares)
- 3 Retained earnings
- 4 Accumulated other comprehensive income (AOCI)
- 5 Common equity tier 1 minority interest includable in common equity tier 1 capital
- 6 Common equity tier 1 before adjustments and deductions (sum of items 2 through 5)

Common equity tier 1 capital: adjustments and deductions

- 7 Goodwill, net of associated deferred tax liabilities (DTLs)
- 8 Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs
- 9 Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs
- If item 1 is "1" for "Yes", complete items 10 through 14 only for AOCI related adjustments.**
- 10 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)
- 11 AOCI related adjustments: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)
- 12 AOCI related adjustments: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)
- 13 AOCI related adjustments: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)
- 14 AOCI related adjustments: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)
- If item 1 is "0" for "No", complete item 15 only for AOCI related adjustments.**
- 15 AOCI related adjustments: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)
- 16 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)
- 17 Other deductions from (additions to) common equity tier capital 1 before threshold-based deductions: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions
- 18 Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments
- 19 Subtotal (item 6 minus items 7 through 17)
- 20 Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 21 MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 22 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 23 Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold (from the Exceptions Bucket Calc tab)
- 24 Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions
- 25 Total adjustments and deductions for common equity tier 1 capital (sum of items 20 through 24)
- 26 Common equity tier 1 capital (item 19 minus item 25)

Additional tier 1 capital

- 27 Additional tier 1 capital instruments plus related surplus
- 28 Tier 1 minority interest not included in common equity tier 1 capital
- 29 Additional tier 1 capital before deductions (sum of items 27 through 28)
- 30 Additional tier 1 capital deductions
- 31 Additional tier 1 capital (greater of item 29 minus item 30 or zero)

Tier 1 capital

- 32 Tier 1 capital (sum of items 26 and 31)

Periodic changes in common stock

- 33 Common stock and related surplus (net of treasury stock, common stock of prior period plus item 34 minus item 35)
- 34 Issuance of common stock (including conversion to common stock)
- 35 Repurchases of common stock

Periodic changes in retained earnings

- 36 Net income (loss) attributable to bank holding company
- 37 Cash dividends declared on preferred stock
- 38 Cash dividends declared on common stock
- 39 Previously issued tier 1 capital instruments (excluding minority interest) that would no longer qualify (please report 100% value)
- 40 Previously issued tier 1 minority interest that would no longer qualify (please report 100% value)

Data Validation Check (The following cells provide checks for consistency of the projected schedules)

- 41 Does line 33, "Common stock and related surplus" = Line 2, "Common stock and related surplus"?

Data Completeness Check

- 42 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.





FR Y-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Risk-weighted Assets-Advanced <sup>1,2</sup>		C	D	E	F	G	H	I
B		Actual in \$Millions as of date	PY 1	PY 2	Projected in \$Millions			
					PY 3	PY 4	PY 5	PY 6
<b>Credit Risk (Including counterparty credit risk and non-trading credit risk), with 1.06 scaling factor - Applicable to Advanced Approaches Banking Organizations</b>								
1	Corporate							
2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
3	Other Exposures							
4	Sovereign							
5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
6	Other Exposures							
7	Bank							
8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
9	Other Exposures							
10	Retail							
11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)							
12	Other Exposures							
13	Equity							
14	Securitization							
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)							
16	CVA Capital Charge (Risk-Weighted Asset Equivalent)							
17	Advanced CVA Approach							
18	Unstressed VaR with Multipliers							
19	Stressed VaR with Multipliers							
20	Simple CVA Approach							
21	Other Credit Risk							
22	Total Credit RWA							
<b>Market Risk</b>								
23	Standardized Specific Risk (excluding securitization and correlation)							
24	VaR with Multiplier							
25	Stressed VaR with Multiplier							
26	Incremental Risk Charge (IRC)							
27	Correlation Trading							
28	Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
29	Standardized Measurement Method (100%) for Exposures Subject to CRM							
30	CRM Floor Based on 100% of Standardized - Net Long							
31	CRM Floor Based on 100% of Standardized - Net Short							
32	Non-modeled Securitization							
33	Net Long							
34	Net Short							
35	Other Market Risk							
36	Total Market RWA							
<b>Other</b>								
37	Other Capital Requirements							
38	Operational Risk							
39	<b>Total Risk-weighted Assets</b>							
<b>Data Completeness Check</b>								
40	If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No

Footnotes:

<sup>1</sup> Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.

FR Y-14A - Regulatory Capital Transitions Schedule: (Supervisory Baseline Scenario)

Risk-weighted Assets-General<sup>1,2</sup>

B	C	D	E	F	G	H	I
	Actual in \$Millions as of date	PY 1	PY 2	Projected in \$Millions		PY 5	PY 6
				PY 3	PY 4		
<b>Credit Risk per Standardized Approach (Revised regulatory capital rule, July 2013)</b>							
1	Cash items in the process of collection						
2	Exposures conditionally guaranteed by the U.S. government, its central bank, or U.S. government agency						
3	Claims on government-sponsored entities						
4	Claims on U.S. depository institutions and NCUA-insured credit unions						
5	Revenue bonds issued by state and local governments in the U.S., and general obligation claims on and claims guaranteed by the full faith and credit of state and local governments (and any other PSE) in the U.S.						
6	Claims on and exposures guaranteed by foreign governments and their central banks						
7	Claims on and exposures guaranteed by foreign banks						
8	Claims on and exposures guaranteed by foreign PSEs						
9	Multifamily mortgage loans and presold residential construction loans						
10	Residential mortgage loans subject to 50% risk-weight						
11	Other residential mortgage loans						
12	Past due exposures						
13	High-volatility commercial real estate loans						
14	Commercial loans/Corporate exposures						
15	Consumer loans and credit cards						
16	Other revised regulatory capital rule risk-weight items						
17	Off-balance sheet commitments with an original maturity of one year or less that are not unconditionally cancelable						
18	Off-balance sheet commitments with an original maturity of more than one year that are not unconditionally cancelable						
19	Other off-balance sheet exposures						
20	Over-the-counter derivative contracts						
21	Securitization exposures						
22	Equity exposures						
23	Other credit risk						
24	<b>Total Credit RWA per Standardized Approach</b>						
<b>Market Risk</b>							
25	Standardized Specific Risk (excluding securitization and correlation)						
26	VaR with Multiplier						
27	Stressed VaR with Multiplier						
28	Incremental Risk Charge (IRC)						
29	Correlation Trading						
30	Comprehensive Risk Measurement (CRM), Before Application of Surcharge						
31	Standardized Measurement Method (100%) for Exposures Subject to CRM						
32	CRM Floor Based on 100% of Standardized - Net Long						
33	CRM Floor Based on 100% of Standardized - Net Short						
34	Non-modeled Securitization						
35	Net Long						

36 Net Short  
 37 Other Market Risk  
 38 Total Market RWA


**Other**

39 Other Capital Requirements

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40 Total Risk-weighted Assets

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**Data Completeness Check**

41 If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.

No	No	No	No	No	No	No
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Footnotes:

<sup>1</sup> Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

<sup>2</sup> Any assets deducted from capital should not be included in risk-weighted assets.





