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

Institution Name:								
RSSD ID:								
As of Date (MM/DD/YY):								
Submission Date (MM/DD/YY):								
Please indicate the scenario associated wit	th this submission using the following drop-do	wn menu:						
s of Date (MM/DD/YY): ubmission Date (MM/DD/YY): lease indicate the scenario associated with this submission using the following drop-down menu: Supervisory Baseline lease describe the baseline scenario associated with this submission. It should be consistent with that used for other capital plan baseline								
Please describe the baseline scenario asso projections.	ciated with this submission. It should be cons	istent with that used for other capital plan baseline						

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.

Capital Composition

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)

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)
- Issuance of common stock (including conversion to common stock)
- Renurchases 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)

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

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

"Exceptions Bucket" Calculator

В	С	D	E	F	G	Н
	Actual in		•			
	\$Millions			Projected i	in \$Millions	
	as of date	PY 1	PY 2	PY 3	PY 4	PY 5
Significant investments in the capital of unconsolidated financial institutions in the form of common stock						
1 Gross significant investments in the capital of unconsolidated financial institutions in the form of common stock						
2 Permitted offsetting short positions in relation to the specific gross holdings included above						
3 Significant investments in the capital of unconsolidated financial institutions in the form of common stock net of short positions (greater of item 1 minus 2 or zero)						
4 10 percent common equity tier 1 deduction threshold (10 percent of item 25 in the Capital Composition tab)						
5 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 3 minus 10 percent of item 4 or zero						
Q			ı			
Mortgage servicing assets						
6 Total mortgage servicing assets classified as intangible						
7 Associated deferred tax liabilities which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards						
8 Mortgage servicing assets net of related deferred tax liabilities (item 6 minus item 7)						
9 10 percent common equity tier 1 deduction threshold (10 percent of item 25 in the Capital Composition tab)						
10 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 8 minus 10 percent of item 9 or zero						
Deferred tax assets due to temporary differences						
11 DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs						
12 10 percent common equity tier 1 deduction threshold (10 percent of item 25 in the Capital Composition tab)						
13 Amount to be deducted from common equity tier 1 due to 10 percent deduction threshold (greater of item 11 minus 10 percent of item 12 or zero						
Aggregate of items subject To the 15% limit (significant investments, mortgage servicing assets and deferred tax assets arising from temporary differences)						
14 Sum of items 3, 8, and 11						
15 15 percent common equity tier 1 deduction threshold (15 percent of item 25 in the Capital Composition tab)						
16 Sum of items 5, 10, and 13						
17 Item 14 minus item 16						
18 Amount to be deducted from common equity tier 1 due to 15 percent deduction threshold (greater of item 17 minus item 15 or zero						
Data Completeness Check						
19 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

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

Risk-weighted Assets-Advanced^{1, 2} D Actual in **\$Millions** Projected in \$Millions as of date PY 1 PY 2 PY 5 PY 6 Credit Risk (Including counterparty credit risk and non-trading credit risk), with 1.06 scaling factor - Applicable to Advanced Approaches Banking Organizations Corporate 1 Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs) 2 3 Other Exposures 4 Sovereign Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs) 5 6 Other Exposures 7 Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs) 8 9 Other Exposures 10 Retail Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs) 11 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 Market Risk Standardized Specific Risk (excluding securitization and correlation) 23 VaR with Multiplier 24 25 Stressed VaR with Multiplier 26 Incremental Risk Charge (IRC) 27 Correlation Trading 28 Comprehensive Risk Measurement (CRM), Before Application of Surcharge Standardized Measurement Method (100%) for Exposures Subject to CRM 29 CRM Floor Based on 100% of Standardized - Net Long 30 CRM Floor Based on 100% of Standardized - Net Short 31 32 Non-modeled Securitization 33 Net Long 34 Net Short 35 Other Market Risk 36 Total Market RWA Other 37 Other Capital Requirements Operational Risk 39 **Total Risk-weighted Assets Data Completeness Check** 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. 40

Footnotes:

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

² 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^{1, 2}

Risk-weighted Assets-General ^{1, 2}							
В	С	D	E	F	G	Н	ı
	Actual in						
	\$Millions			Projected i	n \$Millions		
	as of date	PY 1	PY 2	PY 3	PY 4	PY 5	PY 6
Credit Risk per Standardized Approach (Revised regulatory capital rule, July 2013)							
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							
B Claims on government-sponsored entities							
Claims on U.S. depository institutions and NCUA-insured credit unions							
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							
3 Claims on and exposures guaranteed by foreign PSEs							
9 Multifamily mortgage loans and presold residential construction loans							
O Residential mortgage loans subject to 50% risk-weight							
1 Other residential mortgage loans							
2 Past due exposures							
B High-volatility commercial real estate loans							
1 Commercial loans/Corporate exposures							
5 Consumer loans and credit cards							
6 Other revised regulatory capital rule risk-weight items							
7 Off-balance sheet commitments with an original maturity of one year or less that are not unconditionally							
cancelable							
8 Off-balance sheet commitments with an original maturity of more than one year that are not unconditionally							
cancelable							
9 Other off-balance sheet exposures							
O Over-the-counter derivative contracts							
1 Securitization exposures							
2 Equity exposures							
3 Other credit risk							
4 Total Credit RWA per Standardized Approach							
Total create two per standardized Approach							
Market Risk							
5 Standardized Specific Risk (excluding securitization and correlation)							
5 VaR with Multiplier							
7 Stressed VaR with Multiplier							
Incremental Risk Charge (IRC)							
Correlation Trading							
Comprehensive Risk Measurement (CRM), Before Application of Surcharge							
Standardized Measurement Method (100%) for Exposures Subject to CRM							
CRM Floor Based on 100% of Standardized - Net Long							
4 Non-modeled Securitization							
5 Net Long							

36 37	Net Short Other Market Risk							
38	Total Market RWA							
•	Other							
•	Julei							
39	Other Capital Requirements							
40	Total Risk-weighted Assets							
[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						

Footnotes:

 $^{^{1}}$ Amounts calculated as capital requirements should be converted to risk-weighted assets by multiplying by 12.5.

 $^{^{\}rm 2}$ Any assets deducted from capital should not be included in risk-weighted assets.

(quarterly averages)

	Leverage Exposure (quarterly averages)							
_	В	С	D	E	F	G	Н	ı
		Actual in \$Millions as of date	PY 1	PY 2	Projected PY 3	in \$Millions PY 4	PY 5	PY 6
		as of date	F1.4	F12	F13	F1.4	713	FIU
L	everage Exposure for Tier 1 Leverage Ratio (Applicable to All BHCs)							
1	Average Total Assets							
2	Amounts Deducted from Common Equity Tier 1 Capital and Additional Tier 1 Capital							
3	Other Deductions from (Additions to) Assets for Leverage Ratio Purposes							
4	Total Assets for the Leverage Ratio							
	Leverage Exposure for Supplementary Leverage Ratio (Applicable to Advanced Approaches BHCs Only)							
5	On-Balance Sheet Derivatives							
6	Derivatives, Potential Future Exposure							
7	On-Balance Sheet Repo-Style Transactions							
8	Other On-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
9	Off-Balance Sheet Items (Excluding Derivatives and Repo-Style Transactions)							
10	Of Which: Unconditionally Cancellable Commitments Eligible for 10% Credit Conversion Factor							
11	Of Which: All Other							
12	Amounts Deducted from Common Equity Tier 1 Capital and Additional Tier 1 Capital							
13	Other Deductions from (Additions to) Leverage Exposure							
14	Total Leverage Exposure for Supplementary Leverage Ratio							
	ata Completeness Check							
_	Total Assets for Tier 1 Leverage Ratio (applicable to all BHCs): If "No", please complete all non-shaded cells until all cells to the right say "Yes." Do							
15	not leave cells blank; enter "0" if not applicable.	No	No	No	No	No	No	No
	Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations): If "No", please complete all	No	No	No	No	No	No	No
16	non-shaded cells until all cells to the right say "Yes." Do not leave cells blank; enter "0" if not applicable.	140	140	140	INU	INO	140	INU

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