

PPNR Net Interest Income Worksheet

complete this worksheet. 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.

Please indicate on PPNR Submission Worksheet if deposits are 25% or more of total liabilities
 Net Interest Income Designation Field - Populated Automatically

	Actual PQ 1
Average Asset Balances (\$Millions) (1)	
1 First Lien Residential Mortgages (in Domestic Offices)	
2 Second / Junior Lien Residential Mortgages (in Domestic Offices)	
2A Closed-End Junior Liens	
2B Home Equity Lines Of Credit (HELOCs)	
3 C&I Loans (7)	
4 CRE Loans (in Domestic Offices)	
5 Credit Cards	
6 Other Consumer	
6A Auto Loans	
6B Student Loans	
6C Other, incl. loans backed by securities (non-purpose lending)	
7 Real Estate Loans (Not in Domestic Offices)	
7A Residential Mortgages (First and Second Lien)	
7B Other	
8 Other Loans & Leases (10)	
9 Nonaccrual Loans (5)	
10 Securities (AFS and HTM) - Treasuries and Agency Debentures	
11 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	
12 Securities (AFS and HTM) - Other	
13 Trading Assets	
14 Deposits with Banks & Other	
15 Other Interest/Dividend Bearing Assets (2)	
16 Other Assets	
17 Total Average Asset Balances	
Average Rates Earned (%) (9)	
18 First Lien Residential Mortgages (in Domestic Offices)	
19 Second / Junior Lien Residential Mortgages (in Domestic Offices)	
19A Closed-End Junior Liens	
19B HELOCs	
20 C&I Loans (7)	
21 CRE Loans (in Domestic Offices)	
22 Credit Cards	
23 Other Consumer	
23A Auto Loans	
23B Student Loans	
23C Other, incl. loans backed by securities (non-purpose lending)	
24 Real Estate Loans (Not in Domestic Offices)	
24A Residential Mortgages (First and Second Lien)	
24B Other	
25 Other Loans & Leases	
26 Nonaccrual Loans (5)	
27 Securities (AFS and HTM) - Treasuries and Agency Debentures	
28 Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)	
29 Securities (AFS and HTM) - Other	
30 Trading Assets	
31 Deposits with Banks & Other	
32 Other Interest/Dividend Bearing Assets	
33 Total Interest Income	
Average Liability Balances (\$Millions)	
34 Deposits-Domestic (6)	
34A Non-Interest-Bearing Demand	
34B Money Market Accounts	
34C Savings	
34D NOW, ATS, and other Transaction Accounts	
34E Time Deposits	
35 Deposits-Foreign (6)	
35A Foreign Deposits	
35B Foreign Deposits-Time	
36 Fed Funds, Repos, & Other Short Term Borrowing	
36A Fed Funds	
36B Repos	
36C Other Short Term Borrowing (11)	
37 Trading Liabilities	
38 Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities	
39 Other Interest-Bearing Liabilities (3)(11)	
40 Other Liabilities (11)	
41 Total Average Liability Balances	
Average Liability Rates (%) (9)	
42 Deposits-Domestic (6)	
42A Non-Interest-Bearing Demand (8)	0.0%
42B Money Market Accounts	
42C Savings	
42D Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts	
42E Time Deposits	
43 Deposits-Foreign (6)	
43A Foreign Deposits	
43B Foreign Deposits-Time	
44 Fed Funds, Repos, & Other Short Term Borrowing	
44A Fed Funds	
44B Repos	
44C Other Short Term Borrowing	
45 Trading Liabilities	
46 Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	
47 Other Interest-Bearing Liabilities (3)(11)	
48 Total Interest Expense	
49 Total Net Interest Income (4)	

Footnotes to the Net Interest Income Worksheet

- Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.
- Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of Total Average Asset Balances are represented by any one item.

- Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of Total Average Liability Balances are represented by any one item.

- Amount should equal item 13 of the PPNR Submission Worksheet.
- Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by line.
- A sum of average domestic and foreign deposits should be equal to a sum of average BHD0631, BHD0636, BHF0631, and B.
- Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- Rates are equal to zero by definition.
- All rates are annualized.
- Include loans secured by farmland here (BHD01420) and other loans not accounted for in the other categories.
- A sum of line items 35C and 38 equals a sum of BHCX3190, BHCX4062, and interest-bearing liabilities reported in BHCX2750; line

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances? N/A

Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances? N/A

Are Other Average Interest-Bearing Asset Balances more than 5% of Total Average Interest-Bearing Asset Balances? N/A

Are Other Average Deposit and Interest-Bearing Non-Deposit Liability Balances more than 5% of Total Average Interest-Bearing Liability Balances? N/A

PPNR Metrics Worksheet

Instructions: BHGs 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-d

	FR YPC Codes	Units	Actual
A. Metrics by Business Segment/Line (9)			
Total and Small Business Segment			
Domestic (24)			
1		#	
2		\$Millions	
3		\$Millions	
4		\$Millions	
5		\$Millions	
6	BHCKFD70+BHCKFD71+BH DMF674+BDMF675	\$Millions	
7		\$Millions	
8		#	
9		\$Millions	
10		\$Millions	
Investment Banking Segment			
11		#	
12		\$Millions	
13		\$Millions	
14		\$Millions	
15		\$Millions	
16		\$Millions	
17		\$Millions	
18		\$Millions	
19		\$Millions	
20		\$Millions	
21		\$Millions	
22		\$Millions	
23		\$Millions	
24		\$Millions	
25		\$Millions	
26		\$Millions	
Merchant Banking / Private Equity			
27		\$Millions	
Sales and Trading Segment			
28		#	
29		\$Millions	
30		\$Millions	
31		\$Millions	
32		\$Millions	
33		\$Millions	
34		\$Millions	
35		\$Millions	
36		\$Millions	
Investment Management Segment			
Asset Management			
37		\$Millions	
37A		\$Millions	
37B		\$Millions	
37C		\$Millions	
38		\$Millions	
Wealth Management/Private Banking			
39		\$Millions	
39A		\$Millions	
39B		\$Millions	
39C		\$Millions	
40		\$Millions	
41		#	
Investment Services Segment			
Asset Servicing			
42		\$Millions	
Issuer Services			
43		#	
B. Firm Wide Metrics: PPNR Projections Worksheet			
44	BHCK4150	#	
45A		\$Millions	
45B		\$Millions	
45C		\$Millions	
45D		\$Millions	
46		\$Millions	
47		\$Millions	
48		\$Millions	
48A		\$Millions	
48B		\$Millions	
49	BHCK2150	\$Millions	
49A		\$Millions	
49B		\$Millions	
49C		\$Millions	
50		\$Millions	
51	BHCK4220	\$Millions	
52	BHCK5250	\$Millions	
C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHGs that were required to complete the Net Interest Income Worksheet)			
53		\$Millions	
54		\$Millions	
55		\$Millions	
56		%	
Quarter End Weighted Average Life of Assets (41-61)			
57		months	
58		months	
59		months	
60		months	
61		months	
62		months	
63		months	
64		months	
65		months	
66		months	
67		months	
68		months	
69		months	
70		months	
71		months	
72		months	
73		months	
Quarter End Weighted Average Life of Liabilities (41-61)			
74		months	
75		months	
76		months	
77		months	
78		months	
79		months	
80		months	
81		months	
Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)			
82		basis points	
83		basis points	
84		basis points	
85		basis points	
Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)			
86		basis points	
87		basis points	
88		basis points	
88A		basis points	
88B		basis points	
88C		basis points	

Footnotes to the PPNR Metrics Worksheet

- (1) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
- (2) Provide regional breakdowns for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
- (3) Average outstanding principal balance to residential mortgage loans the BHC services for others.
- (4) The Weighted Average Life should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term. For revolving products, the WAL should reflect the underlying repayment behavior assumptions assumed by the institution, which would include contractual repayments, any assumed excess payments or prepayments, and defaults. The WAL for the FR Y-14Q disclosures should reflect the spot balance sheet position for each time period. For the FR Y-14A, given that it covers forecasted time periods, the WAL should be forward-looking which incorporates the changes to the projected WAL, including new business activity.
- (5) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero. Beta should be reported as a balance-weighted average of the betas of the line items that contribute to the roll up point requested, with an as of date equal to the reporting date.
- (6) Reference PPNR Net Interest Income worksheet for product definitions.
- (7) Corresponds to line item PC on the Net Interest Income worksheet
- (8) Include both direct and allocated expenses.
- (9) "Metrics by Business Segment/Line" correspond to Business Segments/Lines on PPNR Submission worksheet, unless explicitly stated otherwise. See Instructions for definitions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC-specific.
- (10) Assets under Management
- (11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
- (12) Regions outside the US and Puerto Rico.
- (13) Report the grossed up "interest balances" that result from prime brokerage activities.
- (14) List items on PPNR Projections worksheet that include this item if any:
 - []
- (15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only.
- (16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- (17) Europe, Middle East, and Africa
- (18) Latin America, including Mexico
- (19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
 - []
- (20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
 - []
- (21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
 - []
- (22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital financing type leases.
- (23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contra-revenues and/or expenses.
 - []

- (24) Applies to line items 1-8; US and Puerto Rico only.
- (25) Total domestic mortgages originated during the quarter.
- (26) FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
- (27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.

- (28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.
- (29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.
- (30) A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC's latest backlog estimate.
- (31) Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)
 - []

(32) Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPNR Projections worksheet include the items broken out in footnote 32.

(a) Revenues (Net Interest Income + Non Interest Income)	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
(b) Non Interest Expenses	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		
	\$ Million		

- (33) For WAL, exclude from the reported number Loans Held For Sale
- (34) Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)
 - []

Do international revenues exceed 5% of total revenues? N/A