

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

Institution Name:

RSSD ID:

Submission Date (MM/DD/YY):

As of Date (MM/DD/YY):

Instructions

1. The FR Y-14Q Regulatory Capital Transitions schedule is intended to be used for the monitoring of historical progress against the forecasts provided in the FR Y-14A version of the schedule. Please complete the FR Y-14Q schedule with actual data as of the most recent quarter end subsequent to the close of each quarter. Do not use this schedule to update projections for future quarters.
2. Complete **non-shaded cells** only, using data as of the balance sheet date under baseline assumptions, consistent with the annual CCAR exercise.
3. For the purpose of completing this schedule, BHCs should refer to the "FR Y-14Q Regulatory Capital Transitions Instructions."
4. In each worksheet there is a "Comments" column. Please provide explanation in this column for any significant deviations from the projections that were provided as part of the most recent CCAR submission, as well as from previous quarter if applicable. Also, please provide any other comments if necessary.
5. On the Planned Actions worksheet, please complete the fields for "Description," "Action Type," "Exposure Type" and "RWA Type" (columns B through E) with information on the planned actions your BHC included in its most recently submitted FR Y-14A Regulatory Capital Transitions schedule. In columns F through K, for each planned action please input the actual dollar amount impact on tier 1 common, tier 1 capital, risk-weighted assets, average total assets, leverage exposures, and the firm's balance sheet based on progress made on the action in the past quarter. In a separate attachment, please provide additional information to describe the progress made on each planned action during the reporting quarter.

FR Y-14Q - Regulatory Capital Transitions Schedule:

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

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,

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)

FR Y-14Q - Regulatory Capital Transitions Schedule:

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)**

- 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-
- 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

FR Y-14Q - Regulatory Capital Transitions Schedule:

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)**

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 39, "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.

Item	Start	End	Comments
Regulator activities to the support of operational and financial capabilities in the form of advisory work			
1. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
2. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
3. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
4. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
5. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
Regulator activities			
6. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
7. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
8. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
9. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
10. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
Regulator activities to support the regulatory framework			
11. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
12. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
13. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
14. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
15. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
Regulator activities to support the regulatory framework			
16. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
17. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
18. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
19. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			
20. Review of the regulatory framework for operational and financial capabilities in the form of advisory work			

FR Y-14Q - Regulatory Capital Transitions Schedule:

Risk-weighted Assets-Advanced ^{1, 2}		C
B		Actual in \$Millions as of date
Credit Risk (Including counterparty credit risk and non-trading credit risk), with 1.06 scaling factor - Applicable to Advanced Appro		
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	
Market Risk		
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	
Other		
37	Other Capital Requirements	
38	Operational Risk	
39	Total Risk-weighted Assets	
Data Completeness Check		
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

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-14Q - Regulatory Capital Transitions Schedule:

Risk-weighted Assets-General^{1,2}

B	C	D
	Actual in \$Millions as of date	Comments
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		
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 Total Credit RWA per Standardized Approach		
Market Risk		
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		

Leverage Exposure (quarterly averages)

B		C	D
		Actual in \$Millions as of date	Comments
Leverage 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		
Data Completeness Check			
15	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 not leave cells blank; enter "0" if not applicable.	No	
16	Leverage Exposure for Supplementary Leverage Ratio (applicable to advanced approaches banking organizations): 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	

