

FR Y-14A Schedule A - Summary

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.

Institution Name:

RSSD ID:

Source:

Submission Date (MM/DD/YYYY):

When Received:

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

Briefly describe the scenario below:

FR Y-14A Schedule A.1.b - Balance Sheet

Item	Projected in \$Millions								
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Equity Capital									
143 Perpetual Preferred Stock and Related Surplus									
144 Common Stock (Par Value)									
145 Surplus (Exclude All Surplus Related to Preferred Stock)									
146 Retained Earnings									
147 Accumulated Other Comprehensive Income (AOCI)									
148 Other Equity Capital Components									
149 Total BHC Equity Capital									
150 Noncontrolling (Minority) Interests in Consolidated Subsidiaries									
151 Total Equity Capital									
Other									
152 Unused Commercial Lending Commitments and Letters of Credit									

Footnotes to the Balance Sheet Worksheet

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.

(1)

FR Y-14A Schedule A.1.d.1 - Capital - CCAR

Item	Projected in \$Millions									Sums in \$Millions		
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 - PQ 5	PQ 6 - PQ 9

Supplemental Capital Action Information (report in \$Millions unless otherwise noted)****

156	Cash dividends declared on common stock												
157	Common shares outstanding (Millions)												
158	Common dividends per share (\$)												

159	Issuance of common stock for employee compensation												
160	Other issuance of common stock												
161	Total issuance of common stock												

162	Share repurchases to offset issuance for employee compensation												
163	Other share repurchase												
164	Total share repurchases												

Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital

165	Outstanding trust preferred securities												
166	Trust preferred securities included in Item 24												

Memoranda

*Please break out and explain below other adjustments to equity capital:

167

**Please break out and explain below other additions to (deductions from) Tier 1 capital:

168

***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

****The carryback 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 149 as follows:

- 169 Taxes paid during the fiscal year ended two years ago
- 170 Taxes paid during the fiscal year ended one year ago
- 171 Taxes paid through the as-of date of the current fiscal year

****Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):

172

FR Y-14A Schedule A.1.d.2 - Capital - DFAST

Item	Actual in \$Millions As of Date	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 2 - 5	PQ 6 - 9	9-Quarter	
Tier 2 capital														
33	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (except Class B noncontrolling (minority) interest) not includable in items 24 or 25													
34	Cumulative perpetual preferred stock included in item 22 and Class B noncontrolling (minority) interest not included in item 24, but includable in Tier 2 capital													
35	Allowance for loan and lease losses includable in Tier 2 capital													
36	Unrealized gains on available-for-sale equity securities includable in Tier 2 capital													
37	Other Tier 2 capital components													
38	Tier 2 capital (sum of items 33 through 37)													
39	Allowable Tier 2 capital (lesser of item 32 or 38)													
40	Deductions for total risk-based capital													
41	Total risk-based capital (sum of items 32 and 39 less item 40)													

Schedule HC-R Part I.B. per Revised Regulatory Capital Rule (12 CFR 217)

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

Common equity tier 1

43	Common stock and related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares													
44	Retained earnings													
45	Accumulated other comprehensive income (AOCI)													
46	Common equity tier 1 minority interest includable in common equity tier 1 capital													
47	Common equity tier 1 before adjustments and deductions (sum of items 43 through 46)													

Common equity tier 1 capital: adjustments and deductions: where applicable, report all line items reflective of transition provisions

FR Y-14A Schedule A.1.d.2 - Capital - DFAST

Item	Actual in \$Millions As of Date	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 2 - 5	PQ 6 - 9	9-Quarter	
159	Issuance of common stock for employee compensation													
160	Other issuance of common stock													
161	Total issuance of common stock													
162	Share repurchases to offset issuance for employee compensation													
163	Other share repurchase													
164	Total share repurchases													
<u>Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital</u>														
165	Outstanding trust preferred securities													
166	Trust preferred securities included in Item 24													

Memoranda

*Please break out and explain below other adjustments to equity capital:

167

**Please break out and explain below other additions to (deductions from) Tier 1 capital:

168

FR Y-14A Schedule A.1.d.2 - Capital - DFAST

Item	Actual in \$Millions As of Date	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 2 - 5	PQ 6 - 9	9-Quarter

***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 net of Schedule HC-R, line item 5; Schedule HC-R, line items 6a, 6b, and 6c; and Notes to the Balance Sheet - Other as captured in Schedule HC-R, line item 10.

****The carryback 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 149 as follows:

- 169 Taxes paid during the fiscal year ended two years ago
- 170 Taxes paid during the fiscal year ended one year ago
- 171 Taxes paid through the as-of date of the current fiscal year

*****Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets):

172	
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FR Y-14A Schedule A.2.b - Retail Repurchase

Table A.1 LOANS SOLD TO FANNIE MAE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

Scenarios for which row should be reported

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB															BHC Baseline Only
Original UPB (Excluding Exempt Population)															BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)															BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)															
Current															BHC Baseline Only
Past due 30 to 89 days															BHC Baseline Only
Past due 90 to 179 days															BHC Baseline Only
Past due 180+ days															BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)															BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)															BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)															All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)															All Scenarios

Table A.2 LOANS SOLD TO FANNIE MAE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

\$Millions	Vintage											Unallocated	Total		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014				
Original UPB															BHC Baseline Only
Original UPB (Excluding Exempt Population)															BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)															BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)															All Scenarios

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

\$Millions	Projected in \$Millions										Total			
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later				
Projected Future Losses to BHC Charged to Repurchase Reserve														All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table B.1 LOANS SOLD TO FREDDIE MAC, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																
Current																BHC Baseline Only
Past due 30 to 89 days																BHC Baseline Only
Past due 90 to 179 days																BHC Baseline Only
Past due 180+ days																BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)																BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)																BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)																All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table B.2 LOANS SOLD TO FREDDIE MAC, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

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

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve													All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																
Current																BHC Baseline Only
Past due 30 to 89 days																BHC Baseline Only
Past due 90 to 179 days																BHC Baseline Only
Past due 180+ days																BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)																BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)																BHC Baseline Only
Loss to-date due to Denied Insurance																BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)																All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

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

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve													All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																
Current																BHC Baseline Only
Past due 30 to 89 days																BHC Baseline Only
Past due 90 to 179 days																BHC Baseline Only
Past due 180+ days																BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)																BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)																BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)																All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

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

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve													All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																
Current																BHC Baseline Only
Past due 30 to 89 days																BHC Baseline Only
Past due 90 to 179 days																BHC Baseline Only
Past due 180+ days																BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)																BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)																BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)																All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

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

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve												-	All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

Table F.1 WHOLE LOANS SOLD, BHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																
Current																BHC Baseline Only
Past due 30 to 89 days																BHC Baseline Only
Past due 90 to 179 days																BHC Baseline Only
Past due 180+ days																BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)																BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)																BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)																All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table F.2 WHOLE LOANS SOLD, BHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions	Vintage											Unallocated	Total			
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014					
Original UPB																BHC Baseline Only
Original UPB (Excluding Exempt Population)																BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)																BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)																All Scenarios

Table F.3 Loss Projections for WHOLE LOANS SOLD

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve													All Scenarios

Table G.3 TOTAL Loss Projections

\$Millions	Projected in \$Millions										Total		
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later			
Projected Future Losses to BHC Charged to Repurchase Reserve													All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase

	Actual in \$Millions
<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>	P0
Reserve, prior quarter	
Provisions during the quarter	
Net charges during the quarter	
Reserve, current quarter	

Table H.1 Sold Loans subject to completed settlements
\$Millions

	Vintage												
Loans sold to Fannie Mae	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													

	Vintage												
Loans sold to Freddie Mac	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)													-
Original UPB: Loans covered by completed settlements (No remaining liability)													-
Original UPB: Loans covered by completed settlements (liability remains)													-
Total Settlement paid													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)													

FR Y-14A Schedule A.3.a - Projected OTTI for AFS Securities and HTM by Security

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

FR Y-14A Schedule A.3.b - OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Threshold for Determining OTTI	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
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	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	Preferred Stock (Equity)						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 1			PQ 2			PQ 3			PQ 4		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
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	Covered Bond														
13	Domestic Non-Agency RMBS														
14	Foreign RMBS														
15	Municipal Bond														
16	Mutual Fund														
17	Preferred Stock (Equity)														
18	Sovereign Bond														
19	US Treasuries & Agencies														
20	Other*														
21	GRAND TOTAL														

*For 'Other' AFS securities, please provide name of security type in row 28 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 5			PQ 6			PQ 7			PQ 8		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
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	Covered Bond														
13	Domestic Non-Agency RMBS														
14	Foreign RMBS														
15	Municipal Bond														
16	Mutual Fund														
17	Preferred Stock (Equity)														
18	Sovereign Bond														
19	US Treasuries & Agencies														
20	Other*														
21	GRAND TOTAL														

*For 'Other' AFS securities, please provide name of security type

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
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	Covered Bond					
13	Domestic Non-Agency RMBS					
14	Foreign RMBS					
15	Municipal Bond					
16	Mutual Fund					
17	Preferred Stock (Equity)					
18	Sovereign Bond					
19	US Treasuries & Agencies					
20	Other*					
21	GRAND TOTAL					

*For 'Other' AFS securities, please provide name of security type

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

		Total Actual Fair Market Value MM/DD/YY	Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3
AFS Securities											
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	Covered Bond										
13	Domestic Non-Agency RMBS										
14	Foreign RMBS										
15	Municipal Bond										
16	Mutual Fund										
19	Preferred Stock (Equity)										
20	Sovereign Bond										
21	US Treasuries & Agencies										
22	Other*										
23	GRAND TOTAL										

* For 'Other' AFS securities, please provide name of security type in row 22 above (currently labeled "Other"). Please add additional rows if necessary.

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

		Projected OCI Based on Macro-Economic Scenario											
AFS Securities		Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7
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	Covered Bond												
13	Domestic Non-Agency RMBS												
14	Foreign RMBS												
15	Municipal Bond												
16	Mutual Fund												
19	Preferred Stock (Equity)												
20	Sovereign Bond												
21	US Treasuries & Agencies												
22	Other*												
23	GRAND TOTAL												

* For 'Other' AFS securities, please pr

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

		Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
AFS Securities									
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	Covered Bond								
13	Domestic Non-Agency RMBS								
14	Foreign RMBS								
15	Municipal Bond								
16	Mutual Fund								
19	Preferred Stock (Equity)								
20	Sovereign Bond								
21	US Treasuries & Agencies								
22	Other*								
23	GRAND TOTAL								

* For 'Other' AFS securities, please pr

FR Y-14A Schedule A.3.e - AFS and HTM Fair Market Value Sources by Portfolio

	AFS and HTM Securities	Principal Market Value Source 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).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
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	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

*For 'Other' AFS and HTM securities, please provide name of security type in row 22 above (currently labeled "Other"). Please add additional rows if necessary.

FR Y-14A Schedule A.4 - Trading

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

FR Y-14A Schedule A.5 - Counterparty Credit Risk

\$Millions

Losses should be reported as a positive value.

- 1 Trading Issuer Default Losses
- 1a Trading Issuer Default losses from securitized products
- 1b Trading Issuer 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 Default Losses
- 3a Impact of Counterparty Default hedges

FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

Type of Data	Brief Description	Unit of Measure	Contribution (\$millions)	PY 1					PY 2				Total (\$millions)
				PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Total (\$millions)			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Note: Please add more rows if needed.

FR Y-14A Schedule A.7.a - PPNR Projections

Projected in \$Millions

	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
14	Non Interest Income by Business Segment: (17)								
14	<u>Retail and Small Business</u>								
14A	Domestic								
14B	Credit and Charge Cards (10)								
14C	Credit and Charge Card Interchange Revenues - Gross								
14D	Other								
14E	Mortgages and Home Equity								
14F	Production								
14G	Gains/(Losses) on Sale (18)								
14H	Other								
14I	Servicing								
14J	Servicing & Ancillary Fees								
14K	MSR Amortization (20)								
	MSR Value Changes due to Changes in Assumptions/Model Inputs/Other								
14L	Net of Hedge Performance (19)(21)								
14M	Other								
14N	Provisions to Repurchase Reserve / Liability for Residential Mortgage Representations and Warranties (contra-revenue) (12)								
14O	Retail and Small Business Deposits								
14P	Non Sufficient Funds / Overdraft Fees - Gross								
14Q	Debit Interchange - Gross								
14R	Other (22)								
14S	Other Retail and Small Business Lending								
14T	International Retail and Small Business (16)								
15	<u>Commercial Lending</u>								
16	<u>Investment Banking</u>								
16A	Advisory								
16B	Equity Capital Markets								
16C	Debt Capital Markets								
16D	Syndicated / Corporate Lending								
17	<u>Merchant Banking / Private Equity</u>								
17A	Net Investment Mark-to-Market								
17B	Management Fees								
17C	Other								

FR Y-14A Schedule A.7.a - PPNR Projections

Projected in \$Millions								
PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

Footnotes to the PPNR Projections Worksheet

- (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.
- (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
- (3) Excludes Goodwill Impairment included in item 41.
- (4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
- (10) Include domestic BHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

FR Y-14A Schedule A.7.b - PPNR Net Interest Income

Projected in \$Millions								
PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9

Footnotes to the *Net Interest Income Worksheet*

- (1) Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.
- (2) 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 reported without a further breakout.

- (3) Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.

- (4) Amount should equal item 13 of the *PPNR Projections Worksheet*.
- (5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.
- (6) A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.
- (7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card
- (8) Rates are equal to zero by definition.
- (9) All rates are annualized.
- (10) Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories.
- (11) A Sum of line items 36C and 39 equals a sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; line item 40 captures non-interest bearing liabilities in BHCK2750

FR Y-14A Schedule A.7.c - PPNR Metrics

	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
--	------	------	------	------	-------------------	------	------	------	------

A. Metrics by Business Segment/Line (9)

Retail and Small Business Segment

Domestic (24)

Credit and Charge Cards

1	Total Open Accounts – End of Period								
2	Credit and Charge Card Purchase Volume								
3	Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)								

Mortgages and Home Equity

4	Average Third-Party Residential Mortgages Serviced (3)								
5	Residential Mortgage Originations Industry Market Size – Volume (25)								
6	Mortgages and Home Equity Sold during the quarter (26)								
7	Servicing Expenses (8)								

Retail and Small Business Deposits

8	Total Open Checking and Money Market Accounts – End of Period (31)								
9	Debit Card Purchase Transactions								

International Retail and Small Business (12)

10	Credit Card Revenues (1)								
----	---------------------------------	--	--	--	--	--	--	--	--

Investment Banking Segment

11	Number of Employees (15)								
12	Compensation - Total (8)								
13	Stock Based Compensation and Cash Variable Pay (8)								

Advisory

14	Deal Volume								
15	Industry Market Size - Fees								
16	Industry Market Size - Completed Deal Volume								
17	Backlog (30)								

Equity Capital Markets

18	Deal Volume								
19	Industry Market Size - Fees								
20	Industry Market Size - Volume								

Debt Capital Markets

21	Deal Volume								
22	Industry Market Size - Fees								
23	Industry Market Size - Volume								

Syndicated Lending

24	Deal Volume								
25	Industry Market Size - Fees								
26	Industry Market Size - Volume								

Merchant Banking / Private Equity

27	AUM (10)								
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FR Y-14A Schedule A.7.c - PPNR Metrics

	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
--	------	------	------	------	-------------------	------	------	------	------

B. Firm Wide Metrics: PPNR Projections Worksheet

44	Number of Employees								
45	Revenues - International								
45A	Revenues - APAC (2) (16)								
45B	Revenues - EMEA (2) (17)								
45C	Revenues - LatAm (2) (18)								
45D	Revenues - Canada (2)								
46	Revenues - Domestic								
47	Severance Costs (14)								
48	Collateral Underlying Operating Leases for Which the Bank is the Lessor (22)								
48A	Auto								
48B	Other								
49	OREO Balance								
49A	Commercial								
49B	Residential								
49C	Farmland								
50	Non-Recurring PPNR Items (32)								
51	Trading Revenue								
52	Net Gains/(Losses) on Sales of Other Real Estate Owned (19)								

C. Firm Wide Metrics: Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)

53	Carrying Value of Purchased Credit Impaired (PCI) Loans								
54	Net Accretion of discount on PCI Loans included in interest Revenues								
55	Loans Held for Sale - First Lien Residential Liens in Domestic Offices (Average Balances)								
56	Average Rate on Loans Held for Sale-First Lien Residential Liens in Domestic Offices								

Quarter End Weighted Average Life of Assets (4) (6)

57	First Lien Residential Mortgages (in Domestic Offices) (33)								
58	Closed-End Junior Residential Liens (in Domestic Offices)								
59	Home Equity Lines Of Credit (HELOCs)								
60	C&I Loans								
61	CRE Loans (in Domestic Offices)								
62	Credit Cards								
63	Auto Loans								
64	Student Loans								
65	Other, incl. loans backed by securities (non-purpose lending) (7)								
66	Residential Mortgages (First and Second Lien, Not in Domestic Offices)								
67	Other Real Estate Loans (Not in Domestic Offices)								
68	Other Loans & Leases								
69	Securities (AFS and HTM) - Treasuries and Agency Debentures								
70	Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)								

FR Y-14A Schedule A.7.c - PPNR Metrics

		PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
71	Securities (AFS and HTM) - Other									
72	Trading Assets									
73	All Other Earning Assets									

Quarter End Weighted Average Life of Liabilities (4) (6)

74	Domestic Deposits - Time									
75	Foreign Deposits-Time									
76	Fed Funds									
77	Repos									
78	Other Short Term Borrowing									
79	Trading Liabilities									
80	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities									
81	All Other Interest Bearing Liabilities									

Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)

		For upward rate movements	For downward rate movements	Assumed Floor
82	Money Market Accounts			
83	Savings			
84	NOW, ATS, and other Transaction Accounts			
85	Time Deposits			

Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)

86	Foreign Deposits			
87	Foreign Deposits-Time			
88	New Domestic Business Pricing for Time Deposits (27)			
88A	Curve (if multiple terms assumed) (28)			
88B	Index rate (if single term assumed) (29)			
88C	Spread relative to the Index Rate (29)			

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
- (2) Provide regional breakouts 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 fo 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

FR Y-14A Schedule A.7.c - PPNR Metrics

PQ 1
PQ 2
PQ 3
PQ 4
Projected
PQ 5
PQ 6
PQ 7
PQ 8
PQ 9

(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 PPRN Projections worksheet include the items broken out in footnote 32:

(a) Revenues (Net Interest Income + Non Interest Income)

(b) Non Interest Expenses

(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)