

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:

BHC

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	CPSB3283								
144	Common Stock (Par Value)	CPSB3230								
145	Surplus (Exclude All Surplus Related to Preferred Stock)	CPSB3240								
146	Retained Earnings	CPSB3247								
147	Accumulated Other Comprehensive Income (AOCI)	CPSBB530								
148	Other Equity Capital Components	CPSBA130								
149	Total BHC Equity Capital	CPSB3210	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	CPSB3000								
151	Total Equity Capital	CPSBG105	-	-	-	-	-	-	-	-
Other										
152	Unused Commercial Lending Commitments and Letters of Credit	CPSBP741								

Footnotes to the Balance Sheet Worksheet

(1) 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.

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

Item	As of Date	PQ	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 - PQ 5	PQ 6 - PQ 9	9-Quarter		
162 Share repurchases to offset issuance for employee compensation	CASDQ286	CPSDQ286														
163 Other share repurchase	CASDQ287	CPSDQ287														
164 Total share repurchases	CASDQ288	CPSDQ288	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

165 Outstanding trust preferred securities	CASKC699	CPSKC699														
166 Trust preferred securities included in Item 24	CASDQ289	CPSDQ289														

Memoranda

167 *Please break out and explain below other adjustments to equity capital: CASDQ290

168 **Please break out and explain below other additions to (deductions from) Tier 1 capital: CASDQ291

***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
 ****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	CASDQ292
170 Taxes paid during the fiscal year ended one year ago	CASDQ293
171 Taxes paid through the as-of date of the current fiscal year	CASDQ294

172 *****Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets): CASDQ295

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

Item	As-of	Projected in \$Millions									
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Auto Loans (International)											
93	Balances	CASRP473		CPSRP473							
94	New originations	CASRP474		CPSRP474							
95	Paydowns	CASRP475		CPSRP475							
96	Asset Purchases	CASRP476		CPSRP476							
97	Asset Sales	CASRP477		CPSRP477							
98	Loan Losses	CASRP478		CPSRP478							
Auto Leases (Domestic)											
99	Balances	CASRP479		CPSRP479							
100	New originations	CASRP480		CPSRP480							
101	Paydowns	CASRP481		CPSRP481							
102	Asset Purchases	CASRP482		CPSRP482							
103	Asset Sales	CASRP483		CPSRP483							
104	Loan Losses	CASRP484		CPSRP484							
Auto Leases (International)											
105	Balances	CASRP485		CPSRP485							
106	New originations	CASRP486		CPSRP486							
107	Paydowns	CASRP487		CPSRP487							
108	Asset Purchases	CASRP488		CPSRP488							
109	Asset Sales	CASRP489		CPSRP489							
110	Loan Losses	CASRP490		CPSRP490							
Student Loan											
111	Balances	CASRP491		CPSRP491							
112	New originations	CASRP492		CPSRP492							
113	Paydowns	CASRP493		CPSRP493							
114	Asset Purchases	CASRP494		CPSRP494							
115	Asset Sales	CASRP495		CPSRP495							
116	Loan Losses	CASRP496		CPSRP496							

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

Item	As-of	Projected in \$Millions									
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Small Business Loan - Scored (Domestic)											
117	Balances	CASRP497		CPSRP497							
118	New originations	CASRP498		CPSRP498							
119	Paydowns	CASRP499		CPSRP499							
120	Asset Purchases	CASRP500		CPSRP500							
121	Asset Sales	CASRP501		CPSRP501							
122	Loan Losses	CASRP502		CPSRP502							
Small Business Loan - Scored (International)											
123	Balances	CASRP503		CPSRP503							
124	New originations	CASRP504		CPSRP504							
125	Paydowns	CASRP505		CPSRP505							
126	Asset Purchases	CASRP506		CPSRP506							
127	Asset Sales	CASRP507		CPSRP507							
128	Loan Losses	CASRP508		CPSRP508							
Other Consumer Loans and Leases (Domestic)											
129	Balances	CASRP509		CPSRP509							
130	New originations	CASRP510		CPSRP510							
131	Paydowns	CASRP511		CPSRP511							
132	Asset Purchases	CASRP512		CPSRP512							
133	Asset Sales	CASRP513		CPSRP513							
134	Loan Losses	CASRP514		CPSRP514							
Other Consumer Loans and Leases (International)											
135	Balances	CASRP515		CPSRP515							
136	New originations	CASRP516		CPSRP516							
137	Paydowns	CASRP517		CPSRP517							
138	Asset Purchases	CASRP518		CPSRP518							
139	Asset Sales	CASRP519		CPSRP519							
140	Loan Losses	CASRP520		CPSRP520							

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	2015					
Original UPB	CPSVP098																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP099																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP100																-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																		
	Current	CPSVP101															-	BHC Baseline Only
	Past due 30 to 89 days	CPSVP102															-	BHC Baseline Only
	Past due 90 to 179 days	CPSVP103															-	BHC Baseline Only
	Past due 180+ days	CPSVP104															-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP105																-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP106																-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP107																-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP108																-	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	2015					
Original UPB	CPSVP109																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP110																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP111																-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP112																-	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	CPSRP113															-	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	2015				
Original UPB	CPSVP114															-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP115															-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP116															-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																	
Current	CPSVP117															-	BHC Baseline Only
Past due 30 to 89 days	CPSVP118															-	BHC Baseline Only
Past due 90 to 179 days	CPSVP119															-	BHC Baseline Only
Past due 180+ days	CPSVP120															-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP121															-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP122															-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP123															-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP124															-	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	2015				
Original UPB	CPSVP125															-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP126															-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP127															-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP128															-	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	CPSRP129														-	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	2015					
Original UPB	CPSVP130																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP131																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP132																-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																		
Current	CPSVP133																-	BHC Baseline Only
Past due 30 to 89 days	CPSVP134																-	BHC Baseline Only
Past due 90 to 179 days	CPSVP135																-	BHC Baseline Only
Past due 180+ days	CPSVP136																-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP137																-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP138																-	BHC Baseline Only
Loss to-date due to Denied Insurance	CPSVP139																-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP140																-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP141																-	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	2015					
Original UPB	CPSVP142																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP143																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP144																-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP145																-	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	CPSRP146															-	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	2015				
Original UPB	CPSVP147															-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP148															-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP149															-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																	
Current	CPSVP150															-	BHC Baseline Only
Past due 30 to 89 days	CPSVP151															-	BHC Baseline Only
Past due 90 to 179 days	CPSVP152															-	BHC Baseline Only
Past due 180+ days	CPSVP153															-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP154															-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP155															-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP156															-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP157															-	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	2015				
Original UPB	CPSVP158															-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP159															-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP160															-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP161															-	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	CPSRP162														-	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	2015					
Original UPB	CPSVP163																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP164																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP165																-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																		
	Current	CPSVP166															-	BHC Baseline Only
	Past due 30 to 89 days	CPSVP167															-	BHC Baseline Only
	Past due 90 to 179 days	CPSVP168															-	BHC Baseline Only
	Past due 180+ days	CPSVP169															-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP170																-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP171																-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP172																-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP173																-	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	2015					
Original UPB	CPSVP174																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP175																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP176																-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP177																-	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	CPSRP178															-	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	2015					
Original UPB	CPSVP179																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP180																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP181																-	BHC Baseline Only
Delinquency Status as of 3Q (Excluding Exempt Population)																		
Current	CPSVP182																-	BHC Baseline Only
Past due 30 to 89 days	CPSVP183																-	BHC Baseline Only
Past due 90 to 179 days	CPSVP184																-	BHC Baseline Only
Past due 180+ days	CPSVP185																-	BHC Baseline Only
Net Credit Loss Realized to-date (Excluding Exempt Population)	CPSVP186																-	BHC Baseline Only
Repurchase Requests Outstanding (Excluding Exempt Population)	CPSVP187																-	BHC Baseline Only
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP188																-	All Scenarios
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP189																-	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	2015					
Original UPB	CPSVP190																-	BHC Baseline Only
Original UPB (Excluding Exempt Population)	CPSVP191																-	BHC Baseline Only
Outstanding UPB (Excluding Exempt Population)	CPSVP192																-	BHC Baseline Only
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP193																-	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	CPSRP194															-	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	CPSRP195	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	All Scenarios

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

Vintage

Loans insured by the US Government (i.e. FHA/VA)

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	CPSVS656													-
Original UPB: Loans covered by completed settlements (No remaining liability)	CPSVS657													-
Original UPB: Loans covered by completed settlements (liability remains)	CPSVS658													-
Total Settlement paid	CPSVS659													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)	CPSVS660													

Vintage

Loans Securitized with Monoline Insurance

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	CPSVS661													-
Original UPB: Loans covered by completed settlements (No remaining liability)	CPSVS662													-
Original UPB: Loans covered by completed settlements (liability remains)	CPSVS663													-
Total Settlement paid	CPSVS664													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)	CPSVS665													

Vintage

Loans Securitized without Monoline Insurance

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Unallocated	Total
Original UPB: Loans covered by completed settlements (Total)	CPSVS666													-
Original UPB: Loans covered by completed settlements (No remaining liability)	CPSVS667													-
Original UPB: Loans covered by completed settlements (liability remains)	CPSVS668													-
Total Settlement paid	CPSVS669													
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)	CPSVS670													

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

Whole Loans Sold	Vintage													Unallocated	Total	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
Original UPB: Loans covered by completed settlements (Total)	CPSVS671															-
Original UPB: Loans covered by completed settlements (No remaining liability)	CPSVS672															-
Original UPB: Loans covered by completed settlements (liability remains)	CPSVS673															-
Total Settlement paid	CPSVS674															
Portion of Settlement for contractual Representation and Warranty claims (excluding any penalties, damages, etc)	CPSVS675															

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
CCARP083	CASCP087	CPSCN234	CPSCN235	CPSCP091
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
	CCARP084	CASMN243	CPSMN244	CASMN245	CASMN246	CASMN247	CASMN248
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 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 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
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91
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*					-			-			-			-
	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 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
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91	CPSPN234	CPSPN235	CPSPPO91
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*					-			-			-			-
	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 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 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSP091
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*					-
	GRAND TOTAL	0	0	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 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.d - Projected OCI and Fair Value for AFS Securities

	AFS Securities	Total Actual Fair Market Value MM/DD/YY	Projected OCI Based on Macro-Economic Scenario								
			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
	CCARP084	CASPP088	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
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*										
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 20 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.d - Projected OCI and Fair Value for AFS Securities

	AFS Securities	Projected OCI Based on Macro-Economic Scenario											
		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
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
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*												
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 20 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.d - Projected OCI and Fair Value for AFS Securities

	AFS Securities	Projected OCI Based on Macro-Economic Scenario						Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
		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		
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSPP088
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*								
	GRAND TOTAL	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 20 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.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.)?
	CCARP084	CASMN240	CASMN241
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 necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.4 - Trading

P/L Results in \$Millions	(A)		(B)		(C)	
		Firmwide Trading Total		Contributions from Higher-Order Risks		Firmwide CVA Hedges Total
1 Equity	CPSSN963		CPSSN973		CPSSN981	
2 FX	CPSSN964		CPSSN974		CPSSN982	
3 Rates	CPSSN965		CPSSN975		CPSSN983	
4 Commodities	CPSSN966		CPSSN976		CPSSN984	
5 Securitized Products	CPSSN967		CPSSN977		CPSSN985	
6 Other Credit	CPSSN968		CPSSN978		CPSSN986	
7 Private Equity	CPSSN969		CPSSN979		CPSSN987	
8 Other Fair Value Assets	CPSSN970		CPSSN980		CPSSN988	
9 Cross-Asset Terms	CPSSN971				CPSSD950	
10 Total	CPSSN972	-			CPSSD951	-

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

CPSSN989	-
CPSSN990	
CPSSN991	
CPSSN992	-
CPSSN993	
CPSSN994	
CPSSN995	
CPSSN996	

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

Type of Data	Brief Description	Unit of Measure	Contribution	PY 1					PY 2				Total (\$millions)
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9		
CPSSN960	CPSSN961	CPSSN962	CPSNQ945										
												\$ -	
												\$ -	
												\$ -	
												\$ -	
		Total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

Note: Please add more rows if needed.

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

FR Y-9C Codes

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:

CPSNQ947		CPSNQ948																	
CPSNQ949		CPSNQ950																	
CPSNQ951		CPSNQ952																	
CPSNQ953		CPSNQ954																	
CPSNQ955		CPSNQ956																	
CPSNQ957		CPSNQ958																	
CPSNQ959		CPSNQ960																	
CPSNQ961		CPSNQ962																	
CPSNQ963		CPSNQ964																	
CPSNQ965		CPSNQ966																	
CPSNQ967		CPSNQ968																	

- (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.

CPSNQ969

- (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:

CPSNQ970

- (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.

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

	FR Y-9C Codes			Projected in \$Millions					
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(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.								
(16)	Revenues from regions outside the US and Puerto Rico.								
(17)	See Instructions for description of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global.								
(18)	Gains/(Losses) from the sale of mortgages and home equity originated through all production channels (retail, broker, correspondent, etc.) with the intent to sell. Such gains/losses should include deferred fees and costs that are reported as adjustments to the carrying balance of the sold loan, fair value changes on loan commitments with rate locks that are accounted for as derivatives, fair value changes on mortgage loans held-for-sale designated for fair value treatment, lower-of-cost or market adjustments on mortgage loans held-for-sale not designated for fair value treatment, fair value changes on derivative instruments used to hedge loan commitments and held-of-sale mortgages, and value associated with the initial capitalization of the MSR upon sale of the loan.								
(19)	Report changes in the MSR value here and not in any other items. Report changes in the MSR hedges here and not in any other items.								
(20)	Include economic amortization or scheduled and unscheduled payments, net of defaults under both FV and LOCOM accounting methods.								
(21)	Include MSR changes under both FV and LOCOM accounting methods.								
(22)	Among items included here are debit card contra-revenues and overdraft waivers, as applicable.								
(23)	Report all Non-Interest Income for Equities Sales and Trading, excluding Prime Brokerage (to be reported as a separate line item) and excluding Commissions and Fees. This includes trading profits and other non-interest non-commission income.								
(24)	BHCs should not report changes in value of the MSR asset or hedges within the trading book.								
(25)	List segments from which item was excluded: <div style="border: 1px solid black; padding: 2px; display: inline-block; width: 300px; height: 20px;">CPSNQ971</div>								
(26)	Exclude result of trading shock exercise (where applicable), as it is reported in item 42.								
(27)	List FR Y-9C HI Schedule items in which this item is normally reported although excluded from PPNR for this report: <div style="border: 1px solid black; padding: 2px; display: inline-block; width: 300px; height: 20px;">CPSNQ972</div>								

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.

CPSNQ973	CPSNQ974								
CPSNQ975	CPSNQ976								
CPSNQ977	CPSNQ978								
CPSNQ979	CPSNQ980								
CPSNQ981	CPSNQ982								
- (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.

CPSNQ983	CPSNQ984								
CPSNQ985	CPSNQ986								
CPSNQ987	CPSNQ988								
CPSNQ989	CPSNQ990								
CPSNQ991	CPSNQ992								
- (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

	FR Y-9C Codes	Units	Projected									
			PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Quarter End Weighted Average Life of Liabilities (4) (6)												
74	Domestic Deposits - Time	months	CPSNQ141									
75	Foreign Deposits-Time	months	CPSNQ142									
76	Fed Funds	months	CPSNQ143									
77	Repos	months	CPSNQ144									
78	Other Short Term Borrowing	months	CPSNQ145									
79	Trading Liabilities	months	CPSNQ146									
80	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	months	CPSNQ147									
81	All Other Interest Bearing Liabilities	months	CPSNQ148									

	FR Y-9C Codes	Units	For		
			For upward rate movements	downward rate movements	Assumed Floor
Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)					
82	Money Market Accounts	basis points	CPSNQ149	CPSNQ933	CPSNQ939
83	Savings	basis points	CPSNQ150	CPSNQ934	CPSNQ940
84	NOW, ATS, and other Transaction Accounts	basis points	CPSNQ151	CPSNQ935	CPSNQ941
85	Time Deposits	basis points	CPSNQ152	CPSNQ936	CPSNQ942
Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)					
86	Foreign Deposits	basis points	CPSNQ153	CPSNQ937	CPSNQ943
87	Foreign Deposits-Time	basis points	CPSNQ154	CPSNQ938	CPSNQ944
88	New Domestic Business Pricing for Time Deposits (27)				
88A	Curve (if multiple terms assumed) (28)		CPSNQ156		
88B	Index rate (if single term assumed) (29)		CPSNQ157		
88C	Spread relative to the Index Rate (29)	basis points	CPSNQ158		

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 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 for 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 7C 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.

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

	FR Y-9C Codes	Units	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.)										
	<input type="text" value="CPSNQ998"/>										
(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)										
	<input type="text" value="CPSNQ999"/>	\$ Million	<input type="text" value="CPSNR001"/>								
	<input type="text" value="CPSNR002"/>	\$ Million	<input type="text" value="CPSNR003"/>								
	<input type="text" value="CPSNR004"/>	\$ Million	<input type="text" value="CPSNR005"/>								
	<input type="text" value="CPSNR006"/>	\$ Million	<input type="text" value="CPSNR007"/>								
	<input type="text" value="CPSNR008"/>	\$ Million	<input type="text" value="CPSNR009"/>								
	<input type="text" value="CPSNR010"/>	\$ Million	<input type="text" value="CPSNR011"/>								
	<input type="text" value="CPSNR012"/>	\$ Million	<input type="text" value="CPSNR013"/>								
(b)	Non Interest Expenses										
	<input type="text" value="CPSNR014"/>	\$ Million	<input type="text" value="CPSNR015"/>								
	<input type="text" value="CPSNR016"/>	\$ Million	<input type="text" value="CPSNR017"/>								
	<input type="text" value="CPSNR018"/>	\$ Million	<input type="text" value="CPSNR019"/>								
	<input type="text" value="CPSNR020"/>	\$ Million	<input type="text" value="CPSNR021"/>								
	<input type="text" value="CPSNR022"/>	\$ Million	<input type="text" value="CPSNR023"/>								
	<input type="text" value="CPSNR024"/>	\$ Million	<input type="text" value="CPSNR025"/>								
	<input type="text" value="CPSNR026"/>	\$ Million	<input type="text" value="CPSNR027"/>								
(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)										
	<input type="text" value="CPSNR028"/>										