## Summary Submission Cover Sheet

OMB Number 3064-0189
Expiration Date: 03/31/17

## PAPERWORK REDUCTION ACT NOTICE

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All institutions are expected to complete a version of the Summary template for each required scenario - Baseline, Adverse, and Severely Adverse Stress.

Banks should complete all relevant cells in the corresponding worksheets, including this cover page. Banks 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 Call Report reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

## Institution Name:

Cert:
Source:
Submission Date (MM/DD/YYYY):
When Received:


Please indicate the scenario associated with this submission:

Briefly describe the scenario below:


|  | Actual in \$Millions | Projected in \$ Millions |  |  |  |  |  |  |  |  | Sums in \$Millions |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | 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-PQ9 | 9-Quarter |
| LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR UNDER THE FAIR VALUE OPTION |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 44 Real Estate Loans (in Domestic Offices) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 45 First Lien Mortgages |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 46 Second / Junior Lien Mortgages |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 47 CRE Loans |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 48 Loans Secured by Farmland |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 49 Real Estate Loans (Not in Domestic Offices) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 50 Residential Mortgages |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 51 CRE Loans |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 52 Loans Secured by Farmland |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 53 C\&ILoans |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 54 Credit Cards |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 55 Other Consumer |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 56 All Other Loans and Leases |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 57 Total Loans Held for Sale and Loans <br> 57 Accounted for under the Fair Value Option | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TRADING ACCOUNT |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 58 Trading MTM Losses |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 59 Trading-Issuer Default Losses |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 60 Counterparty Credit MTM Losses (CVA losses) |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 61 Counterparty Default losses |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 62 Total Trading and Counterparty |  | - | - | - | - | - | - | - | - | - | - | - | - |
| OTHER LOSSES |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 63 Goodwill impairment |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 64 Valuation Adjustment for firm's own debt under fair value option (FVO) |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 65 Other losses (describe in supporting documentation) |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 66 Total Other Losses |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 67 Total Losses |  | - | - | - | - | - | - | - | - | - | - | - | - |
| ALLOWANCE FOR LOAN and LEASE LOSSES |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 68 ALLL, prior quarter |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 69 Real Estate Loans (in Domestic Offices) |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 70 Residential Mortgages |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 71 First Lien Mortgages |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 72 Closed-End Junior Liens |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 73 helocs |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 74 CRE Loans |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 75 Construction |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 76 Multifamily |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 77 Nonfarm, Non-residential |  |  |  |  |  |  |  |  |  |  |  |  |  |


| Item | Actual in \$Millions | 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 | 9-Quarter |
| 78 Loans Secured by Farmland |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 79 Real Estate Loans (Not in Domestic Offices) |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 80 Residential Mortgages |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 81 CRE Loans |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 82 Farmland |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 83 C\&ILoans |  | - | - | - | - | - | - | - | - | - |  |  |  |
| 84 C\&I Graded |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 85 Small Business (Scored/Delinquency Managed) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 86 Corporate and Business Cards |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 87 Credit Cards |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 88 Other Consumer |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 89 All Other Loans and Leases |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 90 Unallocated |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 91 Provisions during the quarter |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 92 Real Estate Loans (in Domestic Offices) |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 93 Residential Mortgages |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 94 First Lien Mortgages |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 95 Closed-End Junior Liens |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 96 HELOCs |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 97 CRE Loans |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 98 Construction |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 99 Multifamily |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 100 Nonfarm, Non-residential |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 101 Loans Secured by Farmland |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 102 Real Estate Loans (Not in Domestic Offices) |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 103 Residential Mortgages |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 104 CRE Loans |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 105 Farmland |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 106 C\&ILoans |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 107 C\&I Graded |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 108 Small Business (Scored/Delinquency |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 109 Corporate and Business Cards |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 110 Credit Cards |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 111 Other Consumer |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 112 All Other Loans and Leases |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 113 Unallocated |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 114 Net charge-offs during the quarter |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 115 Other ALLL Changes |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 116 ALLL, current quarter |  | - | - | - | - | - | - | - | - | - |  |  |  |
| PRE-PROVISION NET REVENUE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 117 Net interest income |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 118 Noninterest income |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 119 Noninterest expense |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 120 Pre-Provision Net Revenue |  | - | - | - | - | - | - | - | - | - | - | - | - |


| Item |  | Actual in \$Millions | Projected in \$ Millions |  |  |  |  |  |  |  |  | Sums in \$ M 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 | 9-Quarter |
| CONDENSED INCOME STATEMENT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 121 | Pre-Provision Net Revenue |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 122 | Provisions during the quarter |  | - | - | - | - | - | - | - | - | - | - | - | - |
| $\begin{aligned} & 123 \\ & 124 \end{aligned}$ |  |  | - | - | - | - | - | - | - | - | - | - | - | - |
|  | Total Other Losses |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 125 | Other $\mathrm{I} / \mathrm{S}$ items - describe in supporting documentation |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 126 | Realized Gains (Losses) on available-for-sale securities, including OTTI |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 127 | Realized Gains (Losses) on held-to-maturity securities, including OTT। |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 128 | Income (loss) before taxes and extraordinary items |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 129 | Applicable income taxes (foreign and domestic) |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 130 | Income (loss) before extraordinary items and other adjustments |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 131 | Extraordinary items and other adjustments, net of income taxes |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 132 | Net income (loss) attributable to BHC and minority interests |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 133 | Net income (loss) attributable to minority interests |  |  |  |  |  |  |  |  |  |  | - | - | - |
| 134 | Net income (loss) attributable to BHC |  | - | - | - | - | - | - | - | - | - | - | - | - |
| 135 | Effective Tax Rate (\%) |  | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- | -na- |

## REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES

136 Reserve, prior quarter
137 Provisions during the quarter
138 Net charges during the quarter
139 Reserve, current quart

|  | - | - | - | - | - | - | - | - | - |
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|  | - | - | - | - | - | - | - | - | - |


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

## SECURITIES

1 Held to Maturity (HTM)
2 Available for Sale (AFS)
3 Total Securities
Of which:
Securitizations (investment grade)
5 Securitizations (non-investment grade)

## Total Loans and Leases

Real Estate Loans (in Domestic Offices)
7 First Lien Mortgages
First Lien Mortgages
First Lien HELOAN
10 Second / Junior Lien Mortgages
11 Closed-End Junior Liens
12 HELOCs
13 CRE Loans
14 Construction
5 Multifamily
16 Nonfarm, Non-residential
17 Owner-Occupied
18 Non-Owner-Occupied
19 Loans Secured by Farmland
20 Real Estate Loans (Not in Domestic Offices)
21 First Lien Mortgages
22 Second / Junior Lien Mortgages
23 CRE Loans

| - | - | - | - | - | - | - | - | - |
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| - | - | - | - | - | - | - | - | - |


| Item | Projected in \$Millions |  |  |  |  |  |  |  |  |
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|  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 24 Construction |  |  |  |  |  |  |  |  |  |
| 25 Multifamily |  |  |  |  |  |  |  |  |  |
| 26 Nonfarm, Non-residential | - | - | - | - | - | - | - | - | - |
| 27 Owner-Occupied |  |  |  |  |  |  |  |  |  |
| 28 Non-Owner-Occupied |  |  |  |  |  |  |  |  |  |
| 29 Loans Secured by Farmland |  |  |  |  |  |  |  |  |  |
| 30 C\&I Loans | - | - | - | - | - | - | - | - | - |
| 31 C\&I Graded |  |  |  |  |  |  |  |  |  |
| 32 Small Business (Scored/Delinquency Managed) |  |  |  |  |  |  |  |  |  |
| 33 Corporate Card |  |  |  |  |  |  |  |  |  |
| 34 Business Card |  |  |  |  |  |  |  |  |  |
| 35 Credit Cards | - | - | - | - | - | - | - | - | - |
| 36 Charge Card |  |  |  |  |  |  |  |  |  |
| 37 Bank Card |  |  |  |  |  |  |  |  |  |
| 38 Other Consumer | - | - | - | - | - | - | - | - | - |
| 39 Auto Loans |  |  |  |  |  |  |  |  |  |
| 40 Student Loans |  |  |  |  |  |  |  |  |  |
| 41 Other loans backed by securities (non-purpose lending) |  |  |  |  |  |  |  |  |  |
| 42 Other |  |  |  |  |  |  |  |  |  |
| 43 Other Loans and Leases | - | - | - | - | - | - | - | - | - |
| 44 Loans to Foreign Governments |  |  |  |  |  |  |  |  |  |
| 45 Agricultural Loans |  |  |  |  |  |  |  |  |  |
| 46 Loans for purchasing or carrying securities (secured or unsecured) |  |  |  |  |  |  |  |  |  |
| 47 Loans to Depositories and Other Financial Institutions |  |  |  |  |  |  |  |  |  |
| 48 All Other Loans and Leases | - | - | - | - | - | - | - | - | - |
| 49 All Other Loans (exclude consumer loans) |  |  |  |  |  |  |  |  |  |
| 50 All Other Leases |  |  |  |  |  |  |  |  |  |
| 51 Total Loans and Leases | - | - | - | - | - | - | - | - | - |


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



|  | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 82 Auto Loans | - | - | - | - | - | - | - | - | - |
| 83 Student Loans | - | - | - | - | - | - | - | - | - |
| 84 Other loans backed by securities (non-purpose lending) |  |  |  |  |  |  |  |  |  |
| 85 Other | - | - | - | - | - | - | - | - | - |
| 86 Other Loans and Leases | - | - | - | - | - | - | - | - | - |
| 87 Loans to Foreign Governments |  |  |  |  |  |  |  |  |  |
| 88 Agricultural Loans |  |  |  |  |  |  |  |  |  |
| 89 Loans for purchasing or carrying securities (secured or unsecured) |  |  |  |  |  |  |  |  |  |
| 90 Loans to Depositories and Other Financial Institutions |  |  |  |  |  |  |  |  |  |
| 91 All Other Loans and Leases | - | - | - | - | - | - | - | - | - |
| 92 All Other Loans (exclude consumer loans) |  |  |  |  |  |  |  |  |  |
| 93 All Other Leases |  |  |  |  |  |  |  |  |  |
| 94 Total Loans and Leases | - | - | - | - | - | - | - | - | - |

Loans Held for Sale and Loans Accounted for under the Fair Value Option
95 Real Estate Loans (in Domestic Offices)
96 First Lien Mortgages
97 Second / Junior Lien Mortgages
98 CRE Loans
99 Loans Secured by Farmland
100 Real Estate Loans (Not in Domestic Offices)
101 Residential Mortgages
102 CRE Loans
103 Loans Secured by Farmland
104 C\&I Loans
105 Credit Cards
106 Other Consumer
107 Other Loans and Leases
108 Total Loans Held for Sale and Loans Accounted for under the Fair Value Option

| - | - | - | - | - | - | - | - | - |
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| Item | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 109 Unearned Income on Loans |  |  |  |  |  |  |  |  |  |
| 110 Allowance for Loan and Lease Losses | - | - | - | - | - | - | - | - | - |
| Loans and Leases (Held for Investment and Held for 111 Sale), Net of Unearned Income and Allowance for Loan and Lease Losses | - | - | - | - | - | - | - | - | - |
| TRADING |  |  |  |  |  |  |  |  |  |
| 112 Trading Assets |  |  |  |  |  |  |  |  |  |
| INTANGIBLES |  |  |  |  |  |  |  |  |  |
| 113 Goodwill |  |  |  |  |  |  |  |  |  |
| 114 Mortgage Servicing Rights |  |  |  |  |  |  |  |  |  |
| 115 Purchased Credit Card Relationships and Nonmortgage Servicing Rights |  |  |  |  |  |  |  |  |  |
| 116 All Other Identifiable Intangible Assets |  |  |  |  |  |  |  |  |  |
| 117 Total Intangible Assets | - | - | - | - | - | - | - | - | - |
| OTHER |  |  |  |  |  |  |  |  |  |
| 118 Cash and cash equivalent |  |  |  |  |  |  |  |  |  |
| 119 Federal funds sold |  |  |  |  |  |  |  |  |  |
| 120 Securities purchased under agreements to resell |  |  |  |  |  |  |  |  |  |
| 121 Premises and Fixed Assets |  |  |  |  |  |  |  |  |  |
| 122 OREO | - | - | - | - | - | - | - | - | - |
| 123 Commercial |  |  |  |  |  |  |  |  |  |
| 124 Residential |  |  |  |  |  |  |  |  |  |
| 125 Farmland |  |  |  |  |  |  |  |  |  |
| 126 Collateral Underlying Operating Leases for Which the Bank is the Lessor (1) | - | - | - | - | - | - | - | - | - |
| 127 Autos |  |  |  |  |  |  |  |  |  |
| 128 Other |  |  |  |  |  |  |  |  |  |
| 129 Other Assets |  |  |  |  |  |  |  |  |  |
| 130 Total Other | - | - | - | - | - | - | - | - | - |




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

|  | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | 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 Equity Capital | - | - | - | - | - | - | - | - | - |
|  |  |  |  |  |  |  |  |  |  |
| $150 \begin{aligned} & \text { Noncontrolling (Minority) Interests in Consolidated } \\ & \text { Subsidiaries }\end{aligned}$ |  |  |  |  |  |  |  |  |  |
| 151 Total Equity Capital | - | - | - | - | - | - | - | - | - |
|  |  |  | her |  |  |  |  |  |  |
| 152 Unused Commercial Lending Commitments and Letters of Credit |  |  |  |  |  |  |  |  |  |

## FR Y-14A Schedule A.1.c. 1 - General RWA

|  | As of | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Item | date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| General Credit Risk (Including counterparty credit | and | ding c | ) (Ge | isk-ba | pital r |  |  |  |  |  |
| 1 Cash and due from depository institutions |  |  |  |  |  |  |  |  |  |  |
| 2 Held-to-maturity securities (HTM) |  |  |  |  |  |  |  |  |  |  |
| 3 Available-for-sale securities (AFS) |  |  |  |  |  |  |  |  |  |  |
| 4 Federal funds sold and securities purchased 4 under agreements to resell |  |  |  |  |  |  |  |  |  |  |
| 5 Loans and leases |  |  |  |  |  |  |  |  |  |  |
| 6 Derivative contracts |  |  |  |  |  |  |  |  |  |  |
| ${ }_{7}$ Unused commitments with an original maturity exceeding one year |  |  |  |  |  |  |  |  |  |  |
| Unused commitments with an original 8 maturity of one year or less to asset-backed commercial paper conduits |  |  |  |  |  |  |  |  |  |  |
| 9 Other off-balance-sheet |  |  |  |  |  |  |  |  |  |  |
| 10 Other credit risk |  |  |  |  |  |  |  |  |  |  |
| $\qquad$ |  |  |  |  |  |  |  |  |  |  |

## FR Y-14A Schedule A.1.c. 1 - General RWA

| Item | As of date | PQ 1 | PQ 2 | PQ 3 | Projected in \$Millions |  |  | PQ 7 | PQ 8 | PQ 9 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | PQ 4 | PQ 5 | PQ 6 |  |  |  |
| Market Risk |  |  |  |  |  |  |  |  |  |  |
| 12 VaR -based capital requirement |  |  |  |  |  |  |  |  |  |  |
| 13 Stressed VaR-based capital requirement <br> 14 Incremental risk capital requirement |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 Comprehensive risk capital requirement (excluding non-modeled correlation) |  |  |  |  |  |  |  |  |  |  |
| 16 Non-modeled Securitization | - | - | - | - | - | - | - | - | - | - |
| 17 Net Long |  |  |  |  |  |  |  |  |  |  |
| 18 Net Short |  |  |  |  |  |  |  |  |  |  |
| 19 Specific risk add-on (excluding securitization and correlation) | - | - | - | - | - | - | - | - | - | - |
| 20 Sovereign debt positions |  |  |  |  |  |  |  |  |  |  |
| 21 Government sponsored entity debt positions |  |  |  |  |  |  |  |  |  |  |
| 22 Depository institution, foreign bank, and credit union debt positions |  |  |  |  |  |  |  |  |  |  |
| 23 Public sector entity debt positions |  |  |  |  |  |  |  |  |  |  |
| 24 Corporate debt positions |  |  |  |  |  |  |  |  |  |  |
| 25 Equity |  |  |  |  |  |  |  |  |  |  |
| 26 Capital requirement for de minimis exposures |  |  |  |  |  |  |  |  |  |  |
| 27 Market risk equivalent assets $\quad 4$. |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| 28 Excess allowance for loan and lease losses (General risk-based capital rules) |  |  |  |  |  |  |  |  |  |  |
| 29 Allocated transfer risk reserve |  |  |  |  |  |  |  |  |  |  |
| 30 <br> Total RWA (General risk-based capital rules) | - | - | - | - | - | - | - | - | - | - |

## FR Y-14A Schedule A.1.c. 1 - General RWA

|  | As of | Projected in \$Millions |  |  |  |  |  |  |  |  |
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| Item | date | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Memoranda for Derivative Contracts (provide bal | con | with | ort in |  |  |  |  |  |  |  |
| Current credit exposure across all derivative 31 contracts covered by risk-based capital standards |  |  |  |  |  |  |  |  |  |  |
| Notional principal amounts of derivative contracts: |  |  |  |  |  |  |  |  |  |  |
| 32 Interest rate contracts |  |  |  |  |  |  |  |  |  |  |
| 33 Foreign exchange contracts |  |  |  |  |  |  |  |  |  |  |
| 34 Gold contracts |  |  |  |  |  |  |  |  |  |  |
| 35 Other precious metals contracts |  |  |  |  |  |  |  |  |  |  |
| 36 Other commodity contracts |  |  |  |  |  |  |  |  |  |  |
| 37 Equity derivative contracts |  |  |  |  |  |  |  |  |  |  |
| 38 Investment grade credit derivative contracts |  |  |  |  |  |  |  |  |  |  |
| 39 Subinvestment grade credit derivative contracts |  |  |  |  |  |  |  |  |  |  |

## Standardized Approach (Revised regulatory capital rule, July 2013)

## Balance Sheet Asset Categories

1 Cash and balances due from depository institutions
2 Federal funds sold and securities purchased under agreements to resell

3a Securities (excluding securitizations): Held-to-maturity
3 Securities (excluding securitizations): Available-for
$3 b \begin{aligned} & \text { secu } \\ & \text { sale }\end{aligned}$

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## Loans and leases on held for sale

## 4a Residential Mortgage exposures

4b High Volatility Commercial Real Estate (HVCRE) exposures

4c Exposures past due 90 days or more or on nonaccrial
4d All other exposures

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## Loans and leases, net of unearned income

5a Residential mortgage exposures
5b High Volatility Commercial Real Estate (HVCRE) exposures

5c Exposures past due 90 days or more or on nonaccrual 5d All other exposures

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6 Trading assets (excluding securitizations that receive 6 standardized charges)
7 All other assets

$\frac{\text { Item }}{\text { On-balance sheet securitization exposures }}$

8a Held-to-maturity securities
8b Available-for-sale securities
8c Trading assets that receive standardized charges
8d All other on-balance sheet securitization exposures
9 Off-balance sheet securitization exposures

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10 RWA for Balance Sheet Asset Categories (sum of

Derivatives and Off-Balance-Sheet Asset Categories (Excluding Securitization Exposures)
11 Financial standby letters of credit
12 Performance standby letters of credit and transaction
$12 \begin{aligned} & \text { Performance stand contingent items } \\ & \text { related }\end{aligned}$
13 Commercial and similar letters of credit with an
13 original maturity of one year or less
14 Retained recourse on small business obligations sold with recourse
15 Repo-style transactions (excluding reverse repos)
16 All other off-balance sheet liabilities
17a Unused commitments: Original maturity of one year 7 a or less, excluding ABCP conduits

17 b Unused commitments: Original maturity of one year
or less to ABCP conduits or less to ABCP conduits
17c Unused commitments: Original maturity exceeding one year
18 Unconditionally cancelable commitments
19 Over-the-counter derivatives
20 Centrally cleared derivatives
21 kvvA ior Assels, verivalives anlu UiI-Dalanice-siret
21 Asset Categories (sum of items 9 through 20)
$22 \begin{aligned} & \text { RWA for purposes of calculating the allowance for } \\ & \text { loan and lease losses } 1.25 \text { percent threshold }\end{aligned}$

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## Market Risk

23 VaR -based capital requirement
24 Stressed VaR-based capital requirement
25 Incremental risk capital requirement
26 Comprehensive risk capital requirement (excluding 26 non-modeled correlation)
27 Non-modeled Securitization
28 Net Long
29 Net Short
30 Specific risk add-on (excluding securitization and 30 correlation)
31 Sovereign debt positions
32 Government sponsored entity debt positions
33 Depository institution, foreign bank, and credit union 33 debt positions
34 Public sector entity debt positions
35 Corporate debt positions
36 Equity
37 Capital requirement for de minimis exposures
38 Market risk equivalent assets
Risk-weighted assets betore deductions tor excess
39 allowance of loan and lease losses and allocated risk transfer risk reserve (sum of items 21 and 38)

40 LESS: Excess allowance for loan and lease losses

41 LESS: Allocated transfer risk reserve

42 Total risk-weighted assets (item 39 minus items 40 42 and 41)

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43 Memoranda Items -- Derivatives
44 Current credit exposure across all derivative contracts 44 covered by the regulatory capital rule $\square$

Projected in \$Millions
Item
$45 \begin{aligned} & \text { Notional principal amounts of over-the-counter } \\ & \text { derivative contracts (sum of lines 46a through 46g) }\end{aligned}$
46a Interest rate
46b Foreign exchange rate and gold
46c Credit (investment grade reference asset)
46d Credit (non-investment grade reference asset)
46e Equity
$46 f$ Precious metals (except gold)
46 g Other
as of date
PQ 1
PQ 2
PQ 3
PQ 4

$47 \begin{aligned} & \text { Notional principal amounts of centrally cleared } \\ & \text { derivative contracts (sum of lines 48a through } 48\end{aligned}$ 47 derivative contracts (sum of lines 48a through 48g)
48a Interest rate
48b Foreign exchange rate and gold
48c Credit (investment grade reference asset)
48d Credit (non-investment grade reference asset)
48e Equity
48 f Precious metals (except gold)
48g Other

| - | - | - | - | - | - | - | - | - | - |
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## FR Y-14A Schedule A.1.c. 3 - Advanced RWA

## As of <br> Projected in \$Millions

as of date PQ 1 PQ 2 PQ 3 PQ 4 PQ $5 \quad$ PQ 6
PQ 7
Advanced Approaches Credit Risk (Including CCR and non-trading credit risk), with 1.06 scaling factor and Operational Risk

## 1 Credit RWA

2 Wholesale Exposures
Corporate
3 Balance Sheet Amount
4 RWA
Bank
5 Balance Sheet Amount
6 RWA
Sovereign
7 Balance Sheet Amount
8 RWA
IPRE
9 Balance Sheet Amount
10 RWA
HVCRE
11 Balance Sheet Amount
12 RWA
13 Counterparty Credit Risk
RWA of eligible margin loans, repostyle
14 transactions and OTC derivatives with crossproduct netting-EAD adjustment method

RWA of eligible margin loans, repostyle
15 transactions and OTC derivatives with crossproduct netting-collateral reflected in LGD

RWA of eligible margin loans, repostyle
16 transactions-no cross-product netting-EAD adjustment method

RWA of eligible margin loans, repostyle
17 transactions-no cross-product nettingcollateral reflected in LGD
${ }_{18}$ RWA of OTC derivatives - no cross-product ${ }^{\text {netting-EAD adjustment method }}$

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## FR Y-14A Schedule A.1.c. 3 - Advanced RWA



## FR Y-14A Schedule A.1.c. 3 - Advanced RWA

## As of

Projected in \$Millions
as of date $\begin{array}{lllllll}\text { PQ } 1 & \text { PQ } 2 & \text { PQ 3 } & \text { PQ 4 } & \text { PQ 5 } & \text { PQ } 6\end{array}$
Subject to simplified supervisory formula approach (SSFA)
36 Balance Sheet Amount

## 37 RWA

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Subject to 1,250\% risk-weight
38 Balance Sheet Amount
39 RWA
40 Cleared Transactions (Revised regulatory capital rule, July 2013)
Derivative contracts and netting sets to derivatives
41 Balance Sheet Amount 42 RWA

Repo-style transactions
43 Balance Sheet Amount 44 RWA

Default fund contributions
45 Balance Sheet Amount 46 RWA
47 Equity Exposures RWA Other Assets
48 Balance Sheet Amount 49 RWA

CVA Capital Charge (risk-weighted asset
50 equivalent)(Revised regulatory capital rule, July 2013)

## 51 Advanced CVA Approach

52 Unstressed VaR with Multipliers
53 Stressed VaR with Multipliers
54 Simple CVA Approach
${ }_{55}$ Assets subject to the general risk-based capital 5 requirements
Operational RWA
56 Operational RWA


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## FR Y-14A Schedule A.1.c. 3 - Advanced RWA

|  | As of as of date | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| Total risk-based capital requirement for 57 operational risk without dependence assumptions |  |  |  |  |  |  |  |  |  |  |
| Market Risk |  |  |  |  |  |  |  |  |  |  |
| 58 VaR -based capital requirement |  |  |  |  |  |  |  |  |  |  |
| 59 Stressed VaR-based capital requirement |  |  |  |  |  |  |  |  |  |  |
| 60 Incremental risk capital requirement |  |  |  |  |  |  |  |  |  |  |
| ${ }_{61}$ Comprehensive risk capital requirement 61 (excluding non-modeled correlation) |  |  |  |  |  |  |  |  |  |  |
| 62 Non-modeled Securitization | - | - | - | - | - | - | - | - | - | - |
| 63 Net Long |  |  |  |  |  |  |  |  |  |  |
| 64 Net Short |  |  |  |  |  |  |  |  |  |  |
| 65 Specific risk add-on (excluding securitization and correlation) | - | - | - | - | - | - | - | - | - | - |
| 66 Sovereign debt positions |  |  |  |  |  |  |  |  |  |  |
| 67 Government sponsored entity debt positions |  |  |  |  |  |  |  |  |  |  |
| 68 Depository institution, foreign bank, and credit union debt positions |  |  |  |  |  |  |  |  |  |  |
| 69 Public sector entity debt positions |  |  |  |  |  |  |  |  |  |  |
| 70 Corporate debt positions |  |  |  |  |  |  |  |  |  |  |
| 71 Equity |  |  |  |  |  |  |  |  |  |  |
| 72 Capital requirement for de minimis exposures |  |  |  |  |  |  |  |  |  |  |
| 73 Market risk equivalent assets | - | - | - | - | - | - | - | - | - | - |
|  |  |  |  |  |  |  |  |  |  |  |
| 74 Other RWA |  |  |  |  |  |  |  |  |  |  |
| ${ }_{75}$ Excess eligible credit reserves not included in tier 752 capital |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| 76 Total RWA | - | - | - | - | - | - | - | - | - | - |




## 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 |
| First Lien Mortgages (in Domestic Offices) |  |  |  |  |  |  |  |  |  |  |  |
| 1 | Balances |  |  |  |  |  |  |  |  |  |  |
| 2 | New originations |  |  |  |  |  |  |  |  |  |  |
| 3 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 4 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 5 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 6 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| 7 | Cumulative interim loan losses - Non PCI |  |  |  |  |  |  |  |  |  |  |
| 8 | Cumulative interim loan losses - PCI |  |  |  |  |  |  |  |  |  |  |
| First Lien HELOANs (in Domestic Offices) |  |  |  |  |  |  |  |  |  |  |  |
| 9 | Balances |  |  |  |  |  |  |  |  |  |  |
| 10 | New originations |  |  |  |  |  |  |  |  |  |  |
| 11 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 12 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 13 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 14 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| 15 | Cumulative interim loan losses - Non PCI |  |  |  |  |  |  |  |  |  |  |
| 16 | Cumulative interim loan losses - PCI |  |  |  |  |  |  |  |  |  |  |
| Closed-End Junior Liens (in Domestic Offices) |  |  |  |  |  |  |  |  |  |  |  |
| 17 | Balances |  |  |  |  |  |  |  |  |  |  |
| 18 | New originations |  |  |  |  |  |  |  |  |  |  |
| 19 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 20 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 21 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 22 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| 23 | Cumulative interim loan losses - Non PCI |  |  |  |  |  |  |  |  |  |  |
| 24 | Cumulative interim loan losses - PCI |  |  |  |  |  |  |  |  |  |  |

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



## 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 |
| 49 | Cumulative interim loan losses - Non PCI |  |  |  |  |  |  |  |  |  |  |
| 50 | Cumulative interim loan losses - PCl |  |  |  |  |  |  |  |  |  |  |

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



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



## 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 |
| 92 Loan Losses |  |  |  |  |  |  |  |  |  |  |

## 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 |  |  |  |  |  |  |  |  |  |  |
| 94 | New originations |  |  |  |  |  |  |  |  |  |  |
| 95 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 96 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 97 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 98 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Auto Leases (Domestic) |  |  |  |  |  |  |  |  |  |  |  |
| 99 | Balances |  |  |  |  |  |  |  |  |  |  |
| 100 | New originations |  |  |  |  |  |  |  |  |  |  |
| 101 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 102 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 103 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 104 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Auto Leases (International) |  |  |  |  |  |  |  |  |  |  |  |
| 105 | Balances |  |  |  |  |  |  |  |  |  |  |
| 106 | New originations |  |  |  |  |  |  |  |  |  |  |
| 107 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 108 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 109 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 110 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Student Loan |  |  |  |  |  |  |  |  |  |  |  |
| 111 | Balances |  |  |  |  |  |  |  |  |  |  |
| 112 | New originations |  |  |  |  |  |  |  |  |  |  |
| 113 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 114 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 115 | Asset Sales |  |  |  |  |  |  |  |  |  |  |

## 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 |
| 116 Loan Losses |  |  |  |  |  |  |  |  |  |  |

## 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 |  |  |  |  |  |  |  |  |  |  |
| 118 | New originations |  |  |  |  |  |  |  |  |  |  |
| 119 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 120 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 121 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 122 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Small Business Loan - Scored (International) |  |  |  |  |  |  |  |  |  |  |  |
| 123 | Balances |  |  |  |  |  |  |  |  |  |  |
| 124 | New originations |  |  |  |  |  |  |  |  |  |  |
| 125 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 126 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 127 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 128 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Other Consumer Loans and Leases (Domestic) |  |  |  |  |  |  |  |  |  |  |  |
| 129 | Balances |  |  |  |  |  |  |  |  |  |  |
| 130 | New originations |  |  |  |  |  |  |  |  |  |  |
| 131 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 132 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 133 | Asset Sales |  |  |  |  |  |  |  |  |  |  |
| 134 | Loan Losses |  |  |  |  |  |  |  |  |  |  |
| Other Consumer Loans and Leases (International) |  |  |  |  |  |  |  |  |  |  |  |
| 135 | Balances |  |  |  |  |  |  |  |  |  |  |
| 136 | New originations |  |  |  |  |  |  |  |  |  |  |
| 137 | Paydowns |  |  |  |  |  |  |  |  |  |  |
| 138 | Asset Purchases |  |  |  |  |  |  |  |  |  |  |
| 139 | Asset Sales |  |  |  |  |  |  |  |  |  |  |

## 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 |
| 140 Loan Losses |  |  |  |  |  |  |  |  |  |  |

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

Scenarios for which row should be reported
\$Millions
Original UPB
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Outstanding
Population)

| , |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |

Baseline Only Baseline Only

Baseline Only
Delinquency Status as of 3Q (Excluding
Exempt Population)


|  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | I |

Baseline Only Baseline Only Baseline Only Baseline Only

Baseline Only
Baseline Only
All Scenarios

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

Original UPB
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)

Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)

| Vintage |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

Baseline Only Baseline Only

All Scenarios

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

\$Millions
Projected Future Losses to BHC Charged to Repurchase Reserve


## FR Y-14A Schedule A.2.b - Retail Repurchas

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

| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Original UPB |  |  |  |  |  |  |  |  |  |  |  |  |  | Baseline Only |
| Original UPB (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Delinquency Status as of 3 Q (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 30 to 89 days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 90 to 179 days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 180+ days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Net Credit Loss Realized to-date (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Repurchase Requests Outstanding (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | 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

Original UPB
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |

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

## \$Millions

Projected Future Losses to BHC Charged to Repurchase Reserve

| Projected in \$Millions |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total |
|  |  |  |  |  |  |  |  |  |  |  |

## FR Y-14A Schedule A.2.b - Retail Repurchas

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

Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |

Table D. 3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE
\$Millions
Projected Future Losses to BHC Charged to


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

| \$Millions | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | $2010$ | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Original UPB |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Original UPB (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Outstanding UPB (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Delinquency Status as of 3Q (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Current |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 30 to 89 days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 90 to 179 days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Past due 180+ days |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Net Credit Loss Realized to-date (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | Baseline Only |
| Repurchase Requests Outstanding (Excluding Exempt Population) |  |  |  |  |  |  |  |  |  |  |  |  | - | 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

Original UPB
Original UPB (Excluding Exempt Population) Outstanding UPB (Excluding Exempt Population)
Projected Future Losses to BHC Charged to Repurchase Reserve (Excluding Exempt Population)

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |

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

\$Millions
Projected Future Losses to BHC Charged to Repurchase Reserve

| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |

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

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

| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |

## Table F. 3 Loss Projections for WHOLE LOANS SOLD

## \$Millions

Projected Future Losses to BHC Charged to Repurchase Reserve

|  |  |  |  | in |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total |
|  |  |  |  |  |  |  |  |  |  |  |

## Table G. 3 TOTAL Loss Projections

\$Millions
Projected Future Losses to BHC Charged to
P1 P2 Projected in \$Millions

Repurchase Reserve

| P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 or Later | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - | - | - | - | - | - | - | - | - | - |  |

Actual in
\$Millions
REPURCHASE RESERVE/LIABILITY FOR
MORTGAGE REPS AND WARRANTIES
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

Loans sold to Fannie Mae
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)

## Loans sold to Freddie Mac

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)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | - |


| Vintage |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | Unallocated | Total |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  | - |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

## Loans insured by the US Government (i.e.

 FHA/VA)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)

Loans Securitized with Monoline Insurance 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)

Loans Securitized without Monoline Insurance
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 contractua Representation and Warranty claims (excluding any penalties, damages, etc)

Whole Loans Sold
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)

| Item | First Lien Mortgages | Data Clarifications: | As of | Projected in \$ Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 2 | Allowance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 5 | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 8 | Cumulative Charge-offs to Date (to Allowance) |  |  |  |  |  |  |  |  |  |  |  |
| 9 | Provisions to Allowance | Prov/(Reverse) |  |  |  |  |  |  |  |  |  |  |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 11 | Quarterly Charge-offs to Allowance |  |  |  |  |  |  |  |  |  |  |  |
| 12 | Accretable Yield Remaining | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 13 | Accretable Yield Accreted to Income | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 14 | Effective Yield (\%) | Input as Percentage |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | Projected in \$Millions |  |  |  |  |  |  |  |  |
| Item | Second Lien HELOANs | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 2 | Allowance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 5 | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 8 | Cumulative Charge-offs to Date (to Allowance) | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 9 | Provisions to Allowance | Prov/(Reverse) |  |  |  |  |  |  |  |  |  |  |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 11 | Quarterly Charge-offs to Allowance | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 12 | Accretable Yield Remaining | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 13 | Accretable Yield Accreted to Income | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 14 | Effective Yield (\%) | Input as Percentage |  |  |  |  |  |  |  |  |  |  |


| Item | HELOCs | Data Clarifications: | As of | Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 2 | Allowance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 5 | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 8 | Cumulative Charge-offs to Date (to Allowance) |  |  |  |  |  |  |  |  |  |  |  |
| 9 | Provisions to Allowance | Prov/(Reverse) |  |  |  |  |  |  |  |  |  |  |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 11 | Quarterly Charge-offs to Allowance |  |  |  |  |  |  |  |  |  |  |  |
| 12 | Accretable Yield Remaining | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 13 | Accretable Yield Accreted to Income | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 14 | Effective Yield (\%) | Input as Percentage |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | Projected in \$Millions |  |  |  |  |  |  |  |  |
| Item | Other (specify in documentation) | Data Clarifications: | As of | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 1 | Carry Value | Input as Positive Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 2 | Allowance |  |  |  |  |  |  |  |  |  |  |  |
| 3 | Net Carry Value | Calculated | - | - | - | - | - | - | - | - | - | - |
| 4 | Unpaid Principal Balance | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 5 | Initial Day 1 Non-Accretable Difference (NAD) to Absorb Cash Flow Shortfalls on PCI Loans | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 6 | Quarter Ending Non Accretable Difference (NAD) | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 7 | Cumulative Charge-offs to Date (to NAD) | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 8 | Cumulative Charge-offs to Date (to Allowance) |  |  |  |  |  |  |  |  |  |  |  |
| 9 | Provisions to Allowance | Prov/(Reverse) |  |  |  |  |  |  |  |  |  |  |
| 10 | Quarterly-Charge-offs to NAD | Input as Negative Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 11 | Quarterly Charge-offs to Allowance |  |  |  |  |  |  |  |  |  |  |  |
| 12 | Accretable Yield Remaining | Input as Positive |  |  |  |  |  |  |  |  |  |  |
| 13 | Accretable Yield Accreted to Income | Input as Negative |  |  |  |  |  |  |  |  |  |  |
| 14 | Effective Yield (\%) | Input as Percentage |  |  |  |  |  |  |  |  |  |  |



## 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 <br> MM/DD/YYYY <br> Amortized Cost | Credit Loss <br> Portion | Non- Credit <br> 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 --…-......

|  | AFS and HTM Securities | Accounting Intent (AFS, HTM) | $\begin{array}{\|c} \text { Actual } \\ \text { Amortized } \\ \text { Cost } \\ \text { (MM/DD/Y } \\ \text { YYY) } \end{array}$ | 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 | 0 | 0 | - | - | - | - | - | - | - | 0 | - | 0 | 0 | - |

*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.

|  | AFS and HTM Securities | Accounting Intent (AFS, HTM) | $\begin{array}{\|c} \text { Actual } \\ \text { Amortized } \\ \text { Cost } \\ \text { (MM/DD/Y } \\ \text { YYY) } \end{array}$ | 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 | 0 | 0 | 0 | 0 | - |  | 0 | - | 0 | 0 | - | 0 | 0 | - |

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

|  |  |  |  |  |
| :---: | :--- | :--- | :--- | :--- | :--- | :--- |

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

## 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 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 |
| 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

|  | AFS Securities |  |  |  |  |  |  | Total Projected OCl 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 | $\begin{gathered} \text { Projected } \\ \text { OCI - } \\ \text { PQ } 8 \\ \hline \end{gathered}$ | Beginning Fair Market Value PQ 9 | Fair Value Rate of Change PQ9 | Projected OCI PQ 9 |  |  |
| 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 Portfiolio

|  |  |  |  |
| :---: | :--- | :--- | :--- |

*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.

|  | (A) | (B) | (C) |
| :---: | :---: | :---: | :---: |
| P/L Results in \$Millions | Firmwide Trading Total | Contributions from HigherOrder 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

Counterparty Credit MTM Losses (CVA losses)
2a Counterparty CVA losses
2b Offline reserve CVA losses


3 Counterparty Default Losses
Impact of Counterparty Default hedges $\square$


Note: Please add more rows if needed.

Please indicate if deposits are $25 \%$ or more of total liabilities Net Interest Income Designation Field - Populated Automatically

```
Retail and Small Business
    Domestic (11)
            Credit and Charge Cards (10)
            Mortgages
            Home Equity
            Retail and Small Business Deposits
            Other Retail and Small Business Lending
        International Retail and Small Business (16)
```

Net
Commercial Lending
Investment Banking
Merchant Banking / Private Equity
Sales and Trading
Prime Brokerage
Other
Investment Management
Investment Services
Treasury Services
Insurance Services
Retirement / Corporate Benefits Products
Retirement / Corporate Benefits Products
Corporate / Other
Optional Immaterial Business Segments (7)

| Projected in \$Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - |
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Total Net Interest Income (1)


|  |  | Projected in \$ Millions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| 18 | Sales and Trading | - | - | - | - | - | - | - | - | - |
| 18A | Equities | - | - | - | - | - | - | - | - | - |
| 18B | Commission and Fees |  |  |  |  |  |  |  |  |  |
| 18 C | Other (23) |  |  |  |  |  |  |  |  |  |
| 18D | Fixed Income | - | - | - | - | - | - | - | - | - |
| 18E | Rates |  |  |  |  |  |  |  |  |  |
| 18 F | Credit |  |  |  |  |  |  |  |  |  |
| 18G | Other |  |  |  |  |  |  |  |  |  |
| 18 H | Commodities | - | - | - | - | - | - | - | - | - |
| 181 | Commission and Fees |  |  |  |  |  |  |  |  |  |
| 18 J | Other |  |  |  |  |  |  |  |  |  |
| 18K | Prime Brokerage | - | - | - | - | - | - | - | - | - |
| 18L | Commission and Fees |  |  |  |  |  |  |  |  |  |
| 18M | Other |  |  |  |  |  |  |  |  |  |
| 19 | Investment Management | - | - | - | - | - | - | - | - | - |
| 19A | Asset Management |  |  |  |  |  |  |  |  |  |
| 19B | Wealth Management / Private Banking |  |  |  |  |  |  |  |  |  |
| 20 | Investment Services | - | - | - | - | - | - | - | - | - |
| 20A | Asset Servicing | - | - | - | - | - | - | - | - | - |
| 20B | Securities Lending |  |  |  |  |  |  |  |  |  |
| 20C | Other |  |  |  |  |  |  |  |  |  |
| 20D | Issuer Services |  |  |  |  |  |  |  |  |  |
| 20 E | Other |  |  |  |  |  |  |  |  |  |
| 21 | Treasury Services |  |  |  |  |  |  |  |  |  |
| 22 | Insurance Services |  |  |  |  |  |  |  |  |  |
| 23 | Retirement / Corporate Benefits Products |  |  |  |  |  |  |  |  |  |
| 24 | Corporate / Other |  |  |  |  |  |  |  |  |  |
| 25 | Optional Immaterial Business Segments (7) |  |  |  |  |  |  |  |  |  |
| 26 | Total Non-Interest Income (2) (26) | - | - | - | - | - | - | - | - | - |
|  |  |  |  |  |  |  |  |  |  |  |
| 27 | Total Revenues | - | - | - | - | - | - | - | - | - |



## 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:

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(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 governmentinsured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14 N 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.
(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:
(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:

## AverageAsset Balances (\$Millions) (1)

First Lien Residential Mortgages (in Domestic Offices)
Second / Junior Lien Residential Mortgages (in Domestic Offices)
Closed-End Junior Liens
Home Equity Lines Of Credit (HELOCs)
C\&I Loans (7)
CRE Loans (in Domestic Offices)

## Credit Cards

Other Consumer
Auto Loans
Student Loans
Other, incl. loans backed by securities (non-purpose lending)

## Real Estate Loans (Not in Domestic Offices)

Residential Mortgages (First and Second Lien)
Other
Other Loans \& Leases (10)
Nonaccrual Loans (5)
Securities (AFS and HTM) - Treasuries and Agency Debentures
Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)
Securities (AFS and HTM) - Other

## Trading Assets

Deposits with Banks \& Other
Other Interest/Dividend Bearing Assets (2)
Other Assets

| PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |


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Total Average Asset Balances

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## Projected in \$Millions

## Average Rates Earned (\%) (9) <br> First Lien Residential Mortgages (in Domestic Offices) <br> Second / Junior Lien Residential Mortgages (in Domestic Offices) <br> Closed-End Junior Liens <br> HELOCs <br> C\&I Loans (7) <br> CRE Loans (in Domestic Offices) <br> Credit Cards <br> Other Consumer <br> Auto Loans <br> Student Loans <br> Other, incl. loans backed by securities (non-purpose lending) <br> Real Estate Loans (Not in Domestic Offices) <br> Residential Mortgages (First and Second Lien) <br> Other <br> Other Loans \& Leases <br> Nonaccrual Loans (5) <br> Securities (AFS and HTM) - Treasuries and Agency Debentures <br> Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs) <br> Securities (AFS and HTM) - Other <br> Trading Assets <br> Deposits with Banks \& Other <br> Other Interest/Dividend Bearing Assets

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## Projected in \$Millions

Average Liability Balances (\$Millions)

## Deposits-Domestic (6)

Non-Interest-Bearing Demand
Money Market Accounts
Savings
NOW, ATS, and other Transaction Accounts
Time Deposits

## Deposits-Foreign (6)

Foreign Deposits
Foreign Deposits-Time
Fed Funds, Repos, \& Other Short Term Borrowing
Fed Funds
Repos
Other Short Term Borrowing (11)

## Trading Liabilities

Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities Other Interest-Bearing Liabilities (3)(11) Other Liabilities (11)

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|  |  | PQ 1 | PQ 2 | PQ 3 | PQ 4 | PQ 5 | PQ 6 | PQ 7 | PQ 8 | PQ 9 |
|  | erage Liability Rates (\%) (9) |  |  |  |  |  |  |  |  |  |
| 42 | Deposits-Domestic (6) |  |  |  |  |  |  |  |  |  |
| 42A | Non-Interest-Bearing Demand (8) | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| 42B | Money Market Accounts |  |  |  |  |  |  |  |  |  |
| 42C | Savings |  |  |  |  |  |  |  |  |  |
| 42D | Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts |  |  |  |  |  |  |  |  |  |
| 42E | Time Deposits |  |  |  |  |  |  |  |  |  |
| 43 | Deposits-Foreign (6) |  |  |  |  |  |  |  |  |  |
| 43A | Foreign Deposits |  |  |  |  |  |  |  |  |  |
| 43B | Foreign Deposits-Time |  |  |  |  |  |  |  |  |  |
| 44 | Fed Funds, Repos, \& Other Short Term Borrowing |  |  |  |  |  |  |  |  |  |
| 44A | Fed Funds |  |  |  |  |  |  |  |  |  |
| 44B | Repos |  |  |  |  |  |  |  |  |  |
| 44C | Other Short Term Borrowing |  |  |  |  |  |  |  |  |  |
| 45 | Trading Liabilities |  |  |  |  |  |  |  |  |  |
| 46 | Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities |  |  |  |  |  |  |  |  |  |
| 47 | Other Interest-Bearing Liabilities (3)(11) |  |  |  |  |  |  |  |  |  |

 49 Total Net Interest Income (4)

## Projected in \$Millions

PQ 1
PQ 2
PQ 3
PQ 4

## 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.




(4) Amount should equal item 13 of the PPNR Projections Worksheet.

(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.


## A. Metrics by Business Segment/Line (9)

Retail and Small Business Segment Domestic (24)

Credit and Charge Cards
Total Open Accounts - End of Period
Credit and Charge Card Purchase Volume
Credit and Charge Card Rewards/Partner Sharing Expense (23) (34)
Mortgages and Home Equity
Average Third-Party Residential Mortgages Serviced (3)
Residential Mortgage Originations Industry Market Size - Volume (25)
Mortgages and Home Equity Sold during the quarter (26)
Servicing Expenses (8)
Retail and Small Business Deposits
Total Open Checking and Money Market Accounts - End of Period (31) Debit Card Purchase Transactions
International Retail and Small Business (12)
Credit Card Revenues (1)
Investment Banking Segment
Number of Employees (15)
Compensation - Total (8)
Stock Based Compensation and Cash Variable Pay (8)

## Advisory

Deal Volume
Industry Market Size - Fees
Industry Market Size - Completed Deal Volume
Backlog (30)
Equity Capital Markets
Deal Volume
Industry Market Size - Fees
Industry Market Size - Volume
Debt Capital Markets
Deal Volume
Industry Market Size - Fees Industry Market Size - Volume

## Syndicated Lending

Deal Volume
Industry Market Size - Fees
Industry Market Size - Volume
Merchant Banking / Private Equity
AUM (10)
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|  | Units |
| :---: | :---: |
| Sales and Trading Segment |  |
| Number of Employees (15) | \# |
| Total Proprietary Trading Revenue | \$Millions |
| Compensation - Total (8) | \$Millions |
| Stock Based Compensation and Cash Variable Pay (8) | \$Millions |
| Equities |  |
| Average Asset Balance | \$Millions |
| Fixed Income |  |
| Average Asset Balance | \$Millions |
| Commodities |  |
| Average Asset Balance | \$Millions |
| Prime Brokerage |  |
| Average Client Balances (13) | \$Millions |
| Transaction Volume | \$Millions |
| Investment Management Segment |  |
| Asset Management |  |
| AUM - Total (10) | \$Millions |
| AUM - Equities | \$Millions |
| AUM - Fixed Income | \$Millions |
| AUM - Other | \$Million |
| Net Inflows/Outflows | \$Millions |
| Wealth Management/Private Banking |  |
| AUM - Total (10) | \$Millions |
| AUM - Equities | \$Millions |
| AUM - Fixed Income | \$Millions |
| AUM - Other | \$Millions |
| Net Inflows/Outflows | \$Million |
| Number of Financial Advisors (11) | \# |
| Investment Services Segment |  |
| Asset Servicing |  |
| Assets under Custody and Administration | \$Millions |
| Issuer Services |  |
| Corporate Trust Deals Administered | \# |

Units \#
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Revenues - International
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Trading Revenue
\$Millions
Net Gains/(Losses) on Sales of Other Real Estate Owned (19)
\$Millions

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

Carrying Value of Purchased Credit Impaired (PCI) Loans
\$Millions

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Quarter End Weighted Average Life of Assets (4) (6)
First Lien Residential Mortgages (in Domestic Offices) (33)
Closed-End Junior Residential Liens (in Domestic Offices)
Home Equity Lines Of Credit (HELOCs)
C\&I Loans
CRE Loans (in Domestic Offices)
Credit Cards
Auto Loans
Student Loans
Other, incl. loans backed by securities (non-purpose lending) (7)
Residential Mortgages (First and Second Lien, Not in Domestic Offices)
Other Real Estate Loans (Not in Domestic Offices)
Other Loans \& Leases
Securities (AFS and HTM) - Treasuries and Agency Debentures
Securities (AFS and HTM) - Agency RMBS (both CMOs and pass-throughs)

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



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 oustanding 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 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 defintions of standardized Business Segments/Lines. Unless specified otherwise, all numbers are global. Only line items with "Industry Market Size" in the name are industry/market-wide items; all other items are BHC-specific.
(10) Assets under Management
(11) Provide a relevant headcount number (e.g. financial advisors, portfolio managers) to facilitate the assessment of revenue productivity in the Wealth Management/Private Banking business line.
(12) Regions outside the US and Puerto Rico.
(13) Report the grossed up "interest balances" that result from prime brokerage activities.
(14) List items on PPNR Projections worksheet that include this item if any:
(15) Full-time equivalent employees at end of current period (BHCK4150) for a given segment only
(16) Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
(16) Asia and Pacific region (incl. South
(17) Europe, Middle East, and Africa
(17) Europe, Middle East, and Africa
(18) Latin America, including Mexico
(19) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
(20) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
(21) List Business Segments reported on PPNR Projections Worksheet that include this item if any:
(22) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total in line item 49 should correspond to the amount provided in $Y$ - 9 C 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/f financing type leases.
(23) Credit cards (including charge cards). List which line item(s) on PPNR Submission worksheet contain(s) the Cards Rewards/Partner Sharing contrarevenues and/or expenses.
(24) Applies to line items 1-9; US and Puerto Rico only.
(25) Total domestic mortgages originated during the quarter.
(26) FR Y-9C name is "Residential Mortgages Sold During the Quarter"; this metric need not be limited to Mortgages and Home Equity business line.
(27) New business pricing for time deposits refers to the anticipated average rate on newly issued domestic time deposits, including renewals. Given that time deposits have a stated maturity, all time deposits issued for that time period are considered new business.
(28) The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.
(29) If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.

## Units

A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement.
(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:

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(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)

